

PEP

Vigor, vitality, vim and punch—

That's pep!

The courage to act on a sudden hunch—

That's pep!

The nerve to tackle the hardest thing,
With feet that climb and hands that cling,
And a heart that never forgets to sing—

That's pep!

Sand and grit in a concrete base—

That's pep!

Friendly smile on an honest face—

That's pep!

The spirit that helps when another's down,
That knows how to scatter the blackest frown,
That loves its neighbor and loves its town—

That's pep!

To say "I will"—for you know you can—

That's pep!

To look for the best in every man—

That's pep!

To meet each thundering knockout blow,
And come back with a laugh, because you know
You'll get the best of the whole darned show—

That's pep!

Grace G. Bostwick.

Our sales policy

- 1 To sell no chain stores
- 2 To sell no "co-ops."
- 3 To sell no desk jobbers
- 4 To back every package with a solid guarantee



This policy backed by a quality product like Purity Oats is your weapon against "bargain sales" and other types of indiscriminate selling.

PURITY OATS COMPANY
KEOKUK, IOWA



It's really a motion picture

Snapped as the goods were on their rapid way from shelf to customer, the illustration above is really a motion picture.

Keep these foods with the famous oval trade mark prominently displayed and they'll move fast. Our advertising is yours if you'll let it work for you.

Beech-Nut
FOODS OF FINEST FLAVOR

Beech-Nut is on the air!

Every Friday morning at 10 o'clock, over 18 stations of the Columbia Broadcasting System, Mrs. Ida Bailey Allen discusses "Foods of Finest Flavor."

Your Customers Know

that the **quality** of well-advertised brands must be maintained. You don't waste time telling them about unknown brands.

You reduce selling expense in offering your trade such a well-known brand as

K C Baking Powder

Same Price
for over 38 years

25 ounces for 25c

The price is established through our advertising and the consumer knows that is the correct price. Furthermore, you are not asking your customers to pay War Prices.

Your profits are protected.

*Millions of Pounds Used by Our
Government*

MICHIGAN TRADESMAN

Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 20, 1929

Number 2409

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

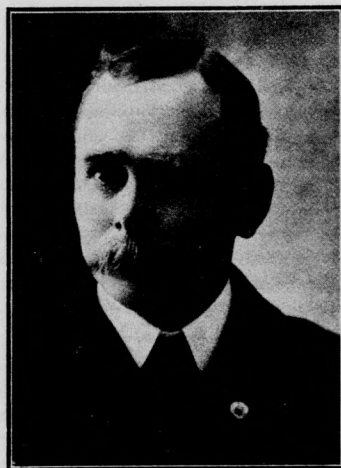
JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

GONE TO HIS MAKER.

John G. Kolb, the Veteran Flour Salesman.

John G. Kolb died at his home last Friday. The funeral was held at St. Mary's church Monday forenoon.

Mr. Kolb was born at Muscatine, Ia., Jan. 27, 1860. His antecedents were German, both father and mother having been born in the Fatherland, his mother being a sister of the late Professor Swensberg. His father was a German Presbyterian minister, and the frequency with which the family



John G. Kolb

changed residence during the early life of Mr. Kolb is due to the fact that his father had a penchant for assuming the pastorate of weak and debt-burdened churches, with a view to building them up and putting them out of debt. When Mr. Kolb was 3 years of age the family removed to Highland, Wis., where they remained two years; then to Winona, Minn., where they remained four years; then to Beloit, Wis., where they remained four years; then to Osage, Ia., where they remained three years; then to Woodstock,

Ill., where they remained four years. Mr. Kolb then came to Grand Rapids, where he entered Swensberg's Business College, intending to complete the commercial course. Before he had done so, however, he was offered a position in the general store of Sturtevant & Ferguson, at Sherman, where he remained a couple of years. He then returned to Grand Rapids and finished his course and, in April, 1883, took the position of collector and assistant book-keeper for Voigt, Herpolsheimer & Co. He remained in this position until July, 1884, when he took the position of book-keeper for Paul W. Freidrich, where he remained until Nov. 1, 1886. He resigned from this position to take a similar position with Ed. Seifert & Co., wholesale cigar dealers in Chicago. Three months later he was taken sick and it was six months before he was able to resume work. In the fall of 1887, he entered the employ of Col. E. S. Pierce as salesman and, on the retirement of Mr. Pierce, he continued in the employ of J. W. Rosenthal four years as salesman in the furnishing goods department. He then worked a year as book-keeper for the Grand Rapids Brick Co. and another year as book-keeper for the Diamond Wall Finish Co., when he was offered the position of assistant book-keeper for the Valley City Milling Co., which he filled to the satisfaction of all concerned for two years. Jan. 1, 1894, he was placed in charge of the Model Mills and continued in this capacity until March 3, 1897, when he started on the road for the Valley City Milling Co., covering the trade of Northern Michigan every four weeks, with the exception of Muskegon, Grand Haven and Spring Lake, which he visited every two weeks. He retired from active work two or three years ago.

Mr. Kolb was married Aug. 6, 1889, to Miss Nellie Rusche, who survives him.

Mr. Kolb was a member of Royal Arcanum Lodge, No. 611, and was a charter member of Grand Rapids Council, U. C. T. On the organization of the lodge he was made Junior Counselor and in 1900 he was elected Senior Counselor. He took a great interest in the order.

Mr. Kolb attributed his success to the fact that he sought to serve his customers' interests at all times and under all circumstances, in consequence of which he enjoyed their confidence to an unusual degree. He was quiet and unassuming, but possessed the persistence and staying qualities characteristic of the Teutonic race. Rich in character, in integrity, in ambition and in energy, Mr. Kolb had no occasion to regard the future with forebodings.

Shirley Haas To Address Saginaw Meeting.

In response to my invitation to Shirley E. Haas, Secretary of the Retail Grocers Association of Louisville, Kentucky, to address our next State convention at Saginaw, April 21, 22 and 23, 1930, I am in receipt of his reply, as follows:

"It will be a pleasure for me to address your convention in Saginaw next April. Please let me know the exact date you want me to appear on your program in order that I may make my arrangements accordingly. My schedule is pretty heavy these days."

Shirley E. Haas is the Retail Grocers Association Secretary from Louisville, who succeeded in securing the United States Department of Commerce to conduct a survey in Louisville to determine the actual causes of retail grocery business mortality.

Michigan will be very fortunate to receive first hand information from the very efficient Secretary, who will give actual facts and figures pertaining to the causes of failures of so many individually owned stores.

I realize in practically every retailer's mind, the chain system is conceded to be the blame, and while the chain no doubt brought about the necessity for such an investigation, I am sure the retailers will be more than surprised to learn the real causes for failures in the retail grocery field from the fact finding of the survey conducted by Department of Commerce.

The Government officials realize the necessity to protect and encourage democracy in business in the United States, without resorting to discriminating legislation which usually is declared unconstitutional in its final analysis, and it will require the attention and wholehearted response of the retailers who wish to continue in business and will require disposition to help himself by applying himself to the common sense business methods that will be revealed to them.

I am in receipt, also, of a communication from Harbor Beach, Michigan, asking me how a retailer may become a member of our State Association. The letter struck me rather peculiarly, having availed myself of the courtesy of the Tradesman in publishing a message almost weekly to the retail grocers and meat dealers of Michigan. Evidently what has been foremost in my mind—the

inviting of retailers to become members of our State Association—has been omitted in my articles, taking same for granted.

This brings to my mind a sales manager's talk to his salesmen at a meeting I attended some time ago. The sales manager told his salesmen, whenever you run out of something to talk about, "Ask the prospective customer to buy."

Every retail grocer and meat dealer in Michigan is most cordially invited to join the State Association and take a part in the constructive efforts we are endeavoring to accomplish and to join with the optimistic group of retailers, who resent the suggestion that the "individual retailer is licked" and sincerely believe the opportunities for successfully conducting individually owned retail groceries and meat markets is now better than it ever was, and is going to be even better, requiring however a better knowledge of the business and modern business methods.

The names and addresses of all the officers of the State Association is published weekly on page 20 of the Michigan Tradesman and am sure any of the officers will be most pleased to receive applications, particularly so with the Secretary.

Herman Hanson, Sec'y.

Gabby Gleanings From Grand Rapids.

E. G. Weir, who recently severed his connection with the Beckwith Co., at Dowagiac, after nineteen years' service as advertising manager, merchandise manager and sales manager, has removed to Grand Rapids to take an executive position with Fenton, Davis & Boyle. He has already installed his family at 1609 Franklin street. Mr. Weir has a National reputation as a scientific and successful advertising expert and his addition to the office force of the bond and brokerage house is a great stroke of policy. His successor at Dowagiac is E. J. Clynych, formerly New England sales manager for the same house.

Walter S. Lawton was taken suddenly ill at the office of the Hazeltine & Perkins Drug Co. last Saturday, but soon recovered after being taken home. His illness was due to a sluggish gall bladder.

Mrs. Louise Stalker, of Seattle, is visiting friends in Grand Rapids for a few weeks. Mrs. Stalker is the owner of a steam shovel which she inherited from her former husband, along with a large indebtedness. She has paid off the debts and is now on Easy street. The only other woman operator of a steam shovel resides at Omaha.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The architect of this department has received the following letter from the postmaster and local editor of Edmore:

Edmore, Nov. 14—I am writing you in reference to the Pike-Hansen Co., of Chicago, who are manufacturers of P. H. Covert overalls and other clothing. A Mr. Richardson, their salesman, was given orders for clothing by three of my rural carriers. One of the carriers failed to pay the salesman in full for his order, but the other two did and they did not get their order and after writing in to the company they were informed that the company was not responsible for their giving the salesman anything but the deposit and that they, the carriers, were out unless they could get in touch with the salesman. In the meantime another one of their salesmen, who, at the request of one of the carriers, called the Chicago office at the expense of one-half the call being paid by one of my rural carriers and this salesman told us after the call that the company was going to make good the orders which amounted to about \$30. This second salesman sold several clothing orders around town and some of them were refused and others that were not refused were unsatisfactory. One order of two pairs of pants for one person came with one pair being OK and the other pair being too small.

Enclosed find last letter from this company and copy of order blank attached. The customer never sees the blanks until after the order is made out by the salesman and paid for by either deposit or in full so you see that it is left entirely up to the discretion of their salesman to be honest and accept only the deposit or the whole amount.

Tom Burns.

The letter Mr. Burns referred to in his letter is as follows:

Chicago, Oct. 25—For your information, Mr. Burns, wish to state that we neither received the order, nor the payments for these orders from Mr. Richardson. We try in every way, Mr. Burns, to prevent any of our customers paying in full for an order to our agents. We are enclosing you one of the order blanks, and you will note that we are responsible for the deposit only. The price list and also deposits required are plainly printed on the back of this order blank for the customer's protection. We certainly are very sorry that your boys allowed this man to handle their orders in this manner, but as we have received no orders and no payment for them, Mr. Burns, we certainly cannot send out garments gratis. We trust that you will appreciate our position in this matter.

Pike-Hansen, Inc.

After going over the matter carefully, the following letter was sent to the Pike-Hansen, Inc.:

Grand Rapids, Nov. 15—I am this day in receipt of a letter from the postmaster at Edmore, who is also publisher of the Edmore Times, describing the operations of your representative, Mr. Richardson, in taking orders for clothing in that vicinity and not filling the orders. He enclosed me the letter you wrote him Oct. 25, explaining why you have not honored these obligations. The letter, to me, is anything but satisfactory.

This man, Richardson, carried your literature and you do not even now say that he is not in your employ. To repudiate his action as you do is not only illegal, immoral and unjust, but I regard it as actually criminal, and I,

therefore, give you three days to write Mr. Burns that you will honor these obligations instantly, in default of which I shall be compelled to play you up in the Realm of Rascality department of the Michigan Tradesman.

E. A. Stowe.

To the above letter the following reply was received:

Chicago, Nov. 18—With reference to the orders taken by Mr. Richardson, wish to state that we have not received the order, nor the payments on same. We try in every way, Mr. Stowe, to prevent any of our customers from paying an agent in full for any merchandise. We herewith enclose you a copy of the order blank, we use in transacting our business. You will note, Mr. Stowe, upon reading the "Notice to the customer," on the face of this order blank, that we are not legally responsible or liable. We do everything in our power to prevent anyone from doing just what these people have done.

If this matter involved only a small amount, we would be glad to take care of it, in order to save the trouble and inconvenience that it has caused us. However, Mr. Richardson, has collected in full for a great number of orders throughout the states of Michigan, Wisconsin, Ohio and New York, and the burden is too heavy for us to bear. We do not know the whereabouts of this man, and anything that you can do to help us locate him, will certainly be appreciated. We fully intend to see that justice is done. We have always carried on our business in an honest way, and do not desire to have a matter of this kind, mar our reputation for honesty and square dealing. We trust that you will appreciate our position in the matter.

Pike-Hansen, Inc.

If the fool killer was not very busy in Michigan just now, he would surely be sent to Chicago to deal with the writer of the above letter. To say that the Pike-Hansen, Inc., is not responsible for the men it entrusts with its literature and order blanks is the height of foolishness. It is responsible and should be made to make good on every contract relation entered into by the agent. A concern with any reasonable amount of brain matter at its disposal would exact a bond from any agent it sends out, so that it may be protected against mistakes, default or any form of dishonesty. That it has evidently not done so shows very clearly that the concern is unworthy of any confidence. That it refuses to make good the defaults of its agent shows that it is utterly devoid of the commonest kind of honesty and evidently unfamiliar with good business usage.

So much for the Chicago crooks. The people of Edmore and vicinity who were inveigled into being swindled by the cheapest kind of a cheap rascal got what they were looking for—nothing more and nothing less. They evidently thought they were doing a smart thing in dealing with a stranger they had never seen before and will never see again, thereby depriving the regular merchants of Edmore of the patronage which legitimately belonged to the home town, so they entrusted their money to a cheat who probably spent it in riotous living. They are de-

serving of no sympathy and should receive none.

Careful investigation discloses the fact that the Harjac, Incorporated, which has been under suspicion by this department during the past two weeks, is unworthy of any confidence or patronage. Any merchant who has any dealings with the concern will soon find he is the victim of a ridiculous swindling game—ridiculous in the comparatively small amount involved in the transaction.

An individual giving the names of P. N. Cline, Charles T. Groves and Harvey E. Gilman has victimized small storekeepers in various parts of the State by cashing forged pay checks of the Pere Marquette Railroad. The amount is usually \$64.30 charged to the "Maintenance of Way" account. The checks are written on a protectograph and the signature thereon appears to be that of E. M. Devereux, Treasurer. The operator usually appears at the store around closing time, makes a small purchase, presents the check in payment and receives cash for the remainder. He is described as being 5 ft. 8 inches tall, weighing 175 to 180 pounds, 35 to 40 years old, stockily built, dark skin, hair and eyes. He wears a brown slouch hat and faded blue overall suit.

With a market flooded with waters, salves, hair tonics, tissue creams, mouth washes, healing pads and other preparations alleged to have great healing power because of their radioactivity, Government chemists are working on suitable means of detecting the presence or absence of radioactive substances in water and drugs.

At the meeting in Washington, Tuesday, of the Association of Official Agricultural Chemists, J. W. Sale, of the U. S. Department of Agriculture, reported on one method of testing radioactivity. He recommended further checking of the method by chemists, before official adoption by the association.

The discovery of the curative properties of radioactive substances has resulted, among other things, in the production of solid, semi-solid and liquid preparations which are being sold as possessing sufficient radioactivity to cure all kinds of conditions. A recent Government survey of such waters and drugs revealed that their medicinal efficacy was much misrepresented. Action will be taken under the Federal food and drugs act against shipments of the alleged radioactive products which are falsely or fraudulently misbranded under the terms of the law.

Radium and radioactive substances have possibilities of great harm as well as great good, it is declared. Using them indiscriminately without adequate supervision is extremely dangerous.

Discovery of another counterfeit \$20 Federal Reserve note in circulation was announced Nov. 13 by the Chief of the Secret Service, W. H. Moran, who said in a warning letter that the note was deceptive and would not be easily

detected. The statement also carried a note that two other counterfeits of \$20 gold certificates had been found by Secret Service agents, the new counterfeits being similar to those previously reported. Following is the full text of the announcement:

Twenty dollar Federal Reserve Note (new issue): On the Federal Reserve Bank of New York, New York; 1928 series; check letter "J"; face plate No. 12; back plate No. 63; H. T. Tate, Treasurer of the United States; A. W. Mellon, Secretary of the Treasury; portrait of Jackson.

This counterfeit is a photo-mechanical production printed from etched plates on one sheet of paper of poor quality, being of the same workmanship as counterfeit \$20 gold certificate described in circular letter No. 632. The serial numbering and seal are well executed, although the check letter and face and back plate numbers appear to have been impressed in a separate printing operation, the tiny numerals being out of alignment and the check letter faintly outlined. Specimen at hand bears serial No. B18679459A.

This counterfeit is deceptive and will deceive the unwary handler of currency. Another issue of the same counterfeit has also been detected, bearing check letter "E"; face plate No. 23 and back plate No. 77, and it is expected that the same note will appear with other check letters and plate numbers varying.

Since the issuance of Circular Letter No. 632 describing new counterfeit \$20 gold certificate (new issue), two additional issues of the same variety have appeared, one with check letter "G", face plate No. 22 and back plate No. 42, and the other bearing check letter "D", face plate No. 9 and back plate No. 50.

Grocer's College.

England has a university to train youths for the grocery business. During the past winter two hundred and fifty classes were in active operation. Since the war twenty-five thousand young grocers have attended the university, twelve thousand have sat for the examinations and only six thousand have been granted degrees, showing how hard the test is.

Profitless Commodity.

Bakers have always held that bread and rolls are very profitable items for grocers because of the daily turnover. However, the method of figuring cost developed by investigators indicated that these items were not profitable. The relative profitableness of an item is dependent primarily upon the methods of handling and not upon something inherent in a commodity.

She's Stringing Him.

A clothing store in Washington has outfitted a man for ten years who has never been near the store. His wife buys all his clothes "by the string." She has a string for every measurement of her husband's clothes—one for his trouser legs, one for his coat sleeves, another for his waistline, and so on, fifteen all told.

Some Pioneers of Grand River Valley.

Amos S. Wadsworth, whose memory is preserved by a street that bears his name in Grand Rapids, possessed considerable means. His first investments were made in the village of Portland, where he owned many lots and where he developed the water power on Grand River. A dam was constructed and a sawmill erected. The dam was carried away during a flood. He rebuilt the dam, but was unable to operate the mill successfully. He invested largely in real estate in Grand Rapids and undertook important building enterprises, which never amounted to anything. He was enterprising, but lacked business sagacity. His fortune of \$60,000 was frittered away and he died a pauper.

A. F. Bell, a noted lawyer and politician, who flitted up and down the Valley in the early days, deeply offended one Dr. Beckwith, of Lyons. Beckwith challenged Bell to settle the affair "according to the code of honor." Bell accepted the challenge, chose potatoes as the weapons, the place, a bridge that spanned Grand River, the principals to stand at its opposite ends and discharge their missiles until honor was satisfied. With ineffable disgust Beckwith declined to participate in such a bombardment.

While crossing the Looking Glass river with a companion on a log, a deer floated near the navigators. Bell seized the deer and held its head under water until it drowned. As they proceeded on their way, they met a man who asked how the deer had been killed without a gun. Bell told him the facts. "Tell that story to a greenhorn," the stranger replied. "That's just what I did," Bell coolly replied.

Christians among the pioneers early began to hold public worship. In one little community the Methodists sadly needed a leader. At a prayer meeting one of the devout yet illiterate brothers implored the city to "send us a preacher." And if, oh Lord, you cannot send us a preacher, send us a circus (circuit) rider. And if, oh Lord, you cannot send us a circus rider, send us an exhaustor (exorter). A circuit preacher arrived at Ionia in 1835. He was a genuine "roaring Methodist." He had the zeal of a dozen preachers, but lacked in culture. At one time he roared out a hymn at the home of a parishoner with whom he was staying. He asked a young woman present if she could sing. She replied affirmatively, but kept silent. "Those who can sing and don't sing should be made to sing," he declared vehemently. The young woman snappishly replied that those who could not sing without braying like a donkey should be made to keep silent.

Indians of the valley were able farmers. They planted corn on the rich bottom lands of the rivers. They were never known to plant crops on poor soil.

John Ball, who arrived in Grand Rapids in 1836, was nominated for the office of representative in the State Legislature almost before he had unpacked his saddle bags. He was elected, defeating Capt. Stoddard. The

district was composed of Ionia, Clinton, Kent and Ottawa counties.

Arthur Scott White.

Only 7.5 Per Cent. Drug Stores in Chains.

Only about 7.5 per cent. of the country's drug stores are in chains, according to a report just issued by Childs, Jeffries & Co., Inc. It estimates 55,000 drug stores in all without defining "drug store." Drug, Inc., 506 stores, Walgreen Co., 230, Owl Drug Co., 110, are the three biggest chains. Total annual sales "in the drug field" are estimated at \$1,000,000,000; chains do under \$350,000,000. Supposedly these figures include all the department-store and general-store items carried by drug stores, not items included as drugs in department and general store stock.

Co-operative groups like the Rexall Stores and the McKesson Service Stores are not counted as chains. The growth of such co-operative groups is peculiar to the drug field and their existence greatly modifies the possibilities of drug chains. There are about 10,000 Rexall Stores and about 18,000 McKesson Service Stores.

Lest They Forget.

A state school superintendent urges merchants to spend one hour each week thinking out ways to remind customers of things they want and habitually forget to buy. For example, 40 per cent. of the people that buy matches buy them after they have forgotten once, twice, or more times. In the grocery line salt and spices are other items habitually forgotten. It's a good idea. Think, for one hour a week not about your merchandise but about ideas that will move the merchandise off the shelves and put money in your till.

Selling More Prunes.

Many of your customers do not want their children to load up on candy and during the holiday season many delicacies will appeal to them rather than too much candy. Of course, candy will be sold in huge quantities, but many parents like to mix up with the candies such items as big prunes, pitted and stuffed with nut meats, etc. They usually appeal to customers who don't want their children stuffing on too much confectionery.

Associated Articles.

Eggs, if put into a large market basket and placed in a conspicuous place near the checking counter, will greatly increase the sale of not only eggs but spices, extracts, flour, baking powder, oil, syrup and a number of other items which are needed in baking. Eggs displayed in this manner are very attractive, giving the atmosphere of freshness which is very essential to the sale of this product.

Prevents Odor Absorption.

Always keep the sections (one-quarter pound sticks) of butter in the container instead of having them loose in the ice box and they will not absorb the odor of the ice box as easily.

Remember correction is for improvement not revenge.



"Doubly delicious Log Cabin means.. Double Sales

—James H. McMahon

"Not only is Log Cabin a good seller," says Mr. James H. McMahon of Cranford, New Jersey, "but it almost always means a double sale. Most women want pancake flour, milk or eggs whenever they buy a tin of this delicious syrup."

The hot cake and waffle season is here. A good stock of the "makings" prominently displayed is just naturally bound to bring extra business... Remember, when you sell Pancake Flour to suggest Log Cabin Syrup. *It's a mighty important part of hot cakes and waffles.*

LOG CABIN SYRUP

Distributed by
GENERAL GOODS SALES COMPANY, Inc.
Factory at HOBOKEN, N. J.

Post Toasties, Postum Cereal, Instant Postum, Jell-O, Grape-Nuts, Post's Bran Flakes, Franklin Baker's Coconut, Walter Baker's Cocoa and Chocolate, Log Cabin Syrup, Minute Tapioca, Swans Down Cake Flour, Sanka Coffee, Hellmann's Mayonnaise, Calumet Baking Powder, Maxwell House Coffee and Tea, La France, Satina, Certo.

(C) 1929, G. F. Corp.

MOVEMENTS OF MERCHANTS.

Nashville—George Corey succeeds Robert E. Surine in the restaurant and cigar business.

Detroit—Samuel Prodon has taken over the grocery and meat market at 13096 Riopelle street from Muntear & Stanojen.

South Haven—L. Silverman, proprietor of the Silverman market at 140 Phoenix avenue, will remodel his store building.

Whitehall—Damage estimated at \$3,000 was done to the building and equipment of the White Lake Sanitary Bakery. Fire started from doughnut grease.

Escanaba—The Palace Market Co., in business at 1214 Ludington street, will open a branch market in the building formerly occupied by the Scandia Grocery Co.

Holland—The McClellan store, with C. F. Bowen manager, opened for business in the stores formerly occupied by the Vaupel drug store and the Holland Five and Ten Cent Store.

Detroit—The Eveready Plumbing & Heating Co., 3731 Monterey avenue, has been incorporated with an authorized capital stock of \$1,000, \$400 of which has been subscribed and paid in in property.

Charlotte—The F. & I. Dry Goods Co., Frank Frandsen manager since the retirement of Charles O. Irish, Jr., is closing out its stock and store fixtures at special sale preparatory to retiring from trade.

Ionia—After 34 years of continuous business in the same location, the G. W. French & Son Co. is closing out its stock of pianos and other musical instruments, sewing machines and radios at special sale and will retire from trade.

Lansing—Hunter & Co., who conduct the self-serve grocery at 333 North Washington avenue, has leased the corner store adjacent to its present location and are remodeling it, adding new fixtures, electric refrigeration, a modern steam heating plant, etc., and when completed will double the size of their grocery and meat market.

Kaleva—The Kaskinen Motor Co., dealer in autos, accessories, parts and supplies, eggs and poultry, has purchased the Willard Smith stock of general merchandise, groceries, store building and home at Yates and will continue the business as a branch store, a stock of auto supplies and accessories being added to the other stock. The store will be under the management of Isaac Martilla.

Lansing—The Carrier-Stephens Co., successor to the Northrop, Robertson & Carrier Co., which sold its wholesale grocery business and now confines its entire attention to the manufacture and distribution of industrial chemicals, is vacating its present location at 306 North Grand avenue and will occupy more extensive quarters in the freight offices and warehouses formerly used by the New York Central Railroad Co. before it consolidated with the Michigan Central. The company specializes in industrial alcohol, chemicals for paint departments, acids, soda, potash, etc.

Detroit — The Aromatic Products

Co., 4852 Riopelle street, has been incorporated to manufacture and sell insecticides and deodorants, with an authorized capital stock of \$100,000, \$80,000 of which has been subscribed and paid in.

Manufacturing Matters.

Adrian—Lenawee Textiles, Inc., has increased its capital stock from \$15,000 to \$30,000.

Muskegon Heights—The Quality Aluminum Castings Co., is building an addition to its plant.

Detroit—The V Tool & Die Co., 439 East Fort street, has changed its name to the Franz Tool Co.

River Rouge—The Great Lakes Engineering Works, has increased its capital stock from \$2,800,000 to \$3,000,000.

Detroit—The Arrow Upholstering Corporation, 3036 14th street, has increased its capital stock from \$6,000 to \$30,000.

Benton Harbor — The Lockway-Stouck Paper Co., Park and Fifth streets, has increased its capital stock from \$100,000 to \$800,000.

Grand Rapids — The Leitelt Iron Works, 305 Mill street, has decreased its capital stock from \$200,000 to \$100,000 and 7,000 shares no par value.

Detroit—Detroit Reproducers, Inc., Bellevue avenue, has been incorporated with an authorized capital stock of 100,000 shares at \$1 a share, \$26,500 of which has been subscribed and paid in.

Muskegon Heights—The Muskegon Pump & Generator, Inc., has been incorporated with an authorized capital stock of \$100,000, \$69,800 of which has been subscribed, \$1,079.52 paid in in cash and \$31,792 in property.

Muskegon — The West Michigan Steel Foundry Co., has changed its capital stock from \$124,000 preferred and 77,500 shares of convertible preferred \$124,000 preferred, 17,500 convertible preferred and 75,000 shares no par value.

Near Adventures With Ghosts.

That priestly ghost at Leicester must have been particularly potent to have got its story into the Evening Standard of London and then cabled to New York. Such supernatural visitations of holy men are rather common in Great Britain. Indeed, there is scarcely an old church or chapel in the United Kingdom without its legend of a sad-eyed monk or priest, long since departed, who returns in spirit to the scene of his earthly ministrations and gazes with poignant yearning upon humans there assembled. These stories often are widely authenticated.

I recall one especially vivid tale, which I often heard in England, of an old priory on an island off the coast of Wales. There for centuries a monastic order had pursued its holy calling. More than fifty years ago, a young man suffering from some great distress applied to the prior for admission, and took the vows. Despite his intense spiritual devotion, he could not escape his sorrow nor find surcease from some terror that possessed him. One day he was found dead

kneeling before the altar. And from that time his spirit was said to frequent the place and remain kneeling for hours. Many people over a period of half a century vowed they saw it, and a photographer who took a picture of the altar insisted that the vague outline of the young monk's spirit showed on his negative.

Several times I visited old Beaulieu Abbey in Hampshire, the largest of the many monasteries and convents built in England by the Cistercian Order before the twelfth century. This venerable pile, much of it partly or wholly in ruins, was among the first of the holy places to feel the wrath of Henry VIII after his little misunderstanding with the Vatican. It is now the property of Lord Montagu, and is said to be haunted.

Delightful legends of white-robed Cistercian monks strolling in the spirit from the monastery garden along the river into the New Forest had reached me, but, though I did quite a bit of nocturnal wandering in that region, I was disappointed in not encountering any apparition.

Algernon Blackwood, perhaps the best of all writers on psychic subjects, has told me many absorbing stories of his experiences and observations. I recall that once Mr. Blackwood and I planned sitting out a night in an old Piccadilly house which was said to have an extraordinary ghost. But our adventure never came off.

I am not writing in a spirit of levity. I am much too interested in psychical research and phenomena and have given too much study to the subject in this country and abroad, to be facetious about it. Felix Orman.

A Sale a Day.

A man who afterwards grew to be the head of one of America's greatest businesses, woke up one morning to the realization of the fact that he was cold stone broke and possessed of a young family which had to be clothed and fed.

The only job he could find the first day he went out seeking work, was with a gang of Italian laborers, digging ditches. While engaged in this healthy pursuit, he found himself facing a shop in which sewing machines were sold and where there was a placard offering employment to those who could sell sewing machines. He applied for the job, and in a very short time found himself actively engaged in selling sewing machines.

As the days went by he came to learn that very pleasant things were being said by the sales executive of those salesmen who constantly turned in orders. That gave him a cue.

Any day that he sold two or three machines he would turn in but a single order. So it didn't take very long for him to gain the reputation of being the salesman who was sure to turn up with the sale of a machine. And he undoubtedly might have been to-day the sales director of that sewing machine company had not good fortune directed his steps in another field where he is now a leader.

John Fletcher.

Why Customers Quit.

The University of Oregon has made a study of why people who have once dealt with a grocer leave for another. The result is as follows:

	Per cent.
High prices -----	14
Poor quality goods -----	10
Delays in service -----	10
Indifference of salespeople -----	9
Haughtiness of salespeople -----	7
Errors -----	7
Over insistence of salespeople -----	6
Attempting substitution -----	6
Arrangement of store -----	6
Policies of management -----	6
Tricky methods -----	6
Misrepresentation of goods -----	5
Reluctance to exchange goods -----	4
Ignorance of merchandise -----	3
Poor advertising -----	1

The astonishing thing is that only 14 per cent. left on account of high prices. If true, it shows that price isn't the factor it's supposed to be.

Most of these reasons aren't fundamental in the sense of concerning either price or quality. All but two concern management, which unlike price, and—to some extent—quality, is wholly within the merchant's control. That being true, keeping most of the people from leaving would seem more or less and easy matter to a live merchant.

Recent Business Changes in Indiana.

Alexandria — The Hughes Curry Packing Co., in business at Anderson, will open a branch market on Harrison street here.

Lockport—Luther Wallace has opened a meat market here.

Madison—The grocery and meat market of John D. Holiday was recently damaged by fire.

Martinsville—Henry Wich & Co. have sold their grocery and meat market to Joe Sadler. The market is located on South Main street.

New Castle—A. B. Himes, who is in the grocery and meat business on 14th street, has opened a branch market on South 21st street.

Roann—The grocery and meat market of Chas. V. Petty was recently damaged by fire.

Turkeys To Be Graded.

A half million or more turkeys will be graded by the Government graders for the Christmas and Thanksgiving Day trade, preparations for which have been going forward for some time. Total production is estimated to be 9 per cent. larger than last year, and with 1,000 pounds in storage on Nov. 1, it is expected there will be a bountiful supply of the birds.

As You Like Them.

Are potatoes fattening? No! thunders a large National advertising campaign soon to be launched by the National Potato Institute. Why doesn't someone have the bright idea of forming a Bootleggers' Institute to refute the erroneous impression that hooch is intoxicating?—Retail Ledger.

Do Not Endorse Checks.

Checks should not be endorsed until you get ready to make your deposit, for in case of robbery they cannot be cashed.

Essential Features of the Grocery Staples.

Sugar—The market is lower than a week ago. Jobbers hold cane granulated at 5.75 and beet granulated at 5.55.

Canned Fruits—The primary situation on canned Florida grapefruit appears very strong, according to advices received from the Florida Grapefruit Cannery Association. The latter organization opened futures last summer at practically the same prices that prevailed the previous season. However, they seem to have guessed wrong, and it looks as though they would suffer from their mistake. While only a few canners have commenced packing, the price of the canning grade of grapefruit is from 75c to 90c per field box, while last year the canners secured their supplies at 50c and less per field box. This unfavorable situation has caused many of the canners to withdraw altogether from the market. Those who have remained have advanced prices. At present the canners are occupying the "anxious seat," as the association termed it, with strong possibilities that many buyers will receive prorated deliveries. In the main, the local market on canned goods has been quiet this week, and few important developments have taken place.

Canned Vegetables—Prices on most of the major items have been well maintained, particularly considering the further depression of stock prices in Wall street, which seems to have caused a pessimistic feeling in nearly all trades, and which has actually effected a lowering of grain and commodity prices in general. Tomatoes alone have exhibited weakness, selling very low for standard 2s in carlots. Local buying interest was slack, and there was some little pressure to sell. Reports from California tell of a short prospective pack as compared with last year, in spite of the better outlook as compared with a month or so ago. A short pack on the Coast might add more confidence to the Southern market, it is generally believed.

Dried Fruits—The major dried fruits are practically without feature in this week's market. Domestic demand continues of hand-to-mouth proportions, and there is not much interest shown in purchasing for replacement except in a small way for fill-ins. The holiday items are moving more freely, however, and in figs in particular there was some activity. Further detainment of shipments from Smyrna and other Eastern countries has produced an exceedingly strong situation. Smyrna layers are largely in the hands of one importer, and prices are higher, with possibilities of further advances. Portuguese tapnets have held steady, while Greek string rule strong with an advancing tendency. Raisins are not moving so briskly, but quotations are steady and unaltered. Currants have attracted no interest in spite of low prices. The quality of the goods which has arrived so far this year from Greece has been very poor compared with former seasons, a very large proportion of the fruit being sticky, improperly dried quality.

Salt Fish—Domestic mackerel has been selling seasonally well this week and the spot market has maintained its steady tone. The imported mackerel, however, has eased off, and jobbers are quoting lower prices in both Norway and Ireland. The spot market on Irish 3s and 4s ranges around \$20 per barrel. Shore mackerel has been selling around \$18. Other salt fish have remained unchanged. Catfish are strong, with prices high and stocks on hand comparatively low.

Nuts—Nuts in the shell are all moving out fairly well to holiday buyers, with walnuts, Brazils, filberts, pecans and mixed nuts meeting with a ready demand. The supplies of walnuts in the shell have been somewhat depleted, particularly foreign varieties, the Sorento types being nearly cleaned out. California new crop walnuts are evidently in good supply, however, and it is certain that there are still plenty at the source. These have moved out in heavy volume, however, since the opening of the season. The Brazil market has not fluctuated one way or another, and the prospects are for a continuance of the present firmness, is the belief of operators here. Stocks of filberts on hand here have been considerably reduced, and certain types are no longer obtainable except in very limited quantities. Offerings of old crop pecans are practically negligible, but new crop has begun to move to this market. Georgia paper shell jumbos are quoted at 38c per pound. Ungraded plain Texas pecans can be bought for 13c per pound. New crop shelled walnuts have commenced to arrive here from abroad. Shipments so far have gone readily into trade channels.

Rice—A generally stronger tone is noted in the Southern market, with rough rice firmer and Fortunus up a trifle. Blue Rose is unchanged except that some of the hitherto cheap mill offerings are raised to generally prevailing levels.

Sauerkraut—The trade has just begun to realize the shortage of kraut and interest has been rather keen, with prices on the advance. Bulk prices have recorded substantial advances, while canned has ruled quiet and unchanged.

Vinegar—Movement is seasonally slow, and the market has been quiet and featureless all week with prices unaltered.

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; Michigan Delicious, \$3.50 for A grade and \$3 for B.

Bagas—90c for 50 lb. sack.

Bananas—7½@8c per lb.

Beets—\$1.50 per bu.

Brussell Sprouts—30c per qt.

Butter—The market is 1c lower than a week ago. Jobbers hold prints at 42c and 65 lb. tubs at 40c.

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

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

Cauliflower—\$3.25@4 per doz. for Ill.

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 ¼ bbl. and \$8.50 for ½ bbl.

Cucumbers—\$2 per doz. for home grown hot house.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$7.50

Light Red Kidney ----- 8.25

Dark Red Kidney ----- 8.00

Eggs—Local jobbers pay 52c for strictly fresh hen's eggs and 42c for pullet's eggs. Cold storage operators are offering their holdings as follows:

XX April ----- 44c

X ----- 39c

Checks ----- 34c

Egg Plant—15@18c apiece.

Garlic—23c per lb.

Grape Fruit—\$5@5.50 for all sizes. The market will go much higher. Buy quickly and save money.

Grapes—Calif. Emperors are held at \$2.25 per lug for choice and \$2.50 for fancy.

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 -- \$4.00

Imperial Valley, 5s, per crate -- 4.50

Hot house grown, per lb. ----- 9c

Limes—\$1.50 per box.

Lima Beans—35c per qt.

Mushrooms—70c 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 ----- 6.50

252 ----- 6.00

288 ----- 5.00

324 ----- 4.75

Onions—Home grown yellow, \$1.75 per 100 lb. sack; white, \$2.25.

Parsley—40c per doz. bunches.

Pears—Kieffers, \$1@1.50 per bu.

Peppers—Green, 60c per doz. for Calif.

Potatoes—Home grown, \$1.50 per bu. on the Grand Rapids public market; country buyers are mostly paying \$1.25; Idaho stock, \$3.75 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 ----- 22c

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.

Sweet Potatoes—\$3.75 per bbl. and \$1.60 per bu. for Virginia.

Tomatoes—\$1.35 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

Selling and Servicing.

There is nothing new in the idea that salesmen these days must be something more than mere order takers and purchasers more than mere replenishers of stock. Neither first-rate salesman nor first-rate buyer has ever needed to be told that his job is continuous and depends for success on ultimate rather than immediate results. It is significant, however, that the subject is now undergoing a good deal of discussion—significant of the dwindling margin of safety for error and shortsightedness in merchandising. Talk about rechristening salesmen as service or contact men is evidence merely that vital elements in good practice are gaining more and more in general recognition. Where distribution is Nation-wide as far as dealers are concerned, the aim of salesmanship must obviously be to augment consumption by co-operating with the dealer, showing him how to dispose of his stock to best advantage in largest volume. Salesman and dealer are thus thrown into a sort of partnership in which the interest of each becomes reciprocal if not identical, growing sales of the one leading automatically to growing sales of the other. It is this principle, inescapable in the National market, that is forcing its way in narrower fields and focusing attention more and more on satisfaction of the ultimate consumer as the chief consideration of all salesmanship. The same thought lies behind the suggestion that "merchandiser" is a more appropriate title than "purchaser." The phrase "well bought is half sold" used to connote little more than low price. To-day good buying takes value for granted. To justify itself it must take account primarily of all factors concerned in public demand that expresses approval in repetition of orders. Buying and selling, in short, are reverting to first principles in getting closer and closer to the people.

Leave Paper on Tomatoes.

If you should receive a shipment of tomatoes that are not ripe, leave the paper on them. This keeps them from shriveling and they will ripen better.

Time and Space Saver.

When your vegetables are running low in the hampers or baskets, put false bottoms in them as this has appearance of a full hamper or basket.

Don't Antagonize.

Never make curt or slight remarks about anybody while there are customers in your store, for you might be talking to a friend or relative of theirs.

SUGAR IS KING IN HAWAII.

Romantic Careers of Men Who Enthroned Him.

Exactly 150 years after that intrepid discoverer, Captain James Cook, of the British navy, was killed on the island of Hawaii in 1779, it was the good fortune of the writer of these articles for the Tradesman to visit what used to be called the Sandwich Islands on the crossroads of the Pacific ocean. It was early in the morning of Oct. 11, when we saw:

Lo, from the placid waters toward the sky
Imposing mountains lift their heads on high,
Hills where dull green and olive tints abound
A land where peace, on earth may still be found.

It was indeed a beautiful group of islands which Cook discovered in 1778 and which he named after the Earl of Sandwich, first lord of the British Admiralty of his days. The Hawaiian Islands, as they are called at present, are like a girdle slung across the Pacific just below the Northern limits of the Tropic of Cancer—a girdle some 1,500 miles long. The main islands of the group, however, the chief part of this girdle, measure some 400 miles, from the island of Kauai to that of Hawaii, with a combined area of about 6,400 square miles. About 255,000 people inhabit these islands at present and they are a very mixed population. The census of 1920 enumerated some 23,000 Hawaiian natives—a slowly decreasing group. Ten years before that there had been 26,041 Hawaiians enrolled. The Japanese far outnumber them. In 1920 there were 109,000 Japs, an increase, since 1910, of nearly 30,000. It will surprise the readers to learn that there are more Portuguese on the islands than Hawaiians (27,000), and even the ubiquitous Chinese practically equal them in numbers, since there were 23,507 of them in 1920, an increase during ten years of 1,833. What is, perhaps, equally surprising is that the Filipinos of Hawaii number over 21,000. The negro is far in the minority—only 348 being enrolled by the census. And what about the Caucasians? There are two groups of these. Caucasian Hawaiians number nearly 7,000 people and "other Caucasians"—nearly 20,000. So much for the population—mixed indeed, and we have not completed the racial tables by a long ways.

But we are going to write about sugar—the king of the Hawaiian group—agriculturally speaking. There have been other kings on the Sandwich Islands, in the sphere of politics we mean. Many of them were cruel, vicious—some unspeakably so. Shortly after Cook was killed, King Kamehameh I (1782-1819), whose statue now stands in the heart of Honolulu city, united all the islands under his scepter. The year after he died missionaries from Boston arrived on the islands. They found a people which voluntarily had discarded the pagan religion and given up ancient tabus, so that the Hawaiian group, an exception indeed, literally fulfilled the scripture prediction: "The isles shall await His doctrine." But that, too, is a different story, as well as that of the kings who

succeeded Kamehameh I, and the various queens, like Liliuokalani was deposed in 1893 and an independent republic was set up, to be annexed "on request" five years later, thus becoming an integral part of the United States—the territory of Hawaii.

When Captain Cook discovered the islands in 1778 he found sugar cane growing there, no doubt, brought to the group by the early migrations of the natives.

As early as 1802 a Chinaman set up sugar making apparatus—a stone mill plus a boiler, but soon after he seemed to have given up the enterprise. Twenty-one years later an Italian made sugar in Honolulu by pounding the cane with stone beaters and boiling the juice in a small copper kettle. But it was not until 1825 that an Englishman first began the cultivation of sugar on a large scale. He planted 100 acres of cane on the island of Oahu, on which Honolulu is located. He deserves to be named. We refer to John Wilkinson.

Ten years later the sugar industry received a strong and permanent impulse from an American firm which we shall name likewise. We now refer to Ladd & Co., establishing a small plantation at Koloa. But these early years were years of struggle for a truly "infant" industry. It was not until the gold rush to California in 1849 and following years and the dark days of our civil war that the demand for Hawaiian sugar so stimulated the industry that it began to thrive until the infant became the uncrowned king of the islands. And no wonder. At the present time the investment in sugar mill equipment and buildings exceeds the two million dollar mark. The total capital invested in the industry is said to be between \$150,000,000 and \$175,000,000. The annual payroll amounts to over twenty-six million dollars. The various plantations produce between 30,000 and 70,000 tons of sugar each year. There are now forty-seven of them, on which two or three thousand people find regular employment. There is thus ample reason for calling the sugar business the king of the Hawaiian industry. Several men helped to raise this king to his throne. Some of them had indeed romantic careers. There was, for instance, the Irishman, James Campbell. He reached the islands on a floating spar. His ship had been wrecked in the South Seas and he was grateful enough to find a spar to keep him afloat, but when he reached the shore his troubles increased. Cannibals captured the luckless lad and prepared to make a meal of him. The chief happened to have an old flint lock musket which was out of repairs. Campbell was able to fix it and was thereby not only saved from certain death but adopted into the chief's tribe. Finally—that was in 1861—Campbell started a sugar plantation at Lihana. Here is material for a most interesting story. And then, there was the Norwegian, Knudson, who went to California in 1849 and made a fortune. Through duplicity of business associates in the State of the Golden Gate,

he lost all his worldly goods, besides contracting "Panama fever," so that the doctor ordered him to a warm dry climate. He started his career in Hawaii from the bottom up and built up a large industry. Here's another subject for a biography full of interest.

But among the pioneers who distinguished themselves were especially three men. Two of these were H. P. Baldwin and S. T. Alexander. Both were born in Hawaii as sons of New England missionaries, both beginning—as preachers' sons, as a rule, have to start in life—as poor men, but building up vast industrial and business enterprises, as many other children of the manse have learned to do. Of course, the third one of the trio we have in mind—the best known of them all—is Claus Spreckles, of Germany. He was attracted to Hawaii in 1876 and started cane sugar on a large scale on the Island of Maui. His enterprise was a vast success, as all the world knows. We are tempted strongly to mention three more examples of marvelous careers of men who helped king sugar to his throne. The first one we refer to is James Makee, of Noburn, Mass. He came to Hawaii in 1843 on the whaling ship Maine. Makee had reason to "remember the Maine" for its cook attacked him with a meat cleaver, cut him cruelly and left him for dead. But Captain Makee did not die. Medical aid was given him by an American warship anchored at Lahaina. During a long period of convalescence spent on the islands, Makee became interested in this wonderful bit of Paradise in the mid-Pacific. His name is still perpetuated in the Makee Sugar Co. At one time the Captain had a real king, Kalakana, as his partner in his business enterprise.

There is another son of the manse, whom we name as one of those men with romantic careers who helped to enthrone king sugar. His name was Paul Isenberg. Like Spreckles he had been cradled in Germany. His father was a Lutheran preacher at Dransfeld. For some reason he made up his mind to go to the Sandwich Islands. It required a voyage of half a year. At first he labored as overseer, with extraordinary capacity for hard work. In 1862 he became manager of the Lihue plantation, on which he had made his start. He ended by owning it, and not content therewith added large areas of land to the original plot and brought them under cultivation.

Finally, there is Benjamin Franklin Dillingham. His career reminds of that of Makee. One of his enterprises shows how apt Americans are to speak of some one's "folly". Think of De Witt Clinton's, and Fulton's and Flagler's "follies."

Well, to make a long story short, Dillingham, a native of Brewston, Mass., and of old Puritan stock, at the age of 21, shipped on a bark for a voyage to Hawaii. While riding horseback in Honolulu he was thrown, in regular Prince of Wales style, but with more unfortunate results. One of his legs were broken. In the end it proved to be a fortunate throw.

During his stay of a few weeks in

the hospital his vessel returned to the homeland, leaving Dillingham "stranded." But, undaunted, he made the best of the situation and obtained employment in a hardware store, wages \$40 per month. By 1869 the store clerk was able to buy out his employer. Precisely twenty years later he retired from the firm he had created. But not to spend his years in idleness. Dillingham turned his attention to the subject of building a railroad to connect the back country of the island with Honolulu, the seaport. People spoke in derision of his project as "Dillingham's Folly." But Dillingham had had a vision of that hinterland as a country with great possibilities of sugar plantations, if irrigated by artesian water, abounding in the islands and pumped to the necessary levels. He saw mile upon mile of uncultivated fields made into a productive area. And all of it served by his railroad. In 1889 Dillingham ran his first train out of Honolulu—one-half mile out. His business has been a "going" concern ever since.

So we find romance on the Hawaiian islands. Some of us would speak of "providential" leadings besides. And we find the stories of these pioneers far more stirring and far more profitable and inspiring than those of the pirates and privateers and bucaniers of the Pacific. We hope our Tradesman readers do. Next time about the Queen of Industry in Hawaii.

Henry Beets.

Druggists To Distribute Displays.

One of the most elaborate window display sets ever devised for retail druggists to attract sales will be distributed on Nov. 20 by the National Wholesale Druggists' Association. Orders for more than 5,000 sets, which were designed by the Committee on Education and Research of the association, have so far been received from wholesale druggists for distribution to their retail customers. The sets, which are in color, consist of eight pieces and include several attractive cutouts mounted on cardboard. With them are supplied suggestions for accompanying window trims of gifts for all members of the family. Not only are articles for display suggested, but ideas for displaying them effectively are also offered.

Some Slowness in Retail Trade.

Retail turnover in many seasonal lines of merchandise continued during the week to lack the snap expected at this time. While the weather is still cited as a major retarding influence, the effect of the stock market slump is becoming visible on the consumer demand for many types of semi-luxuries. Retailers are now beginning to offer many holiday lines of goods and results within the next two weeks are expected to offer a reasonably definite clue to the holiday business during the weeks to follow. Caution has become the keynote of activities in the wholesale market, in which lack of heavy inventories of most goods remains the healthiest feature of the situation.

Independents Grow Faster Than Chains.

It is a surprising fact that more new independent stores are starting business to-day than chain stores. Figures reported by the Commercial Service Co. during the month of August, for instance, show 4,252 new independent retailers against fifty-two new chains and 937 new branch stores of existing chains in other words, four times as many new independents as chains. This certainly does not look as though the independent retailer is passing from the picture. To-day the total United States' retail trade is about \$41,000,000,000 annually, 61 per cent. of the total business, or \$25,200,000,000 is still being done by the independent stores. Department stores are doing 16 per cent. and the chain stores 15 per cent. Mail order houses account for 3½ per cent., house-to-house canvassing 2 per cent. and company stores for employees 2 per cent. Hence, despite its rapid growth, the chain store is still a comparatively small factor in total retail distribution.

Unquestionably the chains are driving many small retailers out of business. We do not hear so much, however, about the many well-managed, profitable independents who are going along successfully. What is happening is that these successful independents are adopting certain new features of successful chain store technique, while the unsuccessful independents are trying to do business in the same old way their grandfathers did. The revolution occurring in retailing is not so much a change from independents to chains, as it is a change from old buying and selling methods to new ones. Striking examples of this are the formation of associations of independents into buying groups, sometimes in affiliation with wholesalers and sometimes dealing direct with manufacturers. They are not, however, under one management, but are individuals voluntarily associated.

In the grocery trade alone there are already about 400 voluntary associations, counting as their members over 60,000 independent grocers. More are being formed daily. These stores are still individually owned, with the spirit of initiative and close community contact which individual ownership allows, but still with a collective buying power rivaling that of the great chain systems. Many of them are "cash and carry"—another leaf taken from the chain store book. Such groupings and associations are inevitable and actually constitute the only way out for the small retailer.

The wholesalers have suffered just as much as the independents from chain stores. Never before has the wholesaler realized how closely his interests are bound up with those of his customers. In-

stead of allowing the chain stores and retail buying associations to short-circuit them completely, some progressive wholesalers have established retail associations of their own. This has been done very successfully in Chicago, Toledo, Louisville and several other cities. One group contains fifteen wholesalers and 2,500 independent retailers. Another has a membership of nine wholesalers and 10,000 retailers. The groupings have assumed various forms. In some instances the wholesaler acts in a supervisory capacity on store arrangement, advertising, etc. Some wholesale groups are cash and carry. Whatever the form of grouping, however, the main idea is to minimize selling and handling costs, and to achieve united buying power which will enable them to compete with organized chain systems on a price basis as well as service. Wholesalers are now beginning to realize that if they don't take an active part in those voluntary groups, their customers will form groups just the same and deal directly with the manufacturers, leaving the wholesalers out of the picture altogether.

In spite of this condition, people are blaming the chain store for all of the troubles of the independent retailer. As a matter of fact, last month in the grocery trade alone there were found 424 new independents compared with 170 new chain stores—in other words, over three times as many independents as chains. There were 53 new independent hardware stores and only three chains; there were 122 new shoe independents and but 69 chains; 618 new independent restaurants and only 25 chains; 837 automobile accessory and filling station businesses started by independents compared with 303 by chains; 56 new independent jewelers and two chains; 114 individual drug stores and 32 chains; 222 new furniture stores and 197 chains.

It is small wonder, with all of these new stores being opened every month, that the retail field is overcrowded. The month of August, ordinarily a vacation period, saw the starting up of 4,252 independent retailers and 989 chains, a total of 5,241 new retail outlets. In the same month 696 independents and forty-seven chain branches, a total of 743, went out of business. Of course failures are heavy. Yet for every store that goes out of business six new ones are being started. Wholesalers should make it more difficult for inexperienced and undercapitalized people to go into retail business. Roger Bapson.

A Money Saver.

Always keep your ice box full of ice. If you allow it to run low the temperature of the box will rise and require an excess of ice to bring temperature back to normal.

Why Spoil Best Days?

Offering "specials" on Friday and Saturday, the days when business is naturally heaviest, is a costly mistake that is made by a majority of food retailers. Those are the days on which every sale should produce a profit, for it is then that the housewives buy choice things for the Sunday dinner and lay in a quantity of supplies to last over the week-end. They will buy anyway; why bribe them to do it?

The store that abandons the week-end sales and devotes the best efforts of the sales force to giving satisfactory service to the customers who desire to shop leisurely and who do not care to join in a scramble for the sake of saving a few pennies soon finds that its Friday and Saturday orders average larger and that it has on the whole a better class of customers. For it is largely the less desirable ones, the smaller buyers, who respond to the lure of cut prices.

Let your competitor have this scramble, the crowd that picks out the marked down articles and keeps the clerks too busy waiting on them to take care of people who want the profit-paying goods. When the day is done he will have made more sales but less money, his store will be littered with odds and ends and everybody on the staff will be worn to a frazzle.

The time to offer "specials" is on dull days—the forepart or middle of the week. Monday and Tuesday are good days to clean out left-overs from the previous week. Cut the price on them and let them go to make room for fresh stuff. This will liven up otherwise quiet days and give the clerks something to keep busy at. This scheme works. Try it.—Butchers' and Packers Gazette.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 19—A vast army of over 70,000 hunters is in the Northern woods, each doing his bit to clean up on the deer. So far they have only killed a few of their fellow hunters. One man near Newberry was shot twice, but is still alive to tell how careless some are. Another man was shot carrying an axe over his shoulder, going through the woods, which was mistaken for the horns of a deer. With all the advice and precaution given, there still remains the careless hunter who makes the woods unsafe during the hunting season. Quite a few deer have been brought through the Soo en route to Lower Michigan cities. We have only heard from one of our Soo parties and that was the H. E. Fletcher camp on the Tahquamenon. They report the killing of a large timber wolf. About next week we will have some good stories from the other parties in this territory.

William Evers, who, for many years has conducted a store and gas station at Soo Junction, which was destroyed by fire a few weeks ago, has moved to the Soo and purchased the Sheedy block. He has opened a variety store and gift shop. The store has been renovated, redecorated and

stocked with all new merchandise, making the place very attractive.

The secret of success is constancy of purpose.

The A. R. Pond grocery, at Mackinac Island, has closed for the season. Mr. Pond is spending a short time at Detroit, but will return to the Island again and reside with relatives during the winter.

C. S. Gould and Harry G. Nash, for the past few years in the employ of the late George Gilhooley, the decorator, have embarked in the decorating and painting business for themselves. They have rented the building in the rear of the Gilhooley building on Spruce street. They are both expert workmen, having had over twenty years' experience.

The Schoolcraft fair association, held at Manistique, last week, elected the following officers: President, Harry Blanford; Vice-President, O. W. Hupper; Secretary, W. B. Thomas; Treasurer, C. L. Smith.

Manistique is to hold its first radio show. The dates have been set for Nov. 21, 22 and 23 at the Gorsche hall.

Nicholas Kritselis, of the Alpha Sweets store, left last week on an extended trip to Greece, his birthplace, after an absence of twenty years. He expects to make several side trips in the old country before returning.

An expert says it costs more to travel than formerly. He might add truthfully, that it also costs more to stay at home. William G. Tapert.

Commends the Quality Service Accomplishments.

Of all the different collective advertising and buying groups in Michigan, I have always maintained that the Quality Service Stores, which are conducted on the Grand Rapids plan, lead them all, and the big thing about the system is the weekly meeting. It is there that we make up our "ad." pool our purchases and swap ideas. The last is the feature that is making real merchants of our members.

The merchants who belong to the Grand Rapids group seem to be very successful, as manifested by their expansion.

Garrett Van Der Honing is opening another market at Burton and Eastern, with groceries and meats. This will be run as a full service store with Mr. Van Der Honing himself in charge.

The Fulton Heights Grocery has opened a market at 965 Fulton. It is trying it out on a cash-and-carry basis, with Herbert Van Den Berge as manager.

Paul Gezon & Co. opened another market last week at Beverly, handling meats only. John Schuitema is in charge.

Our Quality Service meetings are very well attended. In fact, in the three years we have functioned, we have never failed to have a quorum on hand. Now I don't mean to infer that ours is the only successful group in Michigan, because that is not the case, for I know of the success they have had in Muskegon, Kalamazoo, etc.

Under whatever plan you operate, stick to it through thick and thin and you will come out ahead.

Mike Smolinski has doubled the size of his market.

Eberhard's grocery has doubled the size of its market as well as its grocery.

Quality Service Store Member.

THREE-YEAR CYCLE THEORY.

Since the war, a rather definite trend toward a business cycle of three years has been noted and attention drawn to the theory here before. After the depression of 1921 came two good years. Then in 1924 there was reaction, with 1925 and 1926 classed as good. The slowing up in 1927 was followed by gains last year and through a good part of this.

The question is, therefore, whether the setback noted now in some of the important lines of industry—and given special emphasis, of course, by the collapse in securities—is the fore-runner of a depression for 1930.

Let it be stated that there are some staunch reasons, outside of the stock market decline, for believing that business in the near future may see a slower pace. Among these may be cited the loss in building and building employment almost through the year, uncertain agricultural conditions, over-production in the radio, aviation and some other industries, and what is called technological unemployment.

On the other hand, there are also strong reasons for believing that the reaction may be mild and possibly avoided altogether. For one thing, the security collapse has at least resulted in a close analysis of business and it has brought forth unusual effort to stimulate business along proper lines. This is in sharp contrast to the general ignorance which let the 1927 reaction slip unnoticed, and even while the prosperity chorus was in full throat.

The depression in 1924 was brought on by over-production and was also not heralded. Campaign threats and uncertainties served to accentuate it. The case in 1920-21 was a commodity inflation, something entirely absent now, so long as instalment merchandise stays sold.

In the present circumstances, therefore, there are several important points of difference from what has gone before. The business talent of the Nation is directing itself to the task of seeing that all steps are taken to stem reaction and to further progress. Among these well-directed moves were the pledge of tax reduction, the cut in the rediscount rate here, and the call of President Hoover for a conference of representatives in industry, agriculture and labor with Government officials to develop helpful measures.

The great advantage which the situation enjoys is that business itself has little to undo. It does not first have to clean up mistakes before devising forward-looking policies. Except for a few difficulties, and those not of a major character, the way is clear for immediate action that will stimulate present demand and add to activities. The funds released from Wall street, for instance, are not required this time to finance "frozen" inventories.

Just what measures are best calculated to restore confidence and to prevent undue slackening is fairly clear. Employers should be warned against hasty reduction in their personnel, because every worker who is dismissed means one consumer lost, or nearly so. Again, there are the possibilities

in the much-discussed public works programme for taking up the slack. Finally, there are the steps which might be taken to effect more positive agricultural relief and to attack the problem brought up through the ousting of men by machines.

It is probably true that the focusing of so much attention on relief measures may to a degree raise doubts rather than diminish them, but, if action backs up discussion and comment, then sentiment should gain and progress be made.

TWO SALIENT THOUGHTS.

Out of the mass of comment put forth on business conditions and prospects to allay the natural anxiety which followed the collapse of security inflation, two salient thoughts stand out. One is that the release of funds from the stock market is likely to mean expansion of real business operations, particularly building. The other is that with more attention to business and less to the stock market, business should prosper.

One other thought needs considerable emphasis if the situation is to benefit. It is that employers in all lines, except where over-production is marked, should wait a reasonable length of time for public confidence in business to be restored and delay the reduction of working forces. If curtailment is postponed for even a few weeks, hesitation in demand may be considerably reduced and finally vanish. On the other hand, should employers give the lie to optimistic statements by letting workers go, then hesitation may be expected to grow and demand decline. The emergency demands, in other words, something better than a "penny wise and pound foolish" policy.

For the time being, no new developments in the general situation are noted. The sag in basic lines is still evident. To this sag has been finally added some easing in commodity prices, but mostly of those products affected by the security markets. Farm products have declined, bringing the Annalist index to 141.2. It is worth noting, however, that the building material group has gained a little. This may be significant of the improved outlook for construction. Contract awards for the latter have not yet reflected more favorable money conditions but various authorities are agreed that they will.

DRY GOODS CONDITIONS.

If the weather was more seasonal, and therefore more favorable to trade, retail interests would be in a much better position to judge effects from the disaster in the stock market. As it is, they have no way of knowing how to weigh the various influences at work in retarding consumer demand. Because trade was only making indifferent progress before the security crash came, the majority opinion inclines to the belief that weather has been the dominant factor. This opinion seems well based and the advent of cold and fair selling weather will decide the question.

According to the best advices so far

available, the change in demand since the losses in Wall street was rather marked in the large cities but decidedly less apparent in smaller communities. This is not to class all results the same. Some large stores have reported good gains for the month so far. Average volume, however, has suffered.

More than anything else, public uncertainty over business prospects and the outlook for employment have been the chief factors in reducing trade demand. If these clouds are cleared away, as now seems possible through the steps taken to reassure business interests, it is likely that the actual losses suffered in the stock decline will not affect consumer demand gravely. That, at least, is the feeling among retail executives.

Difficulties connected with the advent of new styles in the wholesale merchandise markets this season have turned out to be blessings in disguise. Stocks were very light and continue so on desirable items. Price reductions have been named but they are surprisingly few in the circumstances.

READY FOR THE EMERGENCY.

There is a point in connection with Mr. Mellon's proposal to reduce income taxes which deserves to be emphasized.

Through three Administrations he has stood for the policy of paying off the public debt rapidly and lowering taxes slowly. This policy has continually been attacked by members of Congress of both parties who have made a drive for the opposite course—that of paying off the debt slowly and lowering taxes rapidly.

Suppose that this course had prevailed. What would be the position of the United States Treasury to-day? Taxes would have been cut to the bone. Revenues would be barely sufficient to meet necessary expenses. There would be no possibility of the tax reduction which Mr. Mellon is now able to advocate as a means of alleviating a financial emergency.

This sequence of events is no argument for keeping taxes artificially high, but it is a sobering demonstration of the wisdom of administering the finances of the Government in accordance with financial principles rather than with reference to consideration of politics.

"Emergency? What emergency?" one can hear Senators and Representatives asking two, four and six years ago as they criticized Mr. Mellon for urging that the debt be rapidly reduced so that the Treasury would be in good condition to meet any emergency. But emergencies do not herald their approach. What has happened is impressive proof of the soundness of the Mellon position—the determination to be ready for whatever may develop.

THE FRIENDLY SQUIRREL.

Among the animals, large and small, which live on the fringe of human society and are neither particularly wild nor entirely domesticated, the friendliest of all is the squirrel. He has his share of discretion and even a certain dignity and aloofness, but he

will meet man half way in amicable relations.

Just now, while he is busy with the problem of laying up winter rations, a pocketful of peanuts will purchase his comparative confidence, and the city parks are, therefore, the scene of many pleasant and profitable friendships. The little gray tenants of the wind-stripped trees seem suddenly numerous and courageous as they scamper to the very edge of sidewalks or chatter at their big neighbors, from the branches.

The best squirrel story of the season concerns the one which flies every night with the air mail from Atlanta to Richmond. Pilot Merrill puts him into his pocket, but he does not stay there. He roams the cockpit and the pilot's uniform and is quite unconcerned at the pace he is making through the night skies. There might be much worse company for a long and lonesome journey through the upper air when good weather makes flying a tedious business. The pilot says so, and the air-minded squirrel is apparently well pleased to be unofficial mascot and stowaway passenger with the night mail.

STABILIZING THE PLANE.

The gyroscope, the helicopter and the slotted wing are the new developments in aviation which may transform flying as we know it to-day. Interesting experiments are continually being made to develop these safety devices. The announcement of the War Department that fifty hours in flight testing has shown that the new Sperry gyroscopic stabilizer can keep an airplane on its course more accurately than an experienced pilot is striking evidence of the progress which the science of aviation is making.

The value of this automatic pilot, which maintains the plane on an absolutely even keel, is twofold. It should prove of immense assistance to the pilot in flying through areas of fog or poor visibility by relieving him of the necessity of trying to keep his plane level either by feel or by instruments, and it should allow him on long flights a chance to rest or to study the maps by which he plots his course.

The airplane of the future becomes more and more difficult to imagine as such new devices as the gyroscope are added to aviation equipment. It may be as different from the airplane of to-day as the modern automobile differs from the horseless carriage of a few decades ago.

In Demand.

Wanted: A man for hard work and rapid promotion; a man who can find things to be done without the help of a manager and three assistants.

A man who gets to work on time and does not imperil the lives of others in an attempt to be first out of the office at night.

A man who moves quickly and makes as little noise as possible about it.

A man who looks you straight in the eye and tells the truth every time.

A man who is cheerful, courteous to everyone and determined to "make good."

OUT AROUND.

Things Seen and Heard on a Week End Trip.

There was never a finer fall day than last Saturday. With blue sky, bright sunshine, an eager air and a nipping breeze, the day was perfect. With Allegan as an objective, we headed South for Byron Center, surprised to see the permanent improvements which have been made during the summer season for several miles South of Wyoming Park.

Byron Center never looked more business like than she does this fall. Her merchants keep their stocks looking very inviting and are evidently all on the road to Easy street.

It always makes me feel sad to note the decadence of Dorr as I drive through the main street of the town. When I recall the names and careers of the traders who thrived in that town in years gone by and observe the utter lack of enterprise and progress which now prevails I am reminded of Goldsmith's deserted village. Most of the store buildings are vacant and are rapidly taking on evidence of decay. Passing the store building which E. S. Botsford occupied about fifty years reminded me that he and his good wife celebrated the fiftieth anniversary of their wedding one day last week. They are both well and retain much of the energy which has characterized them all through their long and useful lives.

Hopkins, on the other hand, is not only holding her own, but is keeping pace with the onward trend of progress.

Before starting out for the day I looked over my list of Allegan supporters forty-six years ago. I found that I visited Allegan Nov. 16, 1883—exactly forty-six years ago—and that the net result of my visit was eighteen yearly subscribers as follows:

E. T. Van Ostrand
F. & P. Dunning
Garrod & Messenger
A. Stegman
I. F. Clapp
G. W. Hartson
I. O. Hoffman
S. N. Pike
Vosburg & Lillie
B. H. Kingsbury
S. S. Dryden & Sons
J. M. Killian
Thomas E. Streeter
B. Kizer
A. G. Goodson
Maentz & White
Delano & Co.
J. B. Bailey & Co.

Enquiry among some of the old residents of the city led me to conclude that only three of the above are still in the land of the living, including Ed. Van Ostrand, who has forgotten there is such a thing as death.

I think the only man now active in the business life of Allegan who was active forty-six years ago is Edwy C. Reid, editor and publisher of the Alle-

gan Gazette—always an outspoken representative of the best interests of the town.

I found Benj. Bush nicely located in the old National bank corner, with a new and complete equipment of clothing and furnishing goods, including hats and caps. I believe he will do well in his new location.

Martin Akom met me at the doorway of his store with three one dollar bills in his hand and an interrogation point in his eye. The dollar bills required no explanation, but I soon learned that the query in the mind of the merchant referred to the appearance of the Maxwell House coffee advertisement in the Tradesman. Evidently Martin does not read the Tradesman as religiously as he should or he would have seen a full explanation of the situation in Out Around two or three months ago, when the advertisement first appeared.

Before the sale of the brand to the Postum Co. and while it was being sold to the chain stores at 10 to 15 per cent. less than it could be obtained by the independent merchants, I urged every grocer to refuse to handle the brand. I think I succeeded in getting most of the grocers to acquiesce in this suggestion. The advertising representative of the company called on me and tendered me a large advertising contract. I told him Maxwell House coffee could never be exploited by the Tradesman so long as the manufacturer continued its present policy of discriminating in favor of the chain store. Then the legal representative of the company called on me and threatened me with a suit for damages if I did not cease my attacks on the policy of the company. My reply was that I had a pretty good record for obtaining vindications in damage suits, having come out victorious in thirteen consecutive encounters. (The number has since been increased to fourteen by winning the DeGraaf suit for \$100,000 damages). The Tradesman continued its appeal to the trade to discontinue the sale of the brand, with very satisfactory results.

Suddenly the situation was completely changed by the sale of the Maxwell House outfit to the Postum Co. (now General Foods Corporation), which has always refused to sell the chain stores on any other basis than the independents. The State agent of the Postum Co. called on me and asked me if I would accept an order for advertising the Maxwell House brand under the changed conditions. I told him I would welcome the brand to our advertising department, because I knew it would be sold to the independent merchant on the right basis.

I met a similar experience about thirty years ago when Armour began the manufacture of soap. His soap manager sent out a letter to his salesmen to sell the department stores (there were no chain stores in those days) 10 per cent. less than to the independent merchants. One of these

letters was inadvertently left on the desk of the late Samuel M. Lemon, who brought it to me for action, which was immediately forthcoming. I reproduced the letter by facsimile process and published it in a full page of the Tradesman, with appropriate comment on the editorial page. I did not look for honeyed words to describe and denounce the policy set forth in the letter. Two days later the leading attorney for Armour called on me to demand a complete retraction. As all I had said was based on the letter sent out of Mr. Armour's office over the signature of his soap factory manager, I peremptorily declined to make any retraction, because there was nothing to retract. The attorney left, stating that suit for \$1,000,000 damages would be instituted against me within three days. I didn't have that much money lying around loose, but the threat gave me no uneasiness, because I had learned long before that barking dogs seldom bite.

Two days later I received a call from P. A. Valentine, who had long been Mr. Armour's partner and office manager. Mr. Valentine approached me from a different angle than the lawyer had. He said: "Mr. Armour is very much grieved over your publication, especially because it does not correctly represent his attitude toward the regular retail trade. He has always aimed to deal fairly and generously with the retail dealer. The soap manager exceeded his authority and will be properly reprimanded. Won't you come over to Chicago and advise Mr. Armour how to handle the matter in a satisfactory manner?"

I liked the attitude of Mr. Valentine better than the belligerent attitude of the attorney and told him that if he would agree that no advantage would be taken of my presence in Chicago to get service on me in court action, I would cheerfully call on Mr. Armour the next Thursday, which was the day I always visited Chicago in those days. He assured me that no such action would be tolerated by Mr. Armour, so I called on him on the day agreed upon and we reached an understanding within thirty minutes. I left his office with a signed statement by Mr. Armour to the effect that the letter of the soap manager did not meet his approval; that the policy outlined by the soap manager would be reversed and that the soap manager would be immediately discharged. This statement was reproduced in the Tradesman with appropriate comment at no cost to Armour & Co. Mr. Armour offered to pay for the publication, insisted on paying me for coming to Chicago and also tendered me a half page advertisement of his soap department for a year—all of which were peremptorily declined. That interview was the beginning of a personal friendship which was not severed until Mr. Armour died. I called on him regularly once a week at his office when he was located at 205 La Salle street. On one occasion he was just leaving for a visit to the Armour Institute, which he founded and richly endowed. He ask-

ed me to accompany him, which I was glad to do. Dr. Gunsaulus, the head of the institution, met us at the door and escorted us through the building. In one room I noticed a white boy, a colored boy and a Japanese boy at work at the same table. At the first opportunity I said to Mr. Gunsaulus:

"I see you do not draw the color line in your institution."

"No," he replied, "we settled that question in the early days of Armour Institute. We had a colored boy who happened to be in the same class with a white boy from Savannah, Ga. The white boy's father soon put in an appearance."

"I have come to take my boy away from your school," said the Georgia colonel. "You have a colored boy in his class."

"We did have a colored boy in his class last week," was the reply, "but an examination this week has changed the situation. The colored boy goes up one class and your boy goes down one class, so they will be two classes apart." The colonel scratched his head, but said nothing in reply. He stayed in Chicago two weeks, visiting the school every day. Before leaving for home, he called on me in my office and said:

"Dr. Gunsaulus, you have made me see some things in a new light. When that colored boy I objected to is through this school, if you think he is capable of managing a manual training school for colored boys in Savannah, send him to me with a letter and I will furnish the necessary funds to start the institution and keep it going."

There are not many men who, having as much ability as Fred. Pantlind, have been willing to devote it so unselfishly to a variety of important tasks. An able leader and organizer, Mr. Pantlind always subordinated himself to the job he was trying to do. There was about him no flourish, no self-conscious display of egotism and particularly none of the publicity-seeking which lesser men are prone to indulge in. He always regarded the work in hand as more important than himself. In all of these activities, and in many more, he consistently showed the same qualities which had made him a leader in the work of handling a big hotel—the qualities of clear thought, initiative, subordination of self and devotion to the work in hand. In a man of his ability and importance, a measure of pretentiousness might have been forgiven, but there was no pretentiousness in Fred. Pantlind. He was not only a successful man, but he was, in the more comprehensive sense of the term, a big man.

Passing an A. & P. store one day last week I noticed the display window contained an assortment of beef steaks nearly as black as my hat. As I happened to know the meat cutter, I entered the store and asked him why the meat was so dark colored.

"The explanation is easy," he replied. "The manager of the store keeps us here until 10 o'clock every Friday night, cutting up meats for the Saturday trade. The same is true of

Monday night for Tuesday trade and Wednesday night for Thursday trade. If he knew anything about meat—which apparently he does not—he would know that beef steak should be cut up the same day it is sold—preferably only an hour or two before it is offered for sale. As a matter of fact, I am handling meat here three times a week which I am ashamed to hand out to my customers, but I am quite a hand to obey orders when I am working for someone else, so I sell steak which I would not ask my customers to take if I was owner or manager of the market."

"How much does the A. & P. pay you for the extra work you are required to do at night?" I enquired.

"Not a cent," the meat cutter replied. "Independent markets always pay extra for extra work done at night, but not so with the A. & P., which makes us work like dogs and pays us wages in the same proportion. The independent markets pay their cutters \$40 to \$50 per week. The A. & P. pays \$25 to \$35 and gets the service it pays for. I am here only temporarily, awaiting an opening in an independent market, where I will receive \$10 per week more than I receive here and extra pay for any extra work I may be required to do."

E. A. Stowe.

Gentleman Jim Catering To Public in California.

Los Angeles, Nov. 15.—A fortnight ago a Federal court in Pennsylvania declared that the purchaser of liquor could not be successfully prosecuted. Now comes another one in Kentucky, which declares that the purchaser is equally guilty with the bootlegger, under the law.

The poor, ordinary, thirsty sinner should remember that "ignorance of the law is no excuse." Also, President Hoover's enforcement commission might investigate as to whether disrespect for law is not due, in some degree, to ignorance of law as promulgated by judges, here and there. It seems that a National law in Pennsylvania isn't good law in Kentucky.

On the statute books of the United States there has never been any other law so nagging, harassing and irritating as the income tax act.

It is so complicated that it requires an expert to figure out even the simplest income. And even then the thing hangs over your head like an unsavory past, for years. Any other kind of debt or obligation, you pay, take a receipt and forget all about it.

If the Government would reduce the tax rate, make it a straight percentage for all incomes without a super-tax sliding scale and cut out all exemptions, it would avoid driving taxpayers to unintentional perjury.

The reason this will not be done is that our worthy and noble Congressmen find the income tax bureau a very convenient pork barrel. Compared with the army of income tax collectors and bureau clerks the entire A. E. F. would look like the population of a country village.

In Hollywood a score or more of movie stars invoked the services of an expert to make up their statements. It is not claimed they were trying to dodge any responsibility, but they just wanted to have the work done according to Hovle. Now after an interim of years the Government sleuths find that errors were made, and a large portion of the movie colony has been

brought up short—landing in the criminal branch of the Federal court. Nobody has claimed they were criminals, but it's just another instance of "ignorance of the law," etc.

The dean of one of our Eastern universities says that Greek and Latin are dead languages and should be treated as such. In other words packed away with moth balls, and permitted to slumber in peace. Just now it is more important that the young should take up with modern thought and life, leaving a knowledge of the dead languages to the harmless antedeluvian. This may be, and probably is, in part, true. It is quite possibly more important to master the details of installment buying than to be able to translate Xenophon's Anabasis.

Some judicial circles, noticeably, Minnesota, are discouraging the use of Latin in legal citations. Evidently the judges want the clients to have an idea what their attorneys are doing or, at least, talking about.

Out near Burbank, a suburb of Los Angeles, that arenic gladiator, James J. Jeffries, has a hundred acre farm on which he is raising a little of everything for consumption in a pleasant ten-room house, presided over by the little housewife he married a quarter of a century ago and for whose sake he wished to retire when he reached the age of 30, where he lives in great tranquility and comfort. He is 54 years old, weighs 240 pounds without being what you might call fat. For some time he was in wretched health, but for the past two years has been quite fit, and is surely enjoying the savings of what he won with his good right arm. For some years he conducted a cafe in Los Angeles, which was decidedly popular with the so-called sporting element, and even today is financially interested in various California hotel projects.

It is said of "Jim" Jeffries that from his 21st to his 30th birthdays he was ready and eager to fight any man who challenged his supremacy, without bothering his head about financial details. Then he tried to retire, not only undefeated, but without ever having even been knocked down. He was still champion of the world and, as such, was ethically compelled to defend the title, with the result of being signally defeated. In reality he was champion of the world for eleven years, but retired after the first six years only because no living man could stand up before him. As soon as a man of his size loomed up he came back, against his will and better judgment, because the sporting blood in him would not take a dare. By right he should be called the last of the gladiators, the last battler to go into the ring because he loved the sport and wanted to prove himself the best man physically, in the world, and absolutely the last of the unpurchasables to enter the ring.

Occasionally I see him and quite frequently pass his farm in my travels. Most of his time is spent there, but he has many warm personal friends and to them he displays extreme courtesy, though he does not encourage visits from the hoi polloi and curiosity seekers. He is genial, has a merry twinkle in his eye, and assuredly enjoys a rational existence.

Now comes this Princeton professor who tells boys and girls to loaf. It would be better were he to tell them they should not loaf unless they work first; that loafing without work is just like sunshine without showers. One needs the rain to create an appreciation for the wind and sun and one needs the work to fully appreciate idleness. If you are normally constituted just try loafing for a couple of months

and then make your reservation for an asylum.

Whether loafing is an art or business the Princeton professor does not state, but if a lot of students take him in a serious way they will become nuisances and father will have to pay rather more, which would be pitiful. Splitting kindling wood and filling the wood-box was what made the real citizens of yesterday, while the loafers filled the bastilles.

The baby automobiles we hear spoken of which are to be shipped by parcels post, packed in their own garages, may become a nuisance on the public highway, but it is not unlikely that they might be introduced to take the place of the equine in cavalry activities. They are bound to be cheaper than horses, can go ten times as fast and many times as far, and could not be easily stamped in battle.

But forgetting all about war, there seems to be a program already arranged to bring out the \$200 car and this is going to bring about congestion in traffic which will reduce the margin of pleasure now enjoyed by autoists. But anyhow somebody is always taking the joy out of life."

The police commission of Los Angeles have definitely decided that hereafter their minions shall obey the law and they have issued a radical order to the effect that any officer who makes an entrance into a private home without a search warrant shall "walk the plank." This was brought about through the disastrous termination of a suit for damages against the city wherein complainant was awarded a verdict because the officers had overlooked this formality. And, strange as it may seem, the head of the anti-saloon league has acquiesced in this determination to henceforth keep out of trouble. The constitution of California is almost a replica of the National document and the right to hold inviolate the sanctity of the home is going to be strictly adhered to in the future. Hence the thrifty individual may even use the blossom of the dandelion to prepare his spring tonic and will not be subject to the interference of some booze fighting police "bull" who might otherwise come in and, by inference, threaten him with consignment to the wicked place, or extract sustenance from his wallet.

Senator King, the Democratic senator from Utah, is much concerned over the thought that possibly some of the transactions on the New York stock exchange, savor of gambling. The Senator speaks mildly. He ought to have been present during the descent of the toboggan during the past ten days. There are some people who hold to the claim that a little business transaction which the other day denuded one individual of upwards of twenty millions in about as many minutes, is not gambling, but is a sort of modification of the regulation church fair. Anyhow, it possessed the merit of speed, and that is what one might expect when he gets to running wild in Wall Street. Senator King's suggestion that it might savor of gambling reminds me of a story I heard a while back when a jury panel was being passed upon in a Los Angeles court. One of the attorneys in examining a prospective juror, asked him if he had ever committed a crime. After much visible embarrassment he finally admitted that possibly he had. At least he "had cheated once at a game of tiddle-de-winks."

Frank S. Verbeck.

Fault finding is no proof of superiority.

Thanksgiving Day Thoughts.

Grandville, Nov. 19.—Thanksgiving and prayer is a mark of Christianity the world over. Thanksgiving every year came to America with the Pilgrim Fathers, who it is said the moment they landed at Plymouth Rock fell on their knees and immediately afterward on the Aborigines, and thus and so the day we keep sacred to home and God was brought to the good old United States.

A New England custom from the advent of the fathers. Many years thereafter it became of National importance through the blood and sorrow of a civil war. It is believed that Lincoln was the first president to make of the last Thursday in November a day for National prayer and thanksgiving.

It is meet that a great Nation like ours should come together at least every twelvemonth and acknowledge our dependence on God the father of all. "They meet, 'tis in thunder of the gun." And so we met the enemies of this republic in our infant days and placing our trust in Divine Providence worked out the salvation of a nation the like of which had never before existed on the earth.

After a century and a half we are called upon again to bend the knee in acknowledgement of the divine power which has preserved us a nation through all these years when monarchies and empires have crumbled into dust.

Is it not worth our while to acknowledge our dependence on the great over power which rules the earth and all other stars and suns in the great outside? We are but puny worms of the dust compared to the omnipotence of the great I Am.

New England has since its settlement kept the faith and met each Thanksgiving day to pay tribute to the God of all the worlds. No family with a patch of soil big enough for a garden but what raised its turkey and a big round pumpkin, the two requisites for a Thanksgiving dinner. Around his board flock the sons and daughters who have long been absent from beneath the old roof tree. It is in many respects a far more enjoyed re-union than that of Christmas.

And this day is right here with us to be recognized as a day for good feeding, good behavior and abundant thankfulness made manifest in prayer and acknowledged obligations to the Lord.

Try as we may there is not one of us who is so lost to human hope and desire for happiness as to turn away and deny his creator. Without that hope of immortality the lot of man would be of all lots the most miserable.

Materialism runs rampant in parts of our country, and some of the crimes committed are such as to shock the most hardened. Despite all this there is a spirit in man that will not down, and even though the churches have seemingly deserted in many instances the subject of an ever living God still holds large sway in the human heart.

Out in the fields and woods, where nature has full sway, man can find confirmation of that longing for something higher and more ennobling than this brief sapan of life here.

The chief indictment against Robert Ingersoll was that he would not admit that he knew for a verity that God is. His repeated statement that "I do not know" was attached to the man as untenable and wrong. The fact, however, remains that he spoke the honest convictions of his heart. He did not know, hence the merits of Thanksgiving day did not appeal to him. There can be no doubt of the man's sincerity of thought and to-day he is less illy thought of even by the most earnest Christians.

Not to know, however, is less excusable to-day perhaps than it was in the days of Ingersoll. Not that we have more means of knowing perhaps, but continued investigation along different lines has led to some wonderful experiences.

Our present day knowledge comes from what we see when we get out in the fields and forests and consult the god of nature. The trees, grasses, flowers and every living thing in nature tells its story of a divine mind managing the whole of creation.

When one sees intricate machinery in motion manufacturing wonderful things it is at once manifest that a mind was behind that machine else it never could have been. When we investigate the great machinery of Nature we know that a tremendous power has been exerted, not from chance, but from a reasoning mind which has put all this grand machinery at work.

The works of divinity prove its existence, therefore there need be no hesitancy in giving praise on Thanksgiving day to the source from which all our valuable wonders of creation spring.

Let us then be thankful that we are alive, that death should have no terrors when we understand the beautiful arrangement of the spheres fixed by a divine, all powerful hand guided by an intellect greater than man's.

Once a year is none too often for the sons of men to come together and make offering of earnest prayer for the goodness over all which has preserved us a nation, our families and associates, that we may meet and enjoy what the great spirit has abundantly provided.

Lip service is of course not always sincere, yet the plainly ordered gifts of Nature are in evidence on every hand, and we must be blind and dumb if we cannot perceive and understand their meaning.

A study of nature in all its divine beauty will convince the most skeptical mind of the existence of a master mind which rules the universe in a manner both surprising and pleasing to us all. Let Thanksgiving day be never neglected whatever else may come in to betray. Old Timer.

Legal and Political Career of M. C. Burch.

The late Judge Marsden C. Burch commenced the practice of law, about fifty years ago, in Osceola county. Clients did not require his full time, so he engaged in politics. An election to the State Senate gave him a taste for office holding. With the aid of D. A. Blodgett and others whom he had served effectively, he gained the office of Federal attorney for the Western district of Michigan and moved to Grand Rapids. The late Judge Robert M. Montgomery was chosen as his assistant. Federal attorneys were paid for services rendered the General Government in part by fees. A change of the administration at Washington caused the retirement of Burch and Montgomery from Government employment. Mr. Burch looked about for another political job and decided that the Kent Circuit Court was overcrowded with work and needed an additional judge. An appeal to the State Legislature resulted in the enactment of a bill to provide for the appointment by the Governor of a second judge for the seventeenth judicial circuit, Kent county. Governor Luce selected Mr. Burch to occupy the additional bench for the full term of six years. Democrats doubted the

legality of the appointment and contended that under the terms of the State constitution, a judge should be elected by the people at the first general election following an appointment of a judge by the Governor.

Democrats nominated Allen C. Adsit and presented his name to the voters for the office of Circuit Judge two years after the additional bench had been created. The Republicans did not nominate a candidate, believing with Judge Burch that the Governor's appointment had been proper and legal. Judge Adsit received all votes cast by Democrats and demanded office. Judge Burch refused to vacate when an action was instituted to test the question involved in the Supreme Court. In due time the Court awarded the seat to Adsit.

Judge Burch had purchased a small tract of land located on North Monroe avenue, upon which he decided to erect a furniture factory. Four young shop hands had agreed to lease the building and engage in the manufacture of music cabinets, desks for ladies, china closets and relative articles for domestic use. The quartette were competent workmen, but untrained in the transaction of sales and finance. A failure resulted within one year.

Judge Burch then decided to operate the plant on his own account under the name of the Grand Rapids Cabinet Co. John D. Finegan, a popular young Irishman, inexperienced in manufacture, was given charge of the office, and one of the four workmen of the former firm placed at the head of the operatives of the factory. Before a volume of trade worthy of mention could be established, flames razed the factory to the ground, which incident served to retire Judge Burch permanently from the furniture manufacturing business.

The whirligig of time had replaced the Republicans in power in Washington and Judge Burch obtained an appointment in the law enforcement department, which he held until removed by the Wilson administration in 1913.

A large estate inherited by his wife from her father, located near Rochester, Mich., claimed the judge's attention several years before his death, in 1924.

Arthur Scott White.

Cancel Few Jewelry Orders.

Some holding up of goods ordered on memorandum is reported from the wholesale jewelry trade, but cancellations of merchandise actually ordered have been few so far as a result of the break in stocks. The consensus of opinion appears to be that no really serious damage to holiday business will result unless the market fails to stabilize itself by Thanksgiving. The prevailing uncertainty is admittedly holding back buying, particularly on the part of jewelers in the larger cities, but nothing like the decline in orders has been seen that some published statements would indicate. So far, at least, business from the smaller cities has been normal for this time of the year. In the retail end there has been some cancellations here of reservations of expensive pieces for holiday gifts.

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Review of Business Conditions in Michigan.

Two things should be kept clearly in mind in making an appraisal of current business conditions and forecasting the trend of industry and commerce in the months that lie ahead. The one is that the severe break in the stock market has not destroyed any of the Nation's wealth. The other is that excessive speculation in securities, the principal thorn in the side of business for several years, has been removed.

There is just the same foundation for credit, which is commonly referred to as dollars, as there was before the break in the security markets took place. The funds which have been used in stock speculation will be put to work at lower interest rates than have prevailed for some time and will be used for purposes having a distinctly more constructive nature.

One of the outstanding features of the country's prosperity during the past few years has been its wide diffusion. This situation has been altered by the losses in the stock market. It would not be surprising if purchases of luxuries are curtailed and employment figures show some falling off in excess of the normal seasonal amount.

For several years the public had been warned that many securities were changing hands at prices which were greatly in excess of their real worth. During recent weeks the pendulum of security prices has swung to the other extreme and thousands of speculators, having learned that "no tree ever grows to the sky," will go back to their work with new energy and determination and with their attention undivided, which will help pave the way for a sound and wholesome revival of business later on.

The splendid cash position of corporations generally, high efficiency of labor, absence of inflation of commodity prices, moderate inventories, excellent ratio of reserves of the Federal Reserve system and the stability in the agricultural situation as a whole, will materially soften the repercussion from the decline in the stock markets and should shorten the period of readjustment. There is every reason for confidence in underlying conditions and in both the near-term and the long-term outlook for business.

General business conditions in Michigan are reasonably good. Reports received from more than one hundred bankers and business executives throughout the State indicate a total volume of business practically equal to that of a year ago. There is, however, considerable spottiness both as to lines of goods produced and as to localities. Output in the automotive industry tapered off during October and continued on the downward trend during the first half of the current month. Production will be further curtailed during the remainder of the year due to inventories and preparations for new models.

Output for the month of October, according to the preliminary estimate of the National Automobile Chamber of Commerce, aggregated 403,000 cars

and trucks as compared with 415,820 in the same month last year. Total production for the first ten months of 1929 amounted to 5,274,500 units, which represented a gain of 1,185,809 vehicles as compared with the corresponding period in 1928. Fourteen and one-half per cent. more cars and trucks were produced in the first ten months of the current year than for the entire year of 1928. What effect the stock market slump will have on the automobile industry remains to be seen, but it will be remembered in this connection that this industry was the first major manufacturing line to resume normal operations following the depression of 1921.

Production in a majority of the industries not closely allied with the manufacture of automobiles is holding up well. There have been very few cancellations of order. Manufacturers of electrical goods report that business is good and that the outlook is promising. Pharmaceutical plants have experienced a normal autumn increase. The stove industry is somewhat quieter. Manufacturers of heavy chemicals report a satisfactory volume of business and state that the outlook is bright. Business at the paint factories is better than at this time last year and the prospect for this industry is reported bright. Spotty conditions exist in the paper and furniture industries. Aggregate production in both lines is a little below normal. Manufacturing operations at the cereal plants continue at a high level. Steam pump companies are maintaining steady production. Manufacturers of veneers report a brisk demand, especially from radio cabinet makers. Schedules at the agricultural implement plants are being increased.

The tone of reports received from the Upper Peninsula is decidedly good. Operations at the iron and copper mines are above normal. Lumbering, the second largest industry in that part of the State, is quite active. A \$5,000,000 development by a prominent lime and stone company is under way at Manistique, also a large power project in Ontonagon county.

Consumption of electrical energy by Michigan industries in the month of October amounted to 193,958,155 kilowatt hours, which was 4 3/4 per cent. less than the amount used in the preceding month and 7 per cent. less than the consumption in October last year.

There has been some falling off recently in employment but not enough to cause any concern. Slowing up of outdoor work has been a contributing factor. Employment is reported normal in 33 states, decreasing in 17 and increasing in three. The Detroit employment index, prepared by the Detroit Board of Commerce, was 98.5 on November 1 as compared with 119 a month previous and 129 on November 1, 1928. Ford payrolls are holding up well.

Debits to individual accounts in Bay City, Kalamazoo, Lansing, Muskegon, St. Joseph and Detroit in October amounted to \$2,212,645,000 as compared with \$2,321,360,000 in September and \$2,014,156,000 in October, 1928.

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The estimated value of building authorized by permits in 24 Michigan cities during October aggregated \$17,197,000 as compared with \$16,857,000 in the preceding month and \$19,149,000 in October last year.

With very few exceptions, banks throughout the State report the borrowing demand heavy to strong. Seventeen cities report a scarcity of loanable funds, while 36 report that the supply is ample for local requirements.

There is considerable spottiness in the retail trade situation. Merchants generally expect a normal volume of holiday business. Retail distribution is reported increasing in four cities, normal in 30 and fair in twenty. Collections are fair to good. Wholesalers have experienced no cancellations. The volume of trade at wholesale has held at practically the same level for the past six weeks. Collections have fallen off seasonally. Wayne W. Putnam, Director Public Relations, Union Trust Co., Detroit.

Decline in Thrift Accounts Laid To Speculation.

The announcement to-day of the first decline in savings deposits in twenty years comes at a time when the reason has become decidedly apparent. The lure of the stock market is blamed by the American Bankers' Association for the recession.

The effect of stock purchases on savings accounts has been discussed from time to time for several years as the bull market soared to record heights, but until recently figures have failed to show any actual decline, although the shrinkage has been gaining momentum.

A fundamental change in the savings situation is indicated by the Bankers' Association figures, W. E. Albright, deputy manager in charge of the savings division, believes.

In this connection the remarks of Jay Morrison, vice-president of the Washington Mutual Savings Bank of Seattle, more than a month ago, before the decline in the stock market, throw an interesting sidelight on the thrift situation. He said in part:

"It is not possible to predict with any degree of certainty the duration of the present trend. So long as profits of large amount can be obtained by more or less blind speculation, the rumors of such profits will permeate the entire community. The losses sustained by unfortunate speculators are seldom advertised. Until there is a severe check in the inflation of securities prices, I believe the lure of easy money will continue to draw a large portion of our savings funds into the speculative field. Nevertheless, it is obvious that the inflation of stock prices cannot be indefinitely extended. It is equally obvious that we as a Nation cannot increase our wealth by the simple process of buying shares from each other at ever-increasing prices.

"There will be an end to the stock boom, just as there was an end to the Florida land boom, and when that time comes the vast majority now speculating in stocks will suffer serious losses, and will, as a result of hard experi-

ence, learn that they have no business in the securities market.

"I would like to say that, in my opinion, there is nothing in the savings situation, as we see it locally, over a four-year period, to be ashamed of, or to cause concern over the future of the savings business.

"When all is said, it must and will be remembered by the great mass of the people that, while savings banks have done nothing to make people rich in a hurry, they have paid a fair return upon deposited money, and the owner of a savings account has never lost a dollar and has at all times been able to get his money, if he wanted it, without the loss of any part of it. I for one am satisfied with the record we have made."

William Russell White.
[Copyrighted, 1929.]

Security Emissions Too Heavy For Digestion.

Fred I. Kent, at the American Acceptance Council dinner last week delivered an address on the recent market panic that in the rush of financial news received little attention but that should be read by those who had given up hopes of understanding why in a country so strong the market drifted into a state of hysteria.

Chief among the causes clarified by Mr. Kent's study is the 1929 expansion in new security issues at a rate the country could not absorb. In the five years ending with 1928 the growth in brokers' loans was roughly 7 per cent. of the new security flotations. Then the picture changed. In the first nine months of 1929 this ratio very nearly trebled. It seems a reasonable assumption that the National income for the first nine months this year was \$58,500,000,000. Individual bank deposits fell \$410,722,000 to June 30 and savings bank deposits fell \$195,305,000—leading to the belief that the purchase of securities required utilization of bank balances already accumulated.

In these nine months new securities were offered in the amount of \$8,419,000,000 whereas brokers' loans rose \$1,700,000,000 or about 20 per cent. of the value of new issues. That is to say in the previous five years the increase in loans was about 7 per cent. of the new security issues but in the first nine months of 1929 it jumped to 20 per cent.

In essence what Mr. Kent says is this. Normally 9½ per cent. of the National income is seemingly available for investment in new securities and increased savings deposits. On that basis \$5,557,500,000 was "all that could be utilized for investment purposes." But new security issues aggregated \$8,419,000,000. That was \$2,811,000,000 in excess of the \$5,557,500,000 available from National income for the nine months of 1929.

When the account is taken of \$2,884,000,000 spent in exercising "rights" the total of new securities issued in the first nine months of 1929 will be found to be \$11,303,000,000. That is 20 per cent. of the National income for the period. Since brokers' loans increased only \$1,700,000,000 Mr. Kent rightly concluded that the balance must have

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come from abroad and from increased bankers' loans against securities.

Mr. Kent takes the sensible view that sound business growth was at the bottom of the normal rise in securities but that a forward-looking National psychology was changed into one of uncertainty temporarily by problems important but which can be wholly solved.

Paul Willard Garrett.

[Copyrighted, 1929.]

Bonds Now Having Their Day.

Time money's unexpected sharp drop within a month from 9 per cent. to 6 has prepared the way for improvement in bonds but the depression in stocks so far has prevented as marked a rise in interest-bearing obligations as the reversal in money rates itself invited.

This is not to say that the bond market is ignoring the changed money position. Not in more than a year have bond prices turned upward so emphatically as in the last few weeks. If the failure of bonds to carry through their rally has been disappointing to some the reasons must be obvious.

In times like these bonds are liquidated frequently in an effort to save stock positions or to take advantage of the relatively low stock prices presented in a declining market. Usually a sharp decline in stocks is accompanied at least temporarily by a decline in bonds. The latter are liquidated to save the former. Perhaps the surprising observation then is that in the last month bonds have gained material ground in the face of history's worst stock collapse. Until a more normal condition in stocks is restored it is unreasonable to expect the market in bonds to benefit fully from the reversal in public psychology and the reversal in the money trend.

Meanwhile the underlying conditions in the bond market indicate not only a returning demand for these issues but a materially reduced supply. Flotations of new corporate issues have multiplied rapidly in the last two years but these represent primarily stock descriptions. The volumes of both domestic corporate bonds and municipal or farm loan bonds have this year shrunk to a new recent low level. What this means is that with a return to popularity of bonds either the supply of new flotations must be increased or the price of those outstanding must rise or both.

Paul Willard Garrett.

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Some Eccentricities of November.

Grandville, Nov. 19 — November nights are dark, my boys, November days are dim, saith the poet of old time political days. April is America's war month while November is her election time, and the result of November elections have been often watched with bated breath with as much interest as were the results of a war time battle field.

Our eccentric climate gives November a peculiar place in the annals of the weather bureau. The month has the climate of the whole year done to a turn. Summer, autumn, spring all combine in this month, and yet no great rhymster has contrived a classic for the month as would seem to have ought to have been the case.

One of the world's classics fell from

the lips of our greatest American when he stood on the field of Gettysburg in November, 1863, and delivered that famous address which will live as long as the world stands. What our sons did was wonderful and patriotic to the core. What Lincoln said there is equally as impressive. It is a wonder that one of the greatest orators of the world should come from the ranks of the unlettered sons of a farmer state.

As to weather prophets, what of them? Those who predict a hard winter have as little insight into the future as the weather man of Grand Rapids who predicts fair weather for the following day only to give us one of the most severe rains of the season.

While November is usually somewhat wintry, it has sometimes been the opposite. Some of our most enjoyable Indian summer days come in this month, and occasionally the month has been all winter with no ray of summer. This latter, however, is not often the case.

I call to mind one November when snow began to fall on the 7th of the month and no more bare ground was in evidence until April. Per contra on another occasion snow fell all through November and on Thanksgiving day I drove twenty miles across country and brought home a load of provisions on runners. Splendid sleighing that November, but how about Christmas?

Christmas day the ground was as bare as in June and the weather not much colder. That was an open winter, with two weeks sleighing in November. This month is one of eccentricities so that to prophesy what is coming is like poking the finger in a lake and pulling it out to see the hole.

We usually have winter enough, and these later years there has been a tendency to less severity. Why this is so no man can say, but it may be that the radio has a certain influence on the upper ether which affects the fall of rain and the direction of the wind.

Some of the most delightful days of the whole year come this month. Back many years ago when the carrier pigeon inhabited Michigan there came a mild winter in which the pigeons did not migrate but remained through the snow season to the surprise of the oldest inhabitant.

As for the ability of birds and animals to peer into the future with greater insight than man this is plainly a mistake. Robins have been known to overstay their time in Michigan, and numbers of them caught in a terrific blizzard have been frozen.

Coming too early in the spring sometimes birds have met with severe experiences from the cold. The advent of the automobile banished all need for snow in Michigan, since the pine is a thing of the past and other interests have taken its place.

Man does not need the snow as once was the case, hence perhaps an all wise providence will see to it that the roads are left open for auto travel.

The month of November brings our Thanksgiving day. It was long a day for feasting, and prayer among New Englanders, but was never a National day until after Abraham Lincoln made it so. The sorrows and tragedies of a malevolent civil war gave the people cause for an appeal to a power higher than their own from which we date our present National observance of the last Thursday in the month as a day for public thanksgiving.

Those who failed to take note of Armistice day will not fail to gander about the table groaning with goodies on Thanksgiving day and make a real holiday of that date.

November is the one eccentric month of the twelve. More often than otherwise every variety of weather prevails. The four seasons are represented, spring summer, fall and winter.

The less we get of the latter the better it suits the common man and woman.

In our National history the month is nearly as well represented as is our war month of April. Some of our great National crises have taken place this month. General Sherman prepared for his march to the sea in the latter part of November, 1864. He made a Christmas present of Savannah to the President from which hour the civil war waned rapidly to dissolution.

A month of uncertainties as regards the weather we yet find much to commend in its eccentricities. Battles have been fought on sea and land which made a mark in history. Indian summer comes only once each year, and even sometimes fails, but it always comes in November. Those who speak of October as Indian summer month are out in their reckoning.

Commend us to some of November's days. Sunshine then is ever welcome and many Novembers have given us ample proof that it is as well acquainted with sunshine as is June.

Old Timer.

Novelty Jewelry Doing Well.

Business in novelty jewelry continues well up to expectations, with wholesalers reiterating their confidence in an active consumer demand during the holiday period for medium price and cheap merchandise. The stock market reaction has not been productive of heavy cancellations, it was asserted, and orders in hand now will keep producers busy well up to Christmas. Pearl, crystal and stone set merchandise continues to lead the demand. Seed and large size pearls in choker and long strands have been doing particularly well. Baguette effects are still in active call. The sale of women's cigarette cases promises to be very large.

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One Week of Fire Prevention Not Sufficient.

Again Fire Prevention Week has come and gone and the beneficial results should be far reaching. If only the activities prevalent during this Week were continued throughout the year, it is safe to say that the fire waste of the Nation would be curtailed to a degree.

This year a very comprehensive campaign was planned and executed by the various agencies interested in reducing the fire waste. To start the ball rolling, the President and Governors of the various states issued proclamations calling upon the people to observe Fire Prevention Week. The message of fire prevention was then carried to every corner of the Nation by local campaigns. Sponsored by chambers of commerce, civic organizations and fire departments, often in a combined campaign, the effort was very effective. Many industries conducted fire prevention campaigns among their own employees, largely as a result of efforts by the National Board, and the aid of school children and Boy Scouts was also enlisted. Through these mediums, as well as through newspaper advertising distribution of educational folders, speeches and the radio, much was accomplished.

The educational material distributed by the National Board this year totaled almost three million pieces. Some of this was sold at slight cost to the purchaser. The National Board distributed folders, leaflets, puzzles, playlets, suggested outlines for speeches, inspection blanks for homes, mercantile and industrial buildings, posters and stickers, stereopticon slides, mats for newspaper advertisements, suggestions for local campaigns, and newspaper articles. Its newspaper advertising campaign in sixteen states, which reached millions of readers, was augmented by a large volume of tie-up advertising by local agents, and the National Board's speakers, booked weeks ahead, aided greatly in carrying the message of fire prevention. Radio played a most important role, twenty stations broadcasting suitable messages, which were also carried by two Nation-wide chains.

Much remains to be done to make the Nation safer in regard to fire. Carelessness, and false economy in building construction and fire protection, must be corrected if we are to curtail the enormous waste of natural resources. Fire Prevention Week fills an important part in the program of conservation, but it is only a small part of our fire prevention structure. Its activities should be continued without abatement—for only a year-round observance can make the work truly effective.

Where the Profits Come From.

In a survey of the operations of stock fire insurance companies made by the Standard Trade and Securities Service are certain facts and conclusions which must be of interest to those concerned in the present day developments of insurance. A very interesting analysis of the earnings of a

group of the larger companies is furnished in this survey. The survey points out that an intensive study of the reports of the thirty larger companies for the five-year period, 1923 to 1928, reveals that whereas the net gain to stockholders was \$464,532,000 this was made in the face of an aggregate loss of \$9,721,000 from underwriting. Of this total gain, 41.4 per cent. is accounted for by income on investments which is classed as a legitimate income item representing dividends and interest on invested funds. On the other hand, the sale of securities at a profit netted 13 per cent. of the gain, while unrealized "paper" profits, which consists of increase in the market value of securities held, represented 40.3 per cent. of the gain. In other words, 53.3 per cent. of the so-called earnings of these companies was due solely to the advance in security prices. The article goes on to state that even granting that the insurance companies are among the most astute investors, by far the largest portion of this gain resulted not so much from clever stock market operations as from the mere fact of the consistent five-year bull market.

The conclusions to which this article leads the reader is that these companies have little reason to be proud of their experience from an underwriting standpoint, and that they can attribute the larger part of their gain to stockholders to conditions over which they had no control. A different trend in prices on the stock market would have told another story.

Warns of Fire Risk.

Just prior to the opening of the Christmas shopping season, the Buffalo Retail Merchants Association issues a warning to all its members against fire danger. These warning placards are placed near the time clocks and employees are urged to read the suggestions and comply with the recommendations of the association. The rules include:

Clean stockrooms and behind counters every night and see that the old papers and boxes are baled each night.

Do not pile rubbish near furnaces or heating places.

See that fire doors are in good working order and are closed every night.

Do not place inflammable material around electric lights for decoration.

Do not obstruct aisles, passageways or fire escapes.

See that all exit signs are placed on exit doors and that they are lighted.

Know the location of fire extinguishers and how to use them.

See that "No Smoking" signs are properly placed and that this rule is enforced.

Manufacture of Liquor Does Not Void Policy.

The Washington Supreme Court has decided a case against the Northwestern National Insurance Co., where the defense to the payment of the claim was the manufacture of liquor on the premises contrary to the terms of the policy. The Northwestern issued a policy for \$1,000 on property "while occupied only for dwelling house purposes," and containing a clause void-

ing it if illegally used. The owner had rented the house for dwelling purposes, but at the time of the fire it was found that the tenant had engaged in operating a still in the house. The Supreme Court held that in order to void the policy it was necessary to prove that the owner had knowledge of its illegal use.

Inflammable and Non-flammable.

While "incombustible" means not combustible, "inflammable" does not mean not flammable. "Inflammable" in its usual sense implies explosives or of a character that will burn readily and rapidly. "Flammable," the same word with the prefix omitted, means exactly the same thing.

Fire protection engineers were among the first to be inconvenienced by this confusion of terms. A few years ago the use of "inflammable" was abandoned entirely. Now "flammable" is used to indicate ready combustibility, while "non-flammable" is for the opposite.

The Bank of England.

Perhaps the most astounding example of healthy business longevity is the Bank of England, founded in 1694 by William Paterson. From the very start this bank has been successful, and for a period of 235 years has paid dividends of not less than 6 per cent. notwithstanding that during this period England has been visited by wars, famines, plagues, riots, fires and financial panics.

This bank has developed into much more than a commercial bank. It man-

ages the public debt, lends money to the government and acts as its depository, performing functions not unlike our Federal Reserve system.

Visitors in London invariably call at this bank, where they see guards dressed in uniforms of many colors, of the same design as were worn by those occupying the positions more than two centuries ago.

William Feather.

Fitted Cases Selling Well.

The outstanding feature of present business in leather goods is the success the high-grade houses are having with fitted bags for both men and women. These retail from \$50 up, depending on the number of fittings and their elaborateness. The number of pieces in the more popular bags ranges from 3 to 18, and many of the fittings in the higher-priced ones are of sterling silver. A feature is the difference in demand for types of fittings between retailers in large cities and small ones. The former want mirrors and brushes made with very long handles, while the call from smaller cities is mostly for short handles. Engraved and engine-turned designs feature the more expensive fittings.

Not Necessary.

Manager: Jones, how is it you've been away?

Junior Clerk: Please, sir, I have a certificate from my doctor saying that I could not work yesterday.

Manager: That's no use. I could give you a certificate saying that you never could work.

Affiliated with

**The Michigan
Retail Dry Goods Association**

**Insuring Mercantile property and dwellings
Present rate of dividend to policy holders 30%**

**THE GRAND RAPIDS MERCHANTS MUTUAL
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**OUR FIRE INSURANCE
POLICIES ARE CONCURRENT**
with any standard stock policies that
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The Net Cost is 30% Less

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WILLIAM N. SENF, SECRETARY-TREASURER

THE TOUCH OF ART.

Vistas of Loveliness Which May Thus Be Expressed.

In treating this topic for a few moments I naturally begin with the farm because I was born there and my connection with farming interests have been constant during my entire life, and it seems to me that too little attention has been given to the touch of art in connection with the countryside. We all have to admit that when we see a bit of art shown in connection with the farm it makes a strong appeal to us. The long, straight rows of corn and potatoes, without any deviation, the entrance to the farm with appropriate embellishments in the way of trees and shrubs, the setting of the residence so that it makes a strong appeal to the visitor, and the views from the windows which help to modify the humdrum of ordinary household and farm operations—all these things which have a bit of art in them give value to residence in the country. Still I can understand that there may be a "fly in the ointment," for one of my farmer friends came to the bank for a \$2,000 loan some years ago and I visited the farm and found it was a wonderfully productive farm worth without question \$8,000, and yet, when I entered the premises, there was nothing that attracted my attention. After telling the farmer that we would be very glad to make the loan I said to him, "But the farm would be worth 25 per cent. more in its appearance if you invested a few dollars in connection with your front yard and the entrance to the place." He replied, "Oh, Mr. Garfield, nobody knows that better than I, but I am getting my living on this farm and just as soon as I should spend those few dollars in ornamenting the front of this farm, the assessment would be lifted your 25 per cent. and I would have to pay taxes on it and that would reduce my income. So I am willing to have the artistic things connected with my farm where they will not catch too prominently the eye of the supervisor."

What a wonderful thing it is to have a great tree connected with the farm home, a tree the children love, a tree the children as they grow into manhood and womanhood will remember as one of the attractions of the old farm home. It is worth the while for any farmer growing up a family of children to see that this touch of art is made in connection with the home, having in mind the influence that shall go out through the children to their own homes as they shall establish them.

Art in the household is one of the values which cannot be measured, but which in its far reaching influence is of wonderful import in computing the values of a home: bringing into the home conveniences for work, the deft arrangement of things in the kitchen so as to avoid unnecessary steps, bringing into the living room an atmosphere of art that shall cast a constant influence upon those who enter there. It always amuses me to see the skillful housewife give the touch of art to the arrangement of things in the living

rooms and in the chambers, and one of the delightful things in connection with my visitation of homes has been the art that is put into the guest chamber. Too often many things are brought together without the touch of art and there is a hodgepodge in the household interior. A few things deftly arranged for an artistic effect mean more than many things lacking this expression of good taste. One good picture in a home which is a beautiful work of art means more in its silent influence upon the family than a wonderful array of jimcracks which are liable to creep into the furniture of a home.

In the counting house the touch of art means something. I often drop in on our branch banks and I notice that there is a great difference in the appearance of things as developed under your management. Just a little touch of art means a great deal in connection with the attraction of your place, and it is one of the best possible means of advertising your service to have something on the walls or on the tables or in the corridor that shall attract the attention of your patrons, so they will go away thinking about it. I often look at the table or the desk in the business office and where there is a delightful artistic arrangement of all the things that come into use during the business hours, it makes a strong appeal and I cannot help but think we will all be better business men and our service will be a greater delight if in the arrangement of those things which we are constantly using we just express a bit of art.

In our personal habits art has an important place and this means a good deal in the bringing up of children. If they can be in an artistic atmosphere and they can be taught beautiful ways of doing things, the influence is far reaching in the development of their lives. Many years ago I took a little boy and girl from the State school at Coldwater and they were in my home for some years. The little boy had been several months in the institution and the little girl had only just recently come there. The first night, upon reaching home with the two children, I was greatly impressed by the influence of the institution upon the little boy who had been there long enough to receive the impress. When he took off his clothes and got into his nightgown, he folded up each garment and laid them down in an orderly way, putting his shoes and stockings in an arrangement that made an appeal to me, and I felt that the touch of art which that little boy had received through a public institution was an impression we all could follow with good results in connection with our children.

There is an art in salutation which means a great deal. I am not thinking of this commercially, but I am thinking of it as a part of life. The hand clasp, if it is indulged in properly, means a great deal. How you do loath this formality if the hand is just placed in your hand without any expression whatever. The warm clasp carries with it a glow that makes the salutation of real import and value. The bit of art we can put into our

manner when we associate with people is remembered and often makes a chance acquaintance worth the while as a pleasant memory. In matters of affection the artistic instinct can be made a wonderful accompaniment of life. The expression of appreciation, the thoughtful word of consolation, the expression of sympathy even without word, are full of meaning in smoothing life's pathway and adding to the beauty of intimate relationships. The thoughtful word of counsel which a father or mother can give a child has a far greater effect if the touch of art is a part of it, and an ardent lover does well to make something of a study of art in connection with the desire of his heart.

In the building of a city, art is a wonderful feature. A very few cities give sufficient attention to this feature in their development. The arrangement of streets, the suiting of type of architecture to location, the co-operation in the building up of a neighborhood, all depend upon the touch of art in their full fruition. In the development of a city plan, not only convenience and economic business arrangements should be thought of, but the influence upon the stranger who comes within the borders of the city should be thought of in the evolution of the municipality. How little attention is given to the entrances of our city, particularly along railroad lines. If the touch of art could be given from some wand, what wonderful results would follow. In our own city the entrance from the East by Hodenpyl Woods and from the West through John Ball Park are illustrations of the artistic value of delightful approaches to the town.

In the satisfaction of our senses art is of serious import. The things which appeal to the eye exercise a molding influence upon the character of the man. One table may present the same food as another table to us, but our appreciation of it is largely affected by the art which is put into the things which appeal to our taste. This is noticeable in connection with the sick-room. All of you who have had the misfortune to be invalids and have had the ministrations of nurses know how differently when the food appears upon the tray it affects you. You feel sometimes as though you didn't want to see it at all, but if there is a touch of art which appeals to your senses, you can be induced to partake and possibly enjoy the things which under other approaches you would cast away.

Noises which disturb us and are a trial to our ears, if replaced by a bit of art and are converted into musical tones, make life pleasurable. How wonderful it is to step into a room which has a delicate aroma in it, and how we enjoy the plants which, added to their beauty, have an aroma which gives us keen pleasure. And so it is with all the senses. If a touch of art is carried out in connection with the appeal which is made to them, a wonderful delight is promoted and made a real joy.

I often think we do not give as much attention to art in conversation as we ought. The one who monopolizes a

conversation may not be an artist; but the one who is a good listener may be a real artist in making conversation attractive and effectual. The proper expression in connection with the flow of conversation at the proper time increases its value and multiplies its influence. The art which is put into conversation around a table is of wonderful advantage in promoting good fellowship and sweet memories.

Art as an accompaniment of religion serves an important purpose. The architecture of a church can be made to exercise a religious appeal. The accompaniments of the auditorium may oftentimes mean more than the ministerial function. The bringing of art into the windows of a church may have a deeper meaning and a greater influence than the logic and pronouncements from the pulpit. The art which adapts the music of a religious service to the needs of the church goes can hardly be given too much thought in the arrangement of services. A congregation of people singing Luther's hymn with joy in their hearts is a wonderful influence in carrying the deeper emotions to the hearts of a congregation. A sweet solo which complements other portions of a service may be the one thing which will touch the heart of some person and will have a carrying power far greater than that of the vociferous minister who pounds the bible to emphasize his pronouncements. The instruction given by teachers in the Sunday school, if it has in it the touch of art, may be made very impressive, when without the art it would fall upon unresponsive ears. I cannot emphasize too strongly the importance of bringing into all religious services the artistic idea, and it seems to me that we are not thoughtful enough in connection with our religious services about the method of approach and the atmosphere of beauty that can be made to carry the great thoughts of God and the universe to hearts which long for the emotional influences in our devotions.

Art is an expression of culture. In arranging our lives with reference to casting an influence for good, we do well to give thoughtful attention to the adornment of our activities with the ideals of the artist. In the commonplace things of life it is entirely possible to make them effective in the molding of character and the giving of happiness and the opening of vistas of loveliness by the exquisite taste which may be expressed in the touch of art.

Charles W. Garfield.

Stores Cautious in Adding Help.

Generally speaking, the large stores are adopting a cautious attitude with respect to the hiring of additional personnel for the holiday season. In one notable instance, however, it was learned, a well-known store is taking on the same number of extra workers as a year ago. While admitting that new employees were being hired in only a limited way, the department store executives seen took occasion to deny that any increased number of employees is being or is likely to be discharged. An increase in the use of part-time employees for the holiday period was predicted.

Automobiles and The Telephone

Thirty years ago the automobile was a novel plaything which only the well-to-do could afford.

Today the automobile is a necessity. Motor trucks and buses play a large part in the transportation of freight and passengers. Commercial motor vehicles are indispensable.

Motor cars take us out-of-doors, enable thousands to enjoy the advantages of travel and make accessible many beauty spots in every state. Commercially and socially, the automobile has broken down the barrier of distance and made neighbors of all communities.

Michigan leads the world in the development of the automobile. Great corporations, producing a majority of the nation's motor-driven vehicles, have made Michigan the center of automobile manufacture.

/ / /

Closely associated with and contributing to the growth of Michigan's major manufacturing industry are the telephone wireways. More than 3,000,000 miles of telephone circuits in Michigan serve in the purchase of raw materials, the directing of manufacture and transportation, the contacting of dealers and the buying and selling of the finished product. Telephone wireways carry the voice of motordom throughout the country, and even overseas.

/ / /

Thus, are wireways serving Michigan's great industry and aiding in the prosperity and growth of our state.

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



MICHIGAN BELL TELEPHONE CO.

DRY GOODS

Michigan Retail Dry Goods Association.
 President—F. H. Nissly, Ypsilanti.
 First Vice-President—G. E. Martin, Benton Harbor.
 Second Vice-President—D. Mihlethaler, Harbor Beach.
 Secretary-Treasurer—John Richey, Charlotte.
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Evening Hats Are Returning To Vogue.

Hats with evening gowns are reminiscent of the flamboyant Florodora period, but they are here and at the very peak of fashion. They are picturesque trifles made of gilt and silver lace, of tulle and fine fabrics heavy with needlework, like Dutch caps, baby bonnets, the head-dresses of Venetian ladies and jaunty berets. A few of the new hats have brims, but the picture hat made famous by old masters is still left to antiquity, and the reversion to the conventions of a quarter of a century ago, when a hat was always worn with evening dress at a restaurant or the play, is reflected in this new, chic and exceedingly flattering head-gear.

Special designs are seen for Sunday night informal dress in a great variety. Small as they are, the models are quite distinct in type. They are made in many forms of stiffened lace, which forms the crown and flange about the sides and across the back. The front line shows the brow without ornament. In some late models large conventionalized fabric flowers with wired petals are placed across the back, low on the neck, leaving the rest of the hat bare.

This mode of trimming is shown equally in the formal cap and in the naive baby shape, one of which is made of gilt net with a full row of net roses with petal edges gilded and fastened across the back like a neck ruche. The same model is shown in tulle, both black and colored, dotted with gilt or silver and finished with a back ruching of lace to match the tulle.

Hats seamed to form a plainly tailored cap are made of heavy lace in gilt and in silver combined with a sheer lace. This style of hat in silver has a narrow scarf of black Chantilly lace drawn about the edge and tied in a mere gesture of a bow at the back, and the scheme is repeated in a hat of heavy gilt bullion.

Some of the new evening hats are of greatly diversified styles. The wrap-around turban is tremendously popular and is shown in all of the materials, from velvet to tulle. It is a style that reveals the contour of the head, the fabric being drawn tightly around in whatever lines one chooses, and tied with a bow where one prefers, usually at the back, as both Agnes and Maria Guy place it. In one of the latest Agnes models of black pailletted tulle, a spray of stiff white aigrettes is fastened at the back of the neck, tucked in the center of a bow of tulle. The original of this model was made of velvet.

Other hats of the close cap shape are shown of velvet, plainly folded. Still others are embroidered with a decorative motif or are completely covered with needlework. A black velvet turban is handsomely embroidered with a cluster of pink roses and has a

loop and end of the velvet low at the back. One that is distinctly Oriental in type is square across the top and solidly covered with needlework in dull rose, green and gold, with lines of rich brown, and a deep frill of sheer brown tulle.

Among the French milliners Agnes goes in heavily for the brim hat even for evening wear. The models are shown in lace, tulle or net and are of medium size, with a brim that invariably turns back from the face and down at the back. It is very effective in black against a fair skin. One adapted Charlotte Corday in panne velvet is made with a very supple four inch pleat sewn around the edge of a close-fitting cap, being turned back across the front and draped long at the sides and back. A striking contrast in type is a millinery ensemble from Florence Walton, consisting of a plain beret and narrow scarf for the neck covered solidly with apricot-colored sequins.

Pearls in the Modern Manner.

If one pearl necklace is good, half a dozen are even better, according to the latest dictates of fashion. The return to vogue of these gems is greeted with enthusiasm by discriminating women, since there is nothing so flattering as the creamy luster of pearls against the skin. Of course the single strand of pearls is never "out," for it is a classic. But the color and texture must be perfect if it is to be smart.

More in favor at the moment are two, three, five and even ten strand necklaces, in many instances combined with semi-precious stones in color, or with baguette crystals and rhinestones, to match pin, bracelet or buckle worn with the costume. Many of these necklaces are worn with their clasps at the side. For afternoon wear Paris sends a five-strand short necklace of graduated pearls, the strands lying close together to give a flat collar effect. It is finished at one side with a tassel of the pearls set in rhinestones. Also collar-like is a network of pearls set in silver, about an inch and a half in width, and shaped to lie flat on the neck.

For more formal wear, a ten-strand necklace of graduated pearls, very long, is clasped at each side with a gorgeous design in glittering rhinestones and baguettes, which may be matched to one of the new wide bracelets.

Many of the evening necklaces show pendants at the back, a natural complement of the exaggeratedly low back décolletage featured in the season's evening frocks. A five-strand necklace may be worn for evening, with two-strands forming a long loop at the back, while the remaining three are clasped at one side with a rhinestone circle. Another has a pattern of crystals and rhinestones in front, which may be worn as a choker for evening, with a loop of pearls at the back. An imported three-strand necklace, with crystal and rhinestone pendant, is not fastened, each strand being finished with a row of graduated pearls. This is worn knotted at the back for evening.

Doll Orders Show Up Well.

Orders for dolls have been placed in heavy volume and shipments are actively going forward to retailers. The trade reports no serious cancellations because of recent Wall Street developments, several of the leading producers in fact being credited with business substantially ahead of last year. Indications are that difficulty will be encountered with prompt delivery of late orders. Most of the dolls are being shown in longer dresses, reflecting the change in styles. "Mama" and character dolls predominate, with lessened interest noted in the formerly popular infant types.

Watch Trade Not Worried.

Neither the domestic manufacturers of watches nor importers of foreign timepieces are visibly worried over the possibility of a subnormal holiday business. Representative concerns in both fields report business substantially ahead of last year up to the first of November, and the decline in volume since then has not been marked. Emphasis is placed on the strong probability of increased giving of useful gifts this Christmas, and this, it is felt, should prevent any slump in holiday sales of watches. Increased beauty of design was held to be an additional factor in their favor.

See Low End Silks Gaining.

An increase in the yardage of silks going into low end dresses is seen by some silk manufacturers as a result of the recent Wall Street decline. They believe that higher-priced dresses may experience some curtailment of demand, with many consumers buying two or three cheap dresses instead of one high-priced one. Another feature of the Spring situation is a probable gain in the demand for plain solid colored silks which more easily meet the requirements of the new silhouette. Prints, however, are being sampled at the moment in a fair way.

Easier Call For Leather Goods.

Business in leather goods has eased up somewhat in the last ten days and concessions are reported in some quarters. This is attributed to a decline in purchases by retailers after fairly heavy orders earlier, and also to some softening in leathers because of the drop in hides. The outlook is believed to indicate fairly good fill-in purchases for holiday selling, although manufacturers' profit margins may be narrower. In handbags, pouch styles are featured in the brighter shades to match the colors used in the new silhouette ensembles.

Guarantee Against Tarnish.

One of the factors which has militated against a broader sale of lame and other metallic effects in dress this season is the possibility of tarnish. Some manufacturers take this into consideration when selling models made up of these materials, and in some instances the garments are sold with a three or four months' guarantee against it. The cost of the garment is said to have little to do with this characteristic of the material, which is also used to a considerable extent in millinery.

Do You Want Big Volume, New Customers, Large Profits, Brisk Future Business? Or If You Want To Retire From Business

—Then You Want a Jos. P. Lynch 10 Day Sale.

A large immediate increase in sales, no drastic mark-downs, and hundreds of new customers at practically a normal advertising cost. That is what a Joseph P. Lynch 10 day sale can do for your store.

Furthermore — a Jos. P. Lynch sale tones up store morale, and actually creates tremendous good will which results in larger future business.

May we furnish definite, convincing proof of how the Jos. P. Lynch 10 day sale achieves success in any store, large or small, regardless of where located, or local business conditions? Write today For Full Details. There is no obligation.



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

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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.

Shoes Have a New Importance.

The shoe closet of a modern young woman is an imposing sight. In its many compartments, gayly painted or lined with bright patterned chintz, repose enough shoes to start a small shop, certainly enough to play havoc with the average dress allowance.

Suede, buckskin, doeskin trimmed with glaze kid of one sort and another is the popular combination, and in some of the new street shoes reptile skins are used, but most often as a part only, or for trimming on plain suede or kid. Brown in shades from seal to the gentlest Havana tan, fawn and taupe are shown in shoes to wear with the ensemble in all of these tones of cloth and fur for the street.

Shoes for formal afternoon dress, for the street and house are a delight in the late Autumn colors. These have a high heel, and the open sandal with instep strap is usual, though the Colonial tie with a bow or handsome buckle is good style. The dahlias, purple and red, beaver, bronze, blue, beige and green are all extremely fashionable.

Evening shoes are designed to dress the feet in the most exquisite manner, without overelaboration, for they must be slim, chic, and the quintessence of elegance. The metal brocades are shown in the latest models with moire, satin and crepe de chine. The opera pump is much liked and is worn sometimes with an infinitesimal buckle of brilliants or colored stones, or in some late models with a tiny tailored bow of velvet ribbon fastened in the center with a large imitation pearl. Some charming color combinations are shown in this slipper, such as a mauve bow on a slipper of jade green satin and rose on blue. An open sandal slipper of moire in black or some other evening tint has a short vamp, short quarter and loop over the instep held by an ankle strap buttoned with a single rhinestone.

Brides and Old Shoes.

The practice of casting a shoe after a bride is derived from an ancient biblical custom. In the days of the patriarchs the throwing of a shoe on property was a symbol of new ownership, as in Psalms LX, 8, "Over Edom will I cast out my shoe." In Ruth IV, 7, the drawing off of a shoe is described as a surrender of legal rights. This ceremony is comparable to the modern sealing of a contract, a once solemn act, which imprints the instrument with greater inviolability. In Scotland, even to-day, the parents of the bride cast shoes after her on her departure for her new home, symbolizing the surrender of the parental dominion.

When Shoes Were Made in Customer's Home.

A hundred years ago, the New England shoemaker twice a year. Spring

and Fall, visited his customers. He brought his sheets of leather, his sharp knives, waxed threads, awl and other implements. His visit did not end until he had made shoes for each member of the household from grandfather down to youngest son or daughter.

The shoes would generally last until the next call when another installment of made-to-measure shoes was turned out and old footwear repaired. Prices ranged from \$1.50 for making children's shoes to \$4 or \$5 for adult sizes. Up to fifty years ago a very large percentage of affluent New England folk had their shoes custom made. Yet for such footwear they paid no more than the price asked for the average machine-made shoe to-day.

Modern Conveniences For Tourist Camps.

With over 2,500,000 people visiting the National parks during the course of a year—the greater portion of them, in fact, during the short summer season—the providing of accommodations is one of the most important items in the management of these reservations. Not only must food and lodging be made available for the visitor, but transportation service, medical attention stores for the camper, and other facilities which make for comfort and convenience must be provided.

During the past few years, with the Nation on wheels, the great majority of park visitors have come in their own automobiles. Many of these private motorists like to camp out, and to them Uncle Sam is a truly hospitable host, furnishing extensive free public camp grounds where they may camp as long as they please. These camp grounds are supplied with pure drinking water, electric lights, and modern sanitary conveniences installed at Government expense and under the supervision of the United States Public Health Service. Garbage-disposal plants are similarly installed and operated and refuse collected from the camp grounds and disposed of without charge. Bathing and washing facilities are provided in many instances, and such conveniences as tables and fireplaces are available. The protection afforded by park rangers is equal to that in the best regulated cities.

Observing the tendency of many motorists recently to use cabin facilities where possible, in preference to pitching their own tents, the National Park Service has interested the operators of the park public utilities in installing housekeeping cabins, cafeterias, and stores in connection with the camp grounds, and these are heavily patronized.

The Government does not have funds, however, for expenditure in erecting and maintaining hotels, and furnishing transportation and other service. In order that accommodations of this nature may be available for the many train visitors, and for motorists not caring to use the camp grounds, private capital has been invited to operate the various public-utility services in the National parks. These operations are carried on under franchise from the Secretary of the Interior and under strict Government supervision

and regulation. Many of the operating companies have reinvested most of their profits in the expansion and improvement of facilities, to keep pace with the constantly growing annual visiting lists, and further expansion is planned.

The lodgings available in the National parks vary from the housekeeping cabins and cafeterias already mentioned to hotels with luxurious accommodations. In between are the lodges, with central main buildings and sleeping accommodations in surrounding cabins. These lodge lay-outs are a peculiarly National park institution, and have a unique charm. Transportation service includes large passenger busses and boats run on schedule, cars and boats which may be chartered for private use, and saddle horses and mules. The stores range from those carrying campers' and other tourist supplies to those specializing in photographs and photographic supplies and curios. Medical attention is sometimes furnished through the hotels and lodges, and in some places by physicians operating under direct contract with the National Park Service.

Although another 500,000 and more

people visited the National monuments under the control of the National Park Service last year, since the area of most of these reservations is small they can be viewed at least superficially in a short visit, and there has been no need for living accommodations in them. Public automobile camp grounds however, have been provided by the Government in several of them, and in a few the operation of stores carrying supplies for campers has been authorized under permit. One or two of them also have automobile transportation service. Horace M. Albright, Director National Park Service.

A Real Friend.

A needy Scotsman approached his friend. "Sandy, I want to borrow £500 from the Bank. The Bank Manager will do it, but he says he wants someone to guarantee it. Will ye sign this paper for me. It's just a formality?"

"Mac, I'm surprised at ye. We've been friends all these years. If ye wanted the money, why didna' ye come straight to me. I'll lend ye the money. (A pause.) Let the Bank Manager guarantee it."

ASSOCIATED TRUCK LINES



The Outstanding Freight Transportation Line of Western Michigan.

State Regulation means Complete Protection.

ASSOCIATED TRUCK LINES

Phone 93401 108 Market Av. Grand Rapids, Mich.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

MUTUAL PROGRESS CASH ASSETS

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

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

\$380,817.91

for
Information write to

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

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President — A. J. Faunce, Harbor Springs.

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

Second Vice-President—Wm. Schultz, 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.

More Light on How Things Can Be Done.

National Secretary C. H. Janssen recently talked to the Associated Milk Dealers in Toronto. In the course of his talk he quoted some statistics which carry a load of suggestion for almost unlimited thought. He says that the census shows that from 1850 retail grocery stores have increased thus:

1850—24,479
1860—40,070—increase 63 per cent.
1870—74,410—increase 85 per cent.
1880—101,849—increase 37 per cent.
1890—114,997—increase 13 per cent.
1900—156,479—increase 36 per cent.
1910—195,432—increase 25 per cent.
1920—335,212—increase 71 per cent.
1929—450,000—(estimated) increase 34 per cent.

And "while our population at present is little better than 5 1/6 times that of 1850, the number of grocery stores is approximately 18 1/2 times the number given for 1850."

Those facts might be commented on to great length and detail. For example, as population becomes settled in contiguous centers with transportation facilities everywhere and the scale of living becoming higher and more diversified, there is room for more retailers to the population. But also there is a saturation point. Where is it?

A recently released preliminary report from Domestic Commerce Division carries some interesting facts about retail grocers' credits. I touch on only one or two points now, but they are important enough for all to think over.

We find that more than three-quarters of the grocers sell for cash and credit; that more than two-thirds of all sales are on credit; that credit losses range from 4.9 per cent. where sales total less than \$9,000 a year to .4 per cent. in stores whose sales run \$250,000 and over.

This shows that as the handling of credit accounts is organized scientifically—under specific, well-defined rules—losses become a negligible item in the cost of credit extension.

Hence, any grocer can handle his credit sales with minimum loss if he will lay himself out to do credit business on a definite plan and stick to his plan regardless. The merchant in any line who runs his credit department can make money out of it. He who lets his customers run it can hope only for loss that is overwhelming.

Credit extension is a specialized business. The man who knows that business can be successful. He who goes it blind cannot be held out as a criterion of the business.

My urgency for concentrated effort to increase sales in the beginning of

the week meets objections everywhere. One of the latest is Herman Hanson, Michigan State Secretary. He says the public has been educated to buy its supplies at the end of the week and that he would hate to see the "independent" grocer handicapped by trying to change such a habit.

In theory, Hanson will agree that the strong fish swims upstream—against the current. I can say, both in theory and practice, that the merchant who devotes his efforts—including his advertising and his special offerings—toward increased sales on Monday, Tuesday and Wednesday will have a more profitable, more economically distributed trade. He will find, also, that thus his week-end trade will take care of itself. And no concerted action is necessary—no man need try to "educate" beyond the circle of his own trade. A single grocer can do this for himself alone.

Majority rule is right in the long run in politics. It is all wrong, non-progressive and ignorant in business. The business majority floats with the stream. It is therefore taken where outside influences guide it. Business progress comes always from the wakeful minority—the men strong enough to swim upstream.

Among my notes I find some curious signs I have seen in my travels. In Rock Hill, South Carolina, R. T. Fewell & Co. deal in coal and wood. In a Kentucky village Dr. E. S. Blaydes is a surgeon—maybe E. S. stands for extra sharp. A Louisville tailor is named Needleman. In Long Beach, California, some years ago, a Dr. Gum was a dentist.

Suggestive figures on grocers' expenses are these:

Salaries	8 % on sales
Rent	1.5% on sales
Heat and light	1 % on sales
Insurance, phone, tax	1 % on sales
Credit extension	2 % on sales
Delivery	3 % on sales
Advertising	.5% on sales

Total expense17 % on sales

Where a grocer devoted his efforts consistently to the job of increasing his average sale, he raised it from 43 to 94c. No job can be more beneficial to any business. Let merchants devote themselves to selling and buying will virtually take care of itself.

E. S. Stotz & Sons, Columbus, Ohio, are neighborhood grocers. There is nothing external about their business which differs from that of a thousand other grocers, but for some years they have consistently devoted their energies to the increase of sales of specialties. They make mayonnaise and 1000 island salad dressing right in their store where their customers can see it made. It is made under conditions of such cleanliness as will appeal to any housewife who runs her own kitchen on the basis of cleanliness. Result is they have a splendidly profitable item.

This is work—of course it is. It is hard work. It is exacting work, because the dressing must be made regularly, kept fresh and be of sustained quality. But one must not expect

(Continued on page 31)

INDEPENDENT MERCHANTS EVERYWHERE

If you feel the need of a genuine business builder, which will overcome chain store and mail order competition, write to

Merchants National Advertising Co.

1505 Race St.

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We speak from experience.

HILL & GLYNN, Groceries and Meats

South Haven, Mich.

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 WIDE APPEAL

There are probably more people interested in health than in any other one subject. The health appeal is strong and wide-spread. This is proved by the universal interest in the health-giving ultra-violet rays of the sun and the "sunshine" vitamin contained in the new irradiated Fleischmann's Yeast-for-Health.

Millions of grocery customers are being convinced of the value of Yeast-for-Health by Fleischmann advertising.

Profit from this advertising by telling your customers why you handle Yeast-for-Health.

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—Fius Goedecke, Detroit.
Next meeting will be held in Grand Rapids, date not decided.

Good Quality Sausage Pays Dealer Better.

There is considerably more to the manufacture of a first grade sausage than many people realize. Sausage makers are like cooks in this respect. Two cooks, both using the same recipe, will often produce different results.

Some people enjoy eating sausage but dislike the after-taste. This is probably due to the fact that certain kinds of sausage are highly seasoned. Some producers of high grade sausage, the excellence of which they are justly proud, have two kinds of seasoning. In one, sage is used and is the predominating flavor; in the other no sage is used and no particular spice predominates. In the opinion of some, the ideal arrangement is a delightful blend rather than to have some particular seasoning agent predominate.

A large percentage of our sausage supply is made under Government supervision. In addition to the establishments which operate under Government inspection, there are many sausage makers who do only a local business and therefore do not come under the Federal meat inspection law. Many of these concerns, however, produce excellent products.

Sausage produced under Government inspection and marked in accordance with the Federal meat inspection law must conform to certain standards. The following are some of the requirements: The meat must be sweet, sound and free from disease; the spices, water or ice must be clean and pure and the product prepared under sanitary conditions. Ice and water are limited to small amounts. Most sausage makers believe it necessary to add ice while the meat is in the cutting machine to prevent heating and to facilitate the stuffing into casings. Sausage manufactured under the Federal meat inspection law must be made entirely of pork in order to be labeled pure pork sausage.—New York Office, Dept. of Agriculture.

Cool weather brought with it the usual increased demand for fresh pork sausage. Be sure to select a good grade so that customers will not only come back for more sausage, but will gain increased confidence in the goods which you handle.

Modification of Consent Decree Criminal Collusion.

If the consent decree is modified in accordance with petitions presented by Armour and Swift, the Department of Justice will be open to charges of criminal collusion, according to a letter to John Lord O'Brien, assistant to the Attorney-General, from Benjamin C. Marsh, executive secretary of the People's Lobby.

The letter, which was written in reply to a letter from O'Brien, follows: "I have your letter of Oct. 25, in which you state that 'it appears from

the record that certain of the packer defendants continue to hold stock in public stockyard market companies.' Since it was and is part of the Packers' Consent Decree that the meat packers affected thereby shall give up their holdings in such companies, I would respectfully ask whether the Department of Justice would not be in criminal collusion with the meat packer defendants should it consent to modification of the Packers' Consent Decree until the terms thereof are fully complied with, as well as guilty of breach of faith with the people?

"While attorneys-general may come and attorneys-general may go—and some of them in a highly unsavory way—the Department of Justice has a continuing legal entity not absolved of responsibility to the public whose rights it is assumed to represent as a public defender. I do not need to remind you that not one consumers' organization has favored modification of the Packers' Consent Decree, only one general farm organization has done so, while the rubber stamp resolutions adopted by certain livestock organizations favoring modification are so significant that we have asked the committee investigating lobbies to investigate the lobbying methods of the Big Four meat packers.

"To insure protection of the consumers a Senate resolution is pending directing the Federal Trade Commission to investigate the public policies involved in modification of the Packers' Consent Decree."

Prophecies Greater Turkey Consumption.

A much greater use of turkeys in the near future, not only during the holiday season, but throughout the year, was predicted last week by Roy C. Potts, chief of the poultry division of the Department of Agriculture.

"With the growth that the turkey industry is witnessing, particularly in recent years, which is made possible by the adoption of better methods of production of turkeys, accompanied by the commercial hatching of turkey eggs in incubators and the sale of young adults, it will be desirable that the seasons for consuming turkeys be extended," he said.

Stainless Lubricating Oil Found.

Tentative specifications for a stainless lubricating oil for knitting machines have been worked out by the research associate of the National Association of Hosiery and Underwear Manufacturers at the Federal Bureau of Standards, after many months' study. They have been submitted to the refiners who co-operated in the study and it is expected that definite specifications will be adopted soon. Among the tests to which the oils were put was exposing the oil-treated fabric to daylight for six months and to the light of the fadometer for eighteen hours. Only three of twenty-two samples passed the test.

Promises get friends, but non-performance turns them into enemies.

Be a self-starter, and the boss won't have to be a crank.

In More Homes Everyday

HOLSUM

America's Finest Bread

SANCTUM BAKORIUM
NEWS

Quality—we have found—is an invincible salesman. We have given him a job for life in our bakeries.

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
Rowena Whole Wheat Flour

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

WORDEN GROCER COMPANY

The Prompt Shippers

Packed In The Air-tight, Metal Package

Morton House COFFEE

Stays Right To The Last Grain

WORDEN GROCER COMPANY

Wholesalers for Sixty-one Years

OTTAWA AT WESTON - GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver.

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

HARDWARE

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

Suggestions in Regard To Window Advertising.

Occasionally a hardware dealer voices the objection: "I can't bother with fancy window displays. I haven't got the time." One dealer said not long ago, "My head clerk used to look after our store windows. He got so interested, pretty soon he was giving at least half his time to it. I had to put my foot down. I couldn't afford to pay big money every week to a man who was giving only half his time to the real business of selling goods."

There spoke the hardware dealer of the old school, to whom nothing mattered except actual selling, and actual goods sold. He was not yet educated to the fact that good window display is the most powerful of sales stimulants; and that the clerk who puts a share of his time on this work is contributing very directly to increasing the sales.

It is possible, however, to materially reduce the amount of time required to produce and maintain good window displays. A brisk window trimming campaign can be carried on without any serious encroachment on the time of the clerk. All that is required is more systematic handling of the work.

System is the secret of success in a good many things; and it certainly plays a big part in window trimming. Some trimmers can devote the major part of their time to the work, "tinkering" around until the proprietor grows impatient and issues peremptory orders that relegate the window displays to the last place in the order of precedence.

So often does this happen in the smaller hardware stores that it is desirable to work out methods of handling the displays that on the one hand do not take too much time and on the other hand do not sacrifice the displays themselves.

In the large city hardware stores quite often a man is employed solely to look after the displays. But in the great majority of hardware stores the work has to be done by some clerk who spends most of his time behind the counter. Quite often the proprietor himself takes an important part in arranging or at least designing the displays.

It is worth while, however, for the small hardware dealer to study the methods employed in the big stores. In one big city store, covering an entire block, system has been reduced to a fine point. This store has fourteen windows to be attended to, and, as a new display is put in each window each week, it will readily be understood that the window trimmer is kept busy.

Here is how this trimmer explains his system:

"I change each window once a week devoting the mornings to the work. Each window is changed on a set day, so that we have two and sometimes three windows to be looked after each morning.

"I always see the manager of the departments on the day before any window is to be trimmed with goods from their particular departments. They thus have an opportunity to get the goods ready and no time is lost in that way. The juniors in each department bring the goods to the window. We do not lose any time running to and fro.

"A great deal of the work is done ahead of time. Thus, if a window is to be devoted to cutlery, silverware, builders' hardware or tools, the idea is mapped out in advance and, in many cases, the back grounds are prepared. It is often possible to arrange more effective backgrounds when the work is done outside and the completed work carried into the window. The background must be figured out first before anything is done about the arrangement of the goods.

"When the background has been put into place, an assistant hands me the articles and I rearrange them in the window. We save a great deal of time in this way. The handling of the goods has been put on a system so that I have no delays in my work.

"I always try to have my windows seasonable. That is the main thing—to have goods in the windows which appeal to people because they are present needs."

In the small hardware store conditions are different. In stead of fourteen windows, the small hardware store has, perhaps, three. It may have only one. On the other hand, displays are changed twice a week, perhaps three times if there is only one window. But the systematizing of the work can materially reduce the time and effort required, and, particularly, can eliminate a lot of waste motion.

A good idea is always to sketch on paper an outline of the display before attempting to put it together. Displays which are thus outlined in advance can usually be put together in half the time it takes to put together a display the trimmer makes up as he goes along. For one thing, the necessary fixtures, backgrounds and materials can be collected convenient to the window before the trimmer starts to put the display together. Having to stop in the midst of the work to search for some fixture or some piece of goods is apt to waste a lot of time.

Display is valuable; but like most other things in merchandising, it is good business to buy it at the lowest price consistent with quality. In other words, so long as you don't skimp the display, the quicker you can put it together the better.

It is sound policy for the trimmer to have a set time for changing his displays. The work should be done at those hours of the day when customers are fewest, and when there is least traffic on the streets. When the sidewalks are crowded with passersby is no time to change a display; the finished display should be in the window when it will appeal to as many people as possible. And the window should be without a display, or with a display in the making, for as short a time as possible.

If two or more clerks do the work,

BROWN & SEHLER COMPANY

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Sets

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes

Sheep lined and

Blanket - Lined Coats

Leather Coats

GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and

Fishing Tackle

HEKMAN'S

At
Every Meal
Eat
HEKMAN'S
Cookie-Cakes
and Crackers

Cookie-Cakes
and Crackers

MASTERPIECES
OF THE BAKER'S ART



for every occasion



Hekman Discuit Co.
Grand Rapids, Mich.

each should have his well-defined part to perform: say, the trimmer, who arranges the display, and the helper, who hands him articles as they are needed. It is a good thing to have a little store room, or a special shelf, of some other place, where all stands and other fixtures can be kept when not in use.

Window signs should also be kept in some clean, dry place where they will not become damaged or discolored. Until quite recently any old sign was considered good enough to use with the display. Whether it attracted or repelled the passer-by did not seem to matter.

But in recent years there has been marked improvement in window signs. Aggressive manufacturers have turned out advertising matter that is really artistic; and the hardware dealer's home made signs have to keep pace with the manufacturer. Hangers, transparencies, window trims and counter stands are available from manufacturers; and every wideawake hardware dealer has his own equipment of window signs and price-tickets. More than that, he takes advantage of every selling help of this sort the manufacturer has to offer.

The circulation of window advertising is enormous. In the course of a week a great part of the population of your town, not to mention transients, pass in front of your Main Street store. The window is the only means you have of appealing to these people.

The window has proved itself the most forceful and direct of all advertising media. But as with all other media, results depend on the plan, the advertising copy, and seeing to it that proper use is made of the material. In this connection it is surprising the amount of expensive window helps supplied by manufacturers which are allowed to go to waste simply for lack of knowledge as to how to use them properly. It is worth while to keep in your store room all such material that is of a permanent nature. Sometimes material intended to be merely temporary is worth saving, because it can in part be utilized or adapted to subsequent displays. On the other hand, discolored or damaged material should be promptly discarded.

In arranging a display, look over these display helps and along with the goods you intend to show and the fixtures you intend to use select such window helps as will prove useful.

In connection with systematic handling of window trims, a good deal of time and labor can be saved by having what might be called a "Display Idea File." With most merchants this idea was originally a scrap book, in which note was made of display ideas and pictures and clippings could be pasted. The scrap book is, however, unwieldy; and a card index or vertical file with folders or compartments for ideas on various topics is now more generally used.

If a good idea occurs to you for a display, jot it down and put it in your file. If you see a good display somewhere, make note of the points that appeal to you; if a display is described in print, or you can get a photograph, preserve that. Don't clutter

your file with obsolete or commonplace ideas; devote it to the bright ideas worth saving and repeating or adapting to your store.

One more thing is very important in connection with your window trims—light. The window display must be clearly visible at all times. In winter a lot of trouble has been experienced by some stores through frosting of windows. Keeping the windows clear of frosting is simply a matter of keeping both sides of the glass at as nearly the same temperature as possible. This is a matter of ventilation; and in order to secure ventilation it is usually found desirable to shut off or box in the window from the inside of the store and ventilate from the outside. Now is the time to study your prospective window frosting problem, if you have one, and take precautions against it.

Your artificial lighting, too, should be checked up. Most windows nowadays are well lighted in this respect, but quite often even the well lighted window can be improved. See that "dead" bulbs are taken out and live ones substituted, and that strong ones replace those that are getting weak. It is in the cloudy afternoons and the evenings of the holiday season that your window displays pay you the biggest dividends; and at these times good lighting is essential.

Victor Lauriston.

An Unfortunate Dealer.

A retail grocer complains in Nation's Business that neither manufacturers nor wholesalers do much to help him in his business. The former overload him through the medium of "free deals" and the latter are in constant warfare against his attempt to concentrate his orders in the interest of systematic buying. He arrives at the conclusion that distribution costs will not be curtailed as they should be until manufacturers and wholesalers cooperate in measures of advantage to all concerned.

There is, no doubt, too much ground for criticism of this kind. The temptation to press for the immediate order is hard to resist. We are inclined to believe, however, that the case described is not typical. It is long since manufacturers began to learn that crowding dealers' shelves with goods which do not move rapidly is about the most deceptive form of distribution; those that persist in the practice can hardly still be in the majority. It is difficult to believe also that wholesalers continue to countenance split-up orders which needlessly multiply shipping costs and militate against organized schedules. Airing of particular grievances of this sort may do some good, nevertheless, if it tends to warn the relatively few backsliders against the folly of practices that are everywhere condemned. But there is mischief in the implication that we are suffering from the taint of the bad old times to such an extent as to encourage lapses from the standards of to-day. The dealer who, as in this case, finds that relatively few constructive ideas come his way has had exceptional experience or else his judgment of what is constructive is eccentric. There is plenty of room for improvement in the rela-

tions between dealers and salesmen, but these relations are not what they were a generation ago by any means. All observers of what is going on agree that everyone connected with distribution is giving more and more consideration to the consumer's tastes. The alert manufacturer gets his cue from popular demand. To the successful salesman that demand is of paramount importance in presenting his lines. It buttresses his good will as much as the dealer's.

Luck always seems to favor the man who doesn't count on it.



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

Member of the Federal Reserve System.

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

Link, Petter & Company
(Incorporated)

Investment Bankers

7th FLOOR, MICHIGAN TRUST BUILDING
GRAND RAPIDS, MICHIGAN

Sand Lime Brick

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

Brick is Everlasting

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

Member Michigan Tourist and
Resort Association.
QUAKER RESTAURANT
THE HOME OF PURE FOOD
318 Monroe Ave.
Grand Rapids Michigan

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

I. Van Westenbrugge
Grand Rapids Muskegon
(SERVICE DISTRIBUTOR)

Nucoa

KRAFT K CHEESE

All varieties, bulk and package cheese

"Best Foods"

Salad Dressings

Fanning's

Bread and Butter Pickles

Alpha Butter

TEN BRUIN'S HORSE RADISH and

MUSTARD

OTHER SPECIALTIES

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The Brand You Know
by HART



Look for the Red Heart
on the Can

LEE & CADY

Distributor

FRIGIDAIRE
ELECTRIC REFRIGERATING SYSTEMS
PRODUCT OF GENERAL MOTORS



For Markets, Groceries and
Homes

Does an extra man's work
No more putting up ice

A small down payment puts this
equipment in for you

**F. C. MATTHEWS
& CO.**

111 PEARL ST. N. W.

Phone 9-3249

HOTEL DEPARTMENT

News and Gossip Concerning Michigan Hotels.

Los Angeles, Nov. 15.—Several years ago, at least four, I predicted that Harold A. Sage, of Detroit, was a "comer." At that time he was manager of Hotel Clifford, in that city, and my observations of his activities at that time, seemed to warrant me in making that prediction. Now he has fully arrived, having been appointed general manager of Hotel Tuller to succeed Ward B. James, who has gone to Chicago to enter a larger field. Mr. Sage began his hotel career in 1920 as assistant credit manager of the Detroit Statler, becoming assistant manager in 1924. From here he was drafted to take charge of Hotel Clifford, Gotham, Park and a chain of apartment houses; thence to the Savoy and finally anchored as manager of the Wolverine last year. That he has made a success of all these ventures and finally landed one of the most important executive jobs in the Middle West, was just what I expected of him from the very first. He has also been very active in hotel associational work, being affiliated with the Michigan Hotel Association, Detroit Hotel Association, Michigan Charter of the Greeters and Greater Detroit Hotel Association, in all of which he has filled official capacities. Mr. Sage's star is in its ascendancy and I further predict that he will soon arrive at the head of his class and prove to the world that I am no mean prophet.

Joseph W. Pulliam, who started his hotel career as a clerk at Hotel Webster, Detroit, on its opening five years ago, has gone to New York to assume new duties as first assistant general manager of Park Central Hotel, "Joe" also belongs to that "gang" who will be heard of.

Mrs. Will Rademaker, wife of Manager Rademaker, of Hotel Lewis, and known to every Greeter in Michigan, recently had a serious operation at Harper hospital, Detroit, from which she is reported to be rapidly recovering.

Manager George W. Childs has announced that the Bay View House, Bay View, one of the largest and most successful summer hotels in Northern Michigan, and which was burned some time ago, will be rebuilt in time for the opening of the resort business next season. It was erected by the Bay View Association in 1876 and is said to have never had a poor season since it was built.

The new Y. M. C. A. club house in Detroit, is supplied with 140 sleeping rooms, all of which will enter into competition with regular hotels—naturally at lower rates. If this class of dormitories would confine themselves to housing such as are affiliated with the organization, there would be little to say, but naturally lower rates will cut into the legitimate transient trade, and the hotel man, who pays taxes, has to look pleasant.

The Leiberman Hotel Co., at Coloma, has been incorporated with an authorized capital stock of \$10,000 common and \$15,000 preferred. Probably for the purpose of operating some institution already constructed.

Frank C. Branch, former clerk at Hotel Auburn, Pontiac, has joined the front office force of Hotel Roosevelt, Detroit. Also George Butler, room clerk at the Flint-Berridge, Flint, has gone to fill a similar position at Hotel Fort Clark, Detroit.

George Crocker, managing director of Hotel Olds, Lansing, is featuring dinner dances at his caravansary, for return delegations from the football games, at Ann Arbor, this fall. They are proving a success.

L. G. Higson, formerly manager of Hotel Waldorf, Toledo, has been placed in charge of Hotel Roosevelt, Pontiac. The Roosevelt is one of the Plotkin chain which includes the Roosevelt, Morris and Yorba, all of Detroit.

This coming week there will be a grand trek on the part of hotel men all over the country to attend the Hotel Exposition, in New York. It will probably exceed in interest any of its predecessors, as it has been increasing in magnitude each recurring season. It is well worth while.

The Detroit Hotel Association gave Ward B. James a grand "blow out" on the occasion of his transplantation to the general managership of Hotels Windermere, Chicago. Net result, a beautiful Waltham watch, and a general good time by the assembled company.

The Arlington Hotel, South Haven, has been taken over by A. W. Smith, of Kalamazoo. For several years Mr. Smith conducted the Park Hotel, Muskegon, and is well known among the traveling fraternity.

Eames MacVeagh, well-known in National banking circles as well as the most eligible bachelor in the multi-millionaire class, used to stop with me at Glen Lake and used to also "inveigh" against a matrimonial existence. Once he gave me a ten-day motor trip across the Upper Peninsula, extending to Duluth, St. Paul, Minneapolis and Chicago, and fed me up very much on anti-conjugal stuff. He was married last week and I am going to send him a marked copy of this "announcement."

At the meeting of the Great Lakes Tours Association, held at Milwaukee last week, Michigan was signally honored in the selection of officials for the coming year. W. L. McManus, Jr., Cushman House, Petoskey, President; Walter J. Hodges, New Burdick, Kalamazoo, Vice-President and Ernest Piper, Madison-Lenox, Detroit, Secretary-Treasurer. Among the directors chosen, in addition to the above, were Charles H. Stevenson, Hotel Stevenson, Detroit, and John A. Anderson, Hotel Harrington, Port Huron.

The Capital Hotel, Flint, on Nov. 1 opened a coffee shop designed as a Spanish garden, the only one of its kind in Michigan or hereabouts. It will seat 100 guests and will be personally managed by Harry P. Price, its owner.

Announcement has been made that W. L. McManus, Jr., will immediately begin the erection of a new structure on the site of the Cushman House Annex, Petoskey, which was destroyed by fire last year. The new structure will be four stories in height, fireproof, with steel frame and brick walls. It will be of Tudor type architecture and will cover an area 110x210, cornering on the city's principal street and a city park. The main floor will be occupied by lobby and kitchens, while the three upper floors will be equipped with 120 guest rooms, all with private bath. When completed next June, each room will be equipped with radio. The present structure will be used only during the rush tourist season. Mr. McManus bought and took possession of the Cushman House in 1907 and has operated it successful-



HOTEL BROWNING

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

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

HOTEL ROWE

Grand Rapids, Michigan.

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

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

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

EDWARD 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.

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.

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

ly for twenty-two years. During his occupancy he has added modern equipment throughout. It is one of the institutions of Northern Michigan.

Jack Walsh, well known as room clerk at the Park-American Hotel, Kalamazoo, is now with the Mertens Hotel, Grand Rapids.

Ray Reynolds is now in full swing as general manager of the James Oliver Curwood Hotel, at Owosso, which was opened Nov. 1. I am without detailed information concerning the events connected with the installation of this wonderful new hotel, but I congratulate Ray as well as the citizens of Owosso for the good business acumen displayed in selecting him to preside over its destinies. Later on, in fact quite soon, I hope to give this establishment a careful inspection, and will promptly make known the results of my investigation.

Schemes for getting away from the inroads of the bad-check circulators by hotel operators, were discussed with a representative of the Detroit police department, at a meeting held by the former last week. This is a question which has been discussed informally at hotel meetings as far back as I can remember, but in results has accomplished little. The hotel man who absolutely refuses to cash personal checks and scrutinizes carefully all other forms of bankable paper will have very few losses to complain of. The great trouble in cashing personal checks is that an individual may cover his territory for years, then lose his position, and if he is inclined to be crooked will proceed at once to cut a wide swath in the matter of check-passing, and retire quickly. The wise executive makes a rule and then conforms to it. Bad checks do not worry him.

Frank S. Verbeck.
W. O. Holden severed his connection with the Park Place, Traverse City, Nov. 15, after being connected with the hotel forty-five years. He will join his daughter in New York City to recuperate his health.

The Hotel King, Reed City's leading tavern, advertised for sale in the Tradesman by Will Curtis, owner for the past year, has been purchased by the Dohertys of Clare. After completing the deal F. E. Doherty left for Daytona Beach, Fla., where he conducts the management of a winter hotel and operates a mayonnaise factory, employing sixteen members. He announced that extensive improvements would be made at the King, including a coffee shop, business men's club room and additional baths. Alfred Stevens, proprietor of the Stevens Hotel, at Reed City, will manage the King until April 1, 1930, when the Doherty's improvement program will commence.

George Chism is the new manager of the Park-American, at Kalamazoo. He succeeds Harry B. Love, resigned.

Employers in every line are laying stress upon the importance of politeness in business. They mean courtesy between fellow workers as well as courtesy to customers. We are all human and courtesy makes life livable. A "grouch" makes everybody in a business organization uncomfortable and he is a handicap to work and progress.

GONE TO HIS REWARD.

Paralysis Proves Fatal To Veteran Owosso Salesman.

George W. Haskell, the veteran traveling salesman, died at Memorial hospital, Owosso, following a series of strokes of paralysis, the first of which he sustained in August, 1925. He was removed to the hospital ten days ago after sustaining a stroke and little hope had been held out for his recovery since.

Mr. Haskell was born in Canandaigua, N. Y., on Sept. 9, 1850, and came to Michigan with his parents as a boy of three or four years of age. The trip was made overland in a covered wagon and the family settled near Cohoctah. Mr. Haskell grew up there, attending the district school, and on July 1, 1877, was united in marriage to Miss Elvira Betterly at Byron. A short time later they came to Owosso and Mr. Haskell entered the grocery



George W. Haskell.

business in partnership with George Graham.

This partnership was severed a few years later when Mr. Haskell accepted a position traveling for the Star Tobacco Co., and he remained on the road continuously until his first stroke of paralysis incapacitated him, with the exception of two years, when he served in the State Dairy and Food Department, now a part of the State Department of Agriculture. Most of his years on the road were in the employ of wholesale grocery houses, and he had a wide acquaintance in the State.

During his long years as a traveling salesman, Mr. Haskell had many unique and amusing experiences, particularly in the earlier days, when a salesman had to take almost anything he could get in payment for his goods. On one occasion he came home with an old horse and buggy, leading a cow behind, having taken all three in payment of a bill. His stories of his experiences in those days proved a great source of amusement to his friends.

Mr. Haskell had an exceptional sense of humor, and his ready wit, together with his kindly nature made

him a prime favorite wherever he was known. He often wrote poetry for his own amusement, and some of his writings were classics of humor. His friends often said of him that had he had more than a common school education, he would have been another James Whitcomb Riley.

Mr. Haskell was one of the oldest members of the Shiawassee Pioneer and Historical Society and probably no one who attended the annual meetings of this organization got more real enjoyment out of them than he did. He was fond of singing, and liked nothing better than to join with the members of the choir of the Byron church of which he was a member years ago, and raise his voice in song. This choir frequently sang at the pioneer meetings, gathering around the old organ and living for a few short hours in the atmosphere of yesterday. Frank Sheldon, of Byron, one of the few remaining members of the choir, was one of Mr. Haskell's closest friends.

Mr. Haskell was also a member of the Owosso Council, United Commercial Travelers, and Owosso Lodge, No. 753, B. P. O. E. He is survived by one daughter, Mrs. Sackrider, with whom he had made his home since the death of Mrs. Haskell in 1920.—Owosso Argus-Press.

The World Bank.

When after that memorable conference in Paris which was so often upon the verge of failure the Young Plan was finally adopted by the financial experts, the world breathed a sigh of relief. At last the reparation problem seemed to have been definitely solved. It was little realized how difficult it would prove to reach international agreement on such points as still had to be settled before the plan could finally become operative.

The conference at the Hague almost failed to win the approval of the governments concerned for the experts' report and, even when victory for the plan had been assured, the conference had to adjourn and leave final completion of its work to a subsequent meeting. In the meantime another experts' committee was appointed to draw up the statutes and the charter of the proposed Bank for International Settlements. It is this committee which now announces that its labors are completed and that it is prepared to submit to a second Hague conference the results of its long and protracted meetings.

The bank, according to the present agreement, will not have as broad powers as have sometimes been suggested. It will simply take the place of the agent general for reparation payments in handling the transfer of all sums between Germany and the Allies and will be empowered to supervise and assist in the commercialization of certain parts of the German annuities. It will have the power to perform various ordinary banking operations to facilitate its work, but it will always be constrained to act in strict conformity with the wishes of the central banks concerned. The dissent of any one of them would be sufficient to

prevent its taking any proposed action.

In order to meet the need of American participation, in view of the stand taken by the United States Government against any official connection with the institution, it is expressly provided that the bank's operations may be carried out "with banks, bankers, corporations or individuals of any country, provided the central bank of that country does not object."

If the political problems still remaining in connection with certain phases of the bank's trust agreement are satisfactorily worked out at the approaching conference at the Hague, which should be held some time in December, the World Bank will thus be definitely incorporated in the Young Plan as it is submitted to the nations concerned for the ratification of their respective parliaments. A start will have been made to do for international finances what the League does for international politics and the World Court for international law. If the bank's beginnings are somewhat humble, there is no telling the place it may some day come to hold in maintaining the peaceful balance of all international relations.

Nine New R Stores in Grand Rapids.

The National Grocer Co. will have nine R stores in operation in Grand Rapids by Saturday of this week. Three opened Nov. 11, three opened Nov. 16 and three more will open Nov. 23. The nine stores and their managers are as follows:

619 Lyon street—E. A. Souffron
Mason and Carlton—Leo Lothamer
Kalamazoo and Adams—Joe Wiersma.

724 West Fulton—L. Wygman
Fourth and Broadway—L. Spykerman

1019 Wealthy—John Doumstra
434 West Leonard—C. H. Heskett
Comstock Park—Deo Dodge
302 Cedar—J. Gogo

These stores are all painted orange on the outside and white on the inside, with a wide orange band on the sides next to the ceiling.

Goods will be sold for cash only.

The managers in each case own a one-third interest in the store they preside over. They receive two-thirds of the profits and the operating company, which will be known as the R Chain Stores, Inc., will receive one-third of the profits.

The Worst Yet.

A girl shows her raisin when she makes a date with a prune for whom she doesn't care a fig. She may be a peach, but they make a funny pear. She may be the apple of his eye, but she hands him a lemon, although she may have a cherry disposition. It is plum wrong and if her name be Anna he ought to ban Anna. By this time he would realize that his efforts had been fruitless.

Check on Burglars.

Each store manager should keep a list of all checks, for if the store should be robbed he would be able to notify the bank to stop payment on them.

Ridiculing the manners of a gentleman merely proves you are not one.

DRUGS

Michigan Board of Pharmacy.
President—J. C. Dykema, Grand Rapids.
Vice-Pres.—J. Edward Richardson, Detroit.
Director—Garfield M. Benedict, Sandusky.

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

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

Out of Date, Out of Luck.

A certain village druggist asked my advice last winter as to whether I thought it would pay him to install booths and make more of his fountain. He is a progressive kind of chap and it surprised me to find that there any doubt in his mind as to the advantage of doing that. Since then I have noticed a good many druggists who are, seemingly, much in doubt as to the advantage of going farther to feature fountain service and to give the public more opportunity to patronize them through luncheonette departments.

Doubtless there are drug stores where the fountain cannot advantageously be given greater attention and more space. There are exceptions to all rules, but it would seem that the inclination of the public to make the drug store fountain a source of supply for beverages and foods to a greater degree is so common as to apply to most druggists.

Like most important innovations in distribution and retail service, it is in the big cities that fountain and luncheonette development has started and it from them that it has spread toward the smaller towns. Many a small town druggist is hesitating about adding even sandwiches to his fountain menu, but in every town there is or there will be at least one druggist who will see the opportunity and take advantage of it. The men who hold back, afraid it will not work out profitably, will be the ones to lose the money they might have made. They will come into the field after some competitor has achieved success and gained fountain prestige and established himself so strongly that it will take hard work to compete successfully with him.

It is, apparently, in most instances, a case of "Eventually, why not now?" The druggist who operates a fountain and sticks to the old game of selling soda water and ice cream only at that fountain is going to see his business in that department slacken and fall away until he will have all the work and upkeep of a fountain without the returns it should bring.

The druggist mentioned above has installed some nice booths and put in an ice cream cabinet of the iceless kind, with a good beginning on the luncheonette service and the business is coming his way. No other druggist in his town has started it yet. He has the jump on his competitors and he is already reaping his reward.

The day has passed when a druggist with a fountain can declare that he is not "going into the restaurant business." Either he is going into it or he

is going to be out of luck, not only with his fountain, but in some degree with all lines, because his customers for drug store merchandise are going to be patronizing his competitors for fountain service and inevitably buying other things they see there.

The thing the dilatory druggist needs to do is to visit some of the stores where fountain service has been developed effectively. Plenty of druggists lack a real appreciation of what is being done in this field. They are situated in towns where it has been left to the lunch rooms, the quick lunch places, the roadside stands, even the 5 and 10 cent stores, to gobble up that trade. They need to go into some of the drug stores that have added soda bars lengthened out to sixty or eighty feet, with tables and booths installed in space that has been taken over from any available room that could be opened up—perhaps in the form of a balcony or a basement or an annex.

It is a mistake for a druggist to look askance at this business because it is concentrated in two or three hours during the middle of the day, or at least, the big volume of the trade is so concentrated. I know one druggist in a busy city location who closes his store at 7 o'clock in the evening and all day Sundays, and yet his big fountain trade during the noon rush hour is paying him \$10,000 a year in net fountain profit. There is advantage as well as disadvantage in the highly concentrated rush business.

Just what the development of the retail drug business is going to be in the future, no one can tell, but the present development is very highly in the luncheonette line because that line pays or should pay 50 per cent. gross on its receipts. The fountain is the thing that is saving hundreds, probably thousands, of chain drug stores from turning in a net loss at the end of the year. The fountain profit is paying the losses taken on the cut price merchandise. Just how long drug chains are going to be willing to operate businesses with aggregate volume of \$100,000 to \$150,000 annually for the profit they make on their fountains may be problematical, but that is the present situation. It is much the same with them as it was in pre-Volstead days with hotels that sold meals for 50 cents that cost them a dollar to serve, making up for that loss by the receipts at the bar. It is an unsound business situation, but it is a condition and not a mere theory and the independent druggist should take notice of it.

The independent druggist may find it better business to meet more of the cutter's prices and make it up, as the cutter does, at the fountain. When a man's successful financial existence is at stake, he ought to be willing to follow almost any plan that will save the day for him.

The convenience and economy of electrical equipment has made it much simpler and easier for the druggist to sell quick lunch items than it was a few years before. To-day automatic electric devices do almost everything that need be done at the fountain. For

years the druggist has been mixing cold drinks by electricity, but now he can pour waffles on a hot electric plate and go off and leave them, knowing that when they are properly browned, the machine will stop browning them and they will not be burned. Toast makes itself, similarly, and drops out of the toaster without the aid of human hands. Almost endless cooking operations can be similarly conducted and in very brief time without any of the old fashioned inconveniences.

The reason some druggists hold aloof from cooking operations at their fountains and supply nothing to eat but sandwiches bought outside, is that they are not acquainted with the facilities available for luncheonette work and they do not know how easily they are used.

No one is more in favor of the drug store remaining a drug store than am I, but the first rule for the success of any kind of a store is that it must make money. If a druggist can make money operating a circulating library, selling sporting goods, theater tickets, hosiery or bathing suits, why cannot he and why should not he make money selling sandwiches and pies? There is certainly no ethical reason for not handling quick lunches that would not apply just as well to certain other lines.

We easily get into a rut. Even the modern fountain manager will get into a rut if he is not constantly stimulated to keep out of it. When a fountain has once been brought up to date, it will not stay up to date if left to get along with no further improvements. There are constantly being devised new and helpful fountain equipment devices. The manager who is not watching for such things and adding them when they are suitable, will soon be distanced by someone else who is competing with him.

The druggist whose attitude toward the advertising and salesmanship effort connected with fountain improvements is that of trying to escape from buying, will manage to get rid of salesmen who might urge him and he will be able to pass by the advertising that might influence his judgment. He can keep from buying if he will try hard enough, but he pays the penalty in having second rate fountain equipment, in being surpassed by others who do more for patrons and who are seeking ways to enable them to do still more and to do it with less expense and labor. You would not today patronize a dentist who persisted in working with an old fashioned foot-power engine. He might do fine work in that way, but he would take too long. You would get the impression that, being behind the times in equipment, he must be behind the times in knowledge of dentistry. It is no different in the drug store, either in its prescription work or in its fountain work.

In all kinds of stores, in all kinds of work, there are two things to consider in connection with keeping the equipment efficient to the last degree possible under modern conditions. First there is the influence of the

modern equipment upon the patrons of the man who does not have it. Next there is the influence of modern equipment upon the patrons of the man who does have it.

The druggist who lacks modern fountain equipment—constantly kept modern—loses out to the druggist who has that equipment. The customers who get an unfavorable impression of the man who lacks, get a favorable impression of the man who does not lack. Both ways count against the man who tries to get along without keeping up to date. To be out of date is to be out of luck.

When On Your Way, See Onaway.

Onaway, Nov. 19—There are more "red-headed" men seen on our streets this year than ever before. "Safety First" is their motto evidently and some of the decorations extend to the waist while others deem it necessary to hunt in full uniform and believe in advertising their business by a good display of numerous tags and buttons, hand axe, bowie-knife in cartridge belt and compass.

Several deer were brought in the first day of the season, proving that they are quite numerous.

Clayton Smith, commercial teacher at the high school, arose early Saturday morning, stepped out of town a short distance and brought in his buck at noon. Clayton says "nothing to it when you know how."

Vern Tran, the barber, left for his camp two days earlier, but has not reported yet. Evidently waiting to take his pick of the big ones.

I suppose that when George Graves, of the Lobdell-Emery store, and his party return from their camp, the city will be flooded with venison and a liberal amount of bear meat thrown in. According to all reports, the bears are in for a killing as a penalty for making so many raids on the farmers' sheep of late.

If all the debates held in the vicinity by the numerous high schools terminate with the same decision as that held at the Onaway high school Friday on the subject, "Resolved—That a judge or board of judges be substituted for the jury in all trials in the State and municipal courts of Michigan," (Onaway vs. Mackinaw City) jury trials will soon be completely out of style. Both teams presented a liberal supply of good arguments which were delivered in a real professional manner to an appreciative audience, but evidently jury trials have too many black marks against them; because the affirmative proved to the satisfaction of the judges that in order to get real justice we must be progressive, discard the jury system and put our faith in judges.

Squire Signal.

Fifteen Prunes To The Pound.

A prune which is believed to be a new and superior variety has been developed in the Henry Adams orchard at Myrtle Creek, Oregon. The new prune is so large that it runs fifteen to the pound. The Southern Pacific has bought for its diners the entire product of the one tree that has been developed.

Nurserymen there expect to develop from the tree a commercial fruit which, they believe, will be better than any other prune on the market. The fruit has a small pit, evaporates easily and is fully twice as large as the prunes that now are used to start the day in so many boarding houses.

Royal Baking Powder Sold To Dealers From Wagons.

Standard Brands, Inc., announces that beginning Dec. 1, or as near as possible to that date, Royal Baking Powder will be sold direct to the dealers for cash from wagons. The product will continue to be sold by jobbers at suggested resale prices. It will be of interest to know that with the revised prices given the jobber a larger profit margin than before will be possible.

The Fleischmann yeast wagons will be operated as Standard Brands and besides Royal baking powder, Royal fruit gelatin, Fleischmann yeast, and other products which may come up along the line will be sold direct to the dealer on a twice a week delivery schedule all over the United States. With 104 deliveries a year, Standard Brands will emphasize to the dealer the value of quick turnover and encourage the dealer to keep as small an investment as possible in the line and turn it over quickly at a profit twice a week.

The service began in Chicago on Nov. 5. Although many adjustments have been taking place since the amalgamation of several companies into Standard Brands, Inc., no dismissals have been made. More economies will undoubtedly be effected but employees are assured that there will be need for their services more than ever with the increased sales program Standard Brands has in mind.

Store Cleaning.

Don't forget to house clean. You may keep your store neat and clean at all times, but a thorough revamping and cleaning once or twice a year is worth all it costs in time, labor or money, because it keeps you in complete touch with your stocks, it brings all goods out in the open, it cleans up

the breeding spots of moths or other insects, it brings to the merchant's attention any slow sellers or overlooked articles, that he will then turn into money, and last but not least, it is good psychology to show your customers that it is house cleaning time, and that you believe in it yourself. Good to it.

Drive on Olives.

The present is a time when it will pay the dealer to put some special selling effort behind olives. Here is a line that is steadily increasing in popularity. More people are eating olives and more people are keeping them on the table as a regular article of diet.

Olives lend themselves readily to attractive display. Keep them prominent on the counter and in the window. One dealer arranged an attractive window by spelling out the word "Olives" on the window floor with bottles of various sizes. In the center was a walled display of the fruit with an electric light in the center. This was flanked on either side by further displays in step formation.

Your Best Advertisement.

By displaying goods where they show up to the best advantage you secure the greatest number of sales with the least amount of effort.

Without courtesy you build up goodwill slowly. With courtesy you build it rapidly and permanently.

Children are great tale-bearers, they are either your best or your worst advertisement. See to it that your salespeople treat them decently.

There are better and more satisfactory ways of keeping customers' good will than keeping them waiting for change and packages.

Before taking a man's advice see if he follows it.

HOLIDAY GOODS

Now on Display in Grand Rapids

Come in and look them over

Hazeltine & Perkins Drug Co.
Grand Rapids Michigan Manistee

WHOLESALE DRUG PRICE CURRENT

Prices quoted are nominal, based on market the day of issue.

[illegible]

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

Red Kidney Beans

DECLINED

Coffee
Cheese

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

BREAKFAST FOODS

Kellogg's Brands.
Corn Flakes, No. 136 2 85
Corn Flakes, No. 124 2 85
Corn Flakes, No. 102 2 00
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, 1/2 oz. ----- 2 00

Post Brands.

Grape-Nuts, 24s ----- 3 80
Grape-Nuts, 100s ----- 2 75
Instant Postum, No. 8 5 40
Instant Postum, No. 10 4 50
Postum Cereal, No. 0 2 25
Post Toasties, 36s ----- 2 85
Post Toasties, 24s ----- 2 85
Post's Bran, 24s ----- 2 70
Pills Bran, 12s ----- 1 90
Roman Meal, 12-2 lb. ----- 3 35
Cream Wheat, 18 ----- 3 90
Cream Barley, 18 ----- 3 40
Ralston Food, 18 ----- 4 00
Maple Flakes, 24 ----- 2 50
Rainbow Corn Fla. ----- 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., 12s 1 55
Triscuit, 24s ----- 1 70
Wheatena, 18s ----- 3 70

BBOOMS

Jewell, doz. ----- 5 25
Standard Parlor, 23 lb. 8 25
Fancy Parlor, 23 lb. 9 25
Ex. Fancy Parlor 25 lb. 9 75
Ex. Fcy. Parlor 26 lb. 10 00
Ioy ----- 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 50
Apple Sauce, No. 10 7 60
Apricots, No. 2 1/2 3 40
Apricots, No. 10 8 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 ----- 12 00
Peaches, No. 10 Pie 7 20
Peaches, No. 2 1/2 Mich 2 20
Peaches, 2 1/2 Cal. ----- 3 10
Peaches, 10, Cal. ----- 10 40
Pineapple, 1 sil. ----- 1 60
Pineapple, 2 sil. ----- 2 65
Pineapple, 2 br. sil. ----- 2 35
Pineapple, 2 br. sil. ----- 2 40
Pineapple, 2 1/2 sil. ----- 3 50
Pineapple, 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 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, Kless 5 25
Salmon, Red Alaska ----- 3 50
Salmon, Med. Alaska 2 35
Salmon, Pink, Alaska 2 10
Sardines, Im. 1/4, ea. 10/22
Sardines, Im. 1/4, ea. 25
Sardines, Cal. ----- 1 35
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 50
Beef, No. 2 1/2, Qua., sil. 1 75
Beef, 3 1/2 oz. Qua., sil. 2 25
Beef, 5 oz., Am. Sliced 3 00
Beef, No. 1, B'mut, sil. 4 50
Beefsteak & Onions, s 3 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, 1/2 Libby 92
Potted Meat, 3/4 Qua. 90
Potted Ham, Gen. 1/4 1 45
Vienna Saus., No. 1 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 15

CANNED VEGETABLES

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

Bar Goods

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

CATSUP.

Beech-Nut, small ----- 1 65
Lilly of Valley, 14 oz. ----- 2 25
Lilly of Valley, 1/2 pint 1 65
Sniders, 8 oz. ----- 1 65
Sniders, 16 oz. ----- 2 35
Quaker, 10 oz. ----- 1 35
Quaker, 14 oz. ----- 1 90
Quaker, 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 Flat ----- 26
New York June ----- 34
Sap Sago ----- 42
Brick ----- 32

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 30
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
7 oz. Rose Tin Bon ----- 9 00
13 oz. Creme De Cara ----- 13 20
12 oz. Rosaces ----- 10 80
1/4 lb. Rosaces ----- 3 40
1/4 lb. Pastelles ----- 7 80
Langues De Chats ----- 4 80

CHOCOLATE

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

CLOTHES LINE

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

COFFEE ROASTED

Worden Grocer Co. 1 lb. Package
Melrose ----- 34
Liberty ----- 34
Quaker ----- 39
Nedrow ----- 37
Morton House ----- 46
Reno ----- 35
Royal Club ----- 31

McLaughlin's Kept-Fresh



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

Coffee Extracts

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

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK

Quaker, Tall, 4 doz. ----- 4 10
Quaker, Baby, 8 doz. ----- 4 00
Quaker, Gallon, 1/4 doz. ----- 4 00
Carnation, Tall, 4 doz. ----- 4 35
Carnation, Baby, 8 doz. ----- 4 25
Oatman's Dundee, Tall ----- 4 25
Oatman's D'dee, Baby ----- 4 25
Every Day, Tall ----- 4 35
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 Apollon ----- 95 00
Bering Palmiras ----- 115 00
Bering Diplomatica ----- 115 00
Bering Delos ----- 120 00
Bering Favorita ----- 135 00
Bering Albas ----- 150 00

CONFECTIONERY

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

Mixed Candy

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

Fancy Chocolates

5 lb. boxes
Bittersweets, Ass'ted 1 75
Milk Chocolate A A 1 75
Nibble Sticks ----- 1 75
Chocolate Nut Rolls ----- 1 85
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. Mallow's 15
Handy Packages, 12-10c 80

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes ----- 43

DRIED FRUITS

Apples

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

Apricots

Evaporated Choice ----- 24
Evaporated, Fancy ----- 29
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 seedless blk 08 1/2
Thompson's seedless, 15 oz. ----- 09 1/2
Seeded, 15 oz. ----- 11

California Prunes

60/70, 25 lb. boxes ----- 12 1/2
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. ----- 14

Pearl Barley

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

Sage

GELATINE

Jell-O, 3 doz.	2 85
Minute, 3 doz.	4 05
Plymouth, White	1 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
Oleo

Certified	24
Nut	18
Special Roll	19

MATCHES

Swan, 144	4 20
Diamond, 144 box	5 00
Searchlight, 144 box	5 00
Ohio Red Label, 144 box	4 20
Ohio Blue Tip, 144 box	5 00
Ohio Blue Tip 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	12
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	3 50
3 1/2 oz. Jar, Stuff, doz.	1 35
6 oz. Jar, Stuffed, doz.	2 35
9 1/2 oz. Jar, Stuff, doz.	3 75
1 Gal. Jugs, Stuff, dz.	2 75

PARIS GREEN

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

PEANUT BUTTER



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

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

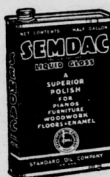
In Iron Barrels

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 "E"	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	4 75
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 Pickled	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 St's & Hf 15 1/2@22	
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	11
Medium	13
Poor	11

Pork

Light hogs	16
Medium hogs	16
Heavy hogs	16
Loins med	26
Butts	24
Shoulders	19
Sparr ribs	16
Neck bones	16
Trimnings	04

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	21
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	31
Pork	31
Veal	19
Tongue, Jellied	35
Headcheese	18

Smoked Meats

Hams, Cer. 14-16 lb.	@25
Hams, Cer., Skinned	
16-18 lb.	@24
Ham, dried beef	
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 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

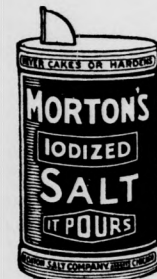
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Dozs.	1 35
Shinola, doz.	90

STOVE POLISH

Blackne, per doz.	1 35
Black Silk Liquid, dz.	1 40
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
Stovoll, per doz.	3 00

SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	1 50
Med. No. 1 Bbls.	2 80
Med. No. 1, 100 lb. bk.	95
Farmer Spec, 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for ice cream, 100 lb. each	8
Butter Salt, 280 lb. bbl.	24
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	4 10
24, 10 lb., per bale	2 45
50, 3 lb., per bale	2 85
28 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 Naptha, 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
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

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

Brillo	85
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 50
Grandma, 24 Large	3 50
Gold Dust, 100s	4 6
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean, 4 dz.	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10 oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48, 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
Wyandot Deterg's, 24s	2 75

SPICES

Whole Spices	
Allspice, Jamaica	@25
Cloves, Zanzibar	@38
Cassia, Canton	@29
Cassia, 5c pkg., doz.	@40
Ginger, African	@19
Ginger, Cochin	@25
Mace, Penang	1 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, Cochin	@35
Mustard	@32
Mace, Penang	1 39
Pepper, Black	@55
Nutmegs	@59
Pepper, White	@80
Pepper, Cayenne	@37
Paprika, Spanish	@45

Seasoning

Chili Powder, 15c

REMUS AND HUDSON.

Salient Features of Two Enterprising Towns.

Since making my last report, it has been my pleasure to establish many new acquaintances in business circles of communities where I have been a visitor for the first time. On Tuesday, Nov. 5, I filled a speaking engagement in Remus, "The Center of Michigan's Dairyland." Considering the first casual impression of the town on passing through, as compared with my later findings, Remus was just about the biggest surprise I have encountered in Michigan, thus far.

I find that this village is located in one of the most well-to-do dairy regions in the State. Furthermore, the Remus Co-Operative Creamery Co., a farmer-owned institution, operates here one of the very finest and most up-to-date plants of its kind in the entire State. Mr. Ritz, the manager, is recognized in the community as a man who knows his business and holds his people together with a remarkably diplomatic hand.

Right here, I should like to bring out a very concrete illustration of the activities of the syndicate milk operators. It is reported to me that the Detroit Creamery Co. is now sending its tankers into this region and its trucks are going about the country, trying to the utmost to pry the local farmers away from the Remus creamery. As an inducement to its ends, the Detroit people are buying up chickens and eggs from the farmers who will sell their milk or cream.

Compare with this the reports which I have from such place as Pigeon and Jackson. In both these points, there are specific instances where the local creamery was told that if it would not sell out to the Detroit people, they would erect a plant in the locality and run the local outfit out of business. This is said to have been the case also in Litchfield, although I have not confirmed this report.

Remus will do well to look after its creamery and I shall not neglect the opportunity to drive this vital point home to the farmers of Remus at a later date, when it is planned to have a meeting of dairy farmers in Remus for the purpose of exposing many of the subtle practices of the syndicate alliances in the dairy field.

I would not close my report on Remus without speaking of such people as Aldrich & Roe, Adam Diehm and Snider & Flacks, all general merchants there. These stores are splendidly maintained and apparently well run. Remus is favored with a high standard of general merchandising. However, I deplore one condition here which is common to many similar communities. If the local merchants were to divide the lines, each specializing more extensively in certain lines, the public would be better served. It is always better for the town when one merchant has a large assortment of a specialized line, rather than for three or four stores to each perfectly duplicate the others, with everyone handling

a little of everything and not much of anything.

In bright contrast to this condition I would cite George H. Carpenter, who runs a sort of "drugless drug store." Not being a druggist, Mr. Carpenter conducts what might more truthfully be called a variety store. Instead of taking on lines in direct competition with already established places, he has stepped boldly out to do what "couldn't be done in Remus." Consequently, George Carpenter offers Remus a stock of gift specialties which would be hard to excell, even in a Grand Rapids store. A little more of this sort of merchandising in towns the size of this would bring more demand upon Main street's parking space during shopping hours in every town.

I was happy to meet such men as V. R. Crittenden, Charles Fate and his son who is associated with him in business, Huber and Son, and C. H. Isral, the local baker. Mr. Isral, I found, came from Grand Rapids some time ago and we discovered that we had many close friends in common. I was very sorry that I was unable to meet S. E. Fountain while there. Mr. Fountain was in Ann Arbor with a very ill relative at the time.

All in all, Remus is one town in Michigan in which I have become deeply interested, probably because I consider it a very typical Michigan village whose destiny is hanging very much in the balances and will be largely decided by the outcome of the present struggle going on between the local and the syndicate forces in trade. Should the syndicates win, it will be such towns as Remus that will inevitably die out or wither away.

Last Tuesday evening, Nov. 12, I had a most enjoyable session with the business and professional men of Hudson, under the auspices of the Hudson Exchange Club. I think every merchant in town was there and I just had to enjoy myself, in spite of the fact that I had five teeth in open rebellion, and a rather excessive contour on the right side of the face. I'll admit that speaking was somewhat "like pulling teeth," but we had a good time, notwithstanding.

I met so many of the fellows that I can't remember nearly all of them. All I can say is that they are a great lot; and anyone who would infer that Hudson is slumbering should look the place over again. Hudson strikes me as a town which is very conservative, basally substantial and more than ordinarily loyal to the fundamental principles of independent business.

Here is a town which is not being so seriously hit by the syndicate as many others I have visited, considering its size; yet, Main street was practically unanimous in its response. Let it be known that Hudson is calling a showdown with the outsiders and means to make it a finish fight.

Harry T. Dillon, the local hardware dealer, is one of the old-timers who refuses to get old. He can talk fluently about the good old days, but he seems to prefer talking about modern conditions and modern problems. Always a wholesome attitude for one of

his years and his background of experience. Harry Dillon is the type of man who always inspires us younger fellows to greater action and deeper thinking. If we boys had more of such dads to give us the benefit of genuine experience, and less of personal prejudice, we would be better founded and grounded in our jobs in life.

The senior partner of Marsh & Erick took pride in showing me about one of the prettiest and most thriving variety stores I have seen in any country town. Whoever says the variety store can't operate in a smaller town should visit Marsh's place, and see how he does it. Marsh is president of the local Exchange Club, which mute testimony is eloquent of his position in the esteem of his fellow business men.

Incidentally, Hudson is noteworthy by reason of her multitudes of Browns. She has four of them that I know of, all of them related, and all of them undertakers, operating competitively. In other words, when the Browns have a family re-union in Hudson, a local undertakers' convention may easily be held. Nobody but a Brown can be an undertaker in Hudson, it seems, which suggested by remark during the course of the evening that Hudson seemed very well equipped to do things up Brown, at least in the undertaking line.

W. H. Caslow.

Lack of a Pleasing Personality.

Grandville, Nov. 19—Everybody has a personality, good, bad or indifferent. Which one of these places do you occupy in this world of ours? It was personality that won victories in ancient and modern wars, both civil and military, and it is personality that decides the destiny of man.

"You have a sterling personality," says the bosom friend, and yet he may be wrong. In early days personality did not count for so much as at the present time. There is more competition in every walk of life and the ones with pleasing yet decided personality are the ones who win out.

The border store keepers had a certain personality that won or lost them customers, although as border stores were frequently a score of miles apart this item in business management did not cut very much of a figure.

The man with a pleasing personality is the one who wins as well behind the counter as in other lines of business. Washington's personality won him an army of friends. General Grant, stolid though some thought him, had a personality that made him what he was, the greatest American commander of armies since the dawn of the Republic. Personality. What is it? It is that feature that attracts or repulses. The soul is the personality of the man. His inner self reflected in his acts when confronting his fellow man.

Some men have been born great while others have had greatness thrust upon them. The latter sometimes make a mess of life and may be said to be devoid of personal attraction. The personality of the man is everything. One without a pleasing personality sometimes has a hard row to hoe in the game of life.

I call to mind a great man of my youth who was filled to the brim with pleasing personality. He seemed to win friends from every quarter. Being a politician he made this personality count in his favor. For years he rode on the high tide of political preferment.

In later years there came a change. Wherefore deponent does not say.

Nevertheless this brilliant man became soured as old age crept on and he lost all the prestige that was once his. The man's personality completely changed and his last days are not as pleasant as they might otherwise be.

There is a spirit in man and that spirit is what we term personality. A physician without a pleasing personal address labors under a handicap. And yet some of these have been known to succeed despite the drawback of meager personality.

The great lumberman of early days was known to have a splendid personal attraction for his fellows which aided him in making a success in life. Without a pleasing personality a man labors under difficulties which are not easily overcome.

The old saying that talent is nothing, tact is everything may well be applied here. Pleasing personality wins the battle where a sour spirit makes enemies.

Doubtless personality may be cultivated, yet without natural kindness it is hard to carry on successfully. The first Napoleon's personality carried him to the greatest military victories in the world's history. It seems hardly believable that a soldier should have a kind heart and a pleasing personal presence, even so such is the fact, and the genial, gentle soldier is usually the one who makes a name for himself high on the scroll of his country's history.

However strange it may seem no two persons are exactly alike. Every child born into the world has a personality of his or her own which is bound to make or break that one in the journey of life.

No doubt an improvement on personal characteristics can be made if the person interested takes hold on life in its true sense and endeavors to make something of himself.

The personality of Abraham Lincoln was his winning star. A more affectionate husband and father never lived and the whole Nation shed tears of genuine sorrow at his bier.

"I do not like his personality," I heard a person remark of another. That was as much as to say she did not care for his acquaintance. It has been remarked that two people, girl and boy, sometimes come together and wed to the surprise of friends. "What can he see in that homely girl to attract him?" is the general comment.

Those people do not see in that face the personality that shines in her eyes, nor the soul light that illumines every feature of her face. He sees it all and the marriage proves an unusually happy one.

If we could see what others see, but that is out of the question. Some of the most eloquent divines in the world have not been known for beauty of face and feature, and yet they carried their audience with them to the verge of ecstasy under the sublime influence of a magical personality.

Some of the best log drivers on the river in early days carried all before them with the magic of a tremendously pleasing and persuasive personality. This no doubt may be cultivated, and yet where nature has left a vacuum it might be considered folly to try and mend the mistake of nature.

So few men in business succeed because of this lack of pleasing personality. In a sense it is a gift of nature that cannot be bestowed by man. None, however, should give up the battle thinking that possibly his personality is to blame for his non success.

Again I repeat that personality is the man, without which he is little less than a clod of the earth. Let us all try to be a little better every day we live and the over power will take care of the rest.

Old Timer.

More Light on How Things Can Be Done.

(Continued from page 20)

to progress easily. Jobs worth doing are always hard jobs. This grocer has no complaint to make of his business or the profits thereof.

Of all facts and figures that have come out investigations preliminary to the Louisville Survey, I know of none as striking as the following:

27.3 per cent. grocery stores sell less than \$5,000 per year. These do 3.9 per cent. of the grocery business.

21.4 per cent. sell from \$5,000 to \$9,999 per year, and do 9.8 per cent. of the business.

32.5 per cent. sell from \$10,000 to \$24,999 per year and do 28.7 per cent. of the business.

13 per cent. sell from \$25,000 to \$49,999 and do 25.1 per cent. of the business.

5.8 per cent. sell over \$50,000 and do 32.5 per cent. of the business.

We have, then, 48.7 per cent. of all grocery stores whose sales are less than \$10,000 per year. Let that fact sink in. Nearly half the number of stores do only 13.7 per cent. of the business. Are these stores a benefit to the community? I am not sure. I think they are, but it would take too long to tell now.

But we have 18.8 per cent. of the grocers who do 57.6 per cent. of the business; and 86.3 per cent. of the business is done by 51.3 per cent. of the grocers.

These are all remarkable facts—the more remarkable in that they may be virtually duplicated from any other branch of retailing. Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 6.—In the matter Dorothy Hendershot, Bankrupt No. 3644, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Oct. 21. There were no appearances. The trustee's final report and account was considered and approved and allowed. Bills for expenses of administration were approved. An order was made for the payment of expenses of administration and for the declaration and payment of a supplemental first dividend of 5 per cent. and a final dividend of 2 per cent. to general creditors.

Nov. 6. We have to-day received schedules, reference and adjudication in the matter of Alton W. Pickett, Bankrupt No. 3956. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$369 of which \$300 is claimed as exempt, with liabilities of \$630.10. The court has written for funds and upon receipt of same, the first meeting of creditors will be called and note of same made herein.

In the matter of Charles E. Herrington, doing business as Ye Blue Bird Shop, Bankrupt No. 3650, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Oct. 14. There were no appearances. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand permit. There were no funds for dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Robert H. MacGregor, Bankrupt No. 3729, the trustee has heretofore filed his final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand would permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court as a case without assets, over and above expenses.

Nov. 7. On this day was held the first

meeting of creditors in the matter of Lavina M. Jacobson, formerly Lavina M. Curry, Bankrupt No. 3929. The bankrupt was present in person and represented by attorneys Jewell, Face, Messenger & Grettenberger. Creditors were represented by attorneys Dilley, Souter & Dilley. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Nov. 7. On this day was held the first meeting of creditors in the matter of Harry C. Dogger, Bankrupt No. 3930. The bankrupt was present in person and represented by attorneys Jewell, Face, Messenger & Grettenberger. Creditors were represented by C. W. Moore, agent. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Carl Johnson, Bankrupt No. 3926. The bankrupt was present in person and represented by attorney Willard G. Turner, Jr. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Horace D. Crandall, Bankrupt No. 3921. The bankrupt was present in person, but not represented by attorney. No creditors were present in person, but represented by Grand Rapids Credit Men's Association. Claims were filed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date. S. C. De Groot, of Grand Rapids, was elected trustee, and his bond placed at \$500.

On this day also was held the first meeting of creditors in the matter of Harry Harris, Bankrupt No. 3932. The bankrupt was present in person and represented by attorney Willard G. Turner, Jr. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Edward P. Stacy, Bankrupt No. 3934. The bankrupt was present in person and represented by attorney Clair S. Beebe. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Ralph E. Streble, Bankrupt No. 3927. The bankrupt was present in person and represented by attorneys Jackson Fitzgerald and Dalm. Creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. M. N. Kennedy, of Kalamazoo, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

In the matter of Dekker Fuel Co., Bankrupt No. 3655. The final meeting of creditors in this estate has been called for Nov. 22. The trustee's final report and account will be approved at such meeting. There will be a first and final dividend for creditors.

In the matter of the Automotive Electric & Battery Co., Bankrupt No. 3646. The final meeting of creditors has been called for Nov. 22. The trustee's final report and account will be approved at such meeting. There may be a small first and final dividend for creditors.

In the matter of Henry Bosscher and Robert Westveld trading as DeYoung & Co. and DeYoung Bros., Bankrupt No. 3029. The final meeting of creditors has been called for Nov. 22. The trustee's final report and account will be approved at such meeting. There will be a first and final dividend for creditors.

Nov. 12. We have to-day received the schedules, reference and adjudication in the matter of David A. Kennedy, Bankrupt No. 3957. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$250 of which the full amount is claimed as exempt, with liabilities of \$1,011. 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.

Nov. 12. We have to-day received the schedules, reference and adjudication in the matter of Joseph A. Friske, Bankrupt No. 3958. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of

Ludington, and his occupation is that of a grocer. The schedule shows assets of \$671.10 of which \$511 is claimed as exempt, with liabilities of \$1,667.40. 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. The list of creditors of said bankrupt is as follows:

City Drug Store, Manistee	\$ 9.00
W. F. McLaughlin & Co., Chicago	110.00
Spiegel, May Stern Co., Chicago	11.00
Super-May Co., Chicago	6.00
Michigan Biscuit Co., Muskegon	22.50
Noud Lumber Co., Manistee	27.50
Ross Dairy Co., Manistee	20.00
F. G. Naplinski, Manistee	110.00
Roy Faber, Manistee	17.25
Shults Printing Co., Manistee	2.50
James Lahr Tire Co., Manistee	110.75
Olson Tire Co., Manistee	103.75
A. H. Lyman Co., Manistee	35.00
Lied & Smith, Manistee	13.50
Dahlquist Shoe Co., Manistee	13.75
Foster Radio Shop, Manistee	4.00
Dr. Homer Ramsdell, Manistee	78.00
Dr. Cunningham, Manistee	35.00
Conat Brothers, Manistee	75.00
Shrink & Co., Ludington	22.50
Dr. Goulart, Ludington	3.50
Dr. C. V. Crane, Grand Rapids	22.50
Jarka Clothing Co., Manistee	15.00
Jarka Coal & Feed Co., Manistee	9.90
Dr. Hoffman, Ludington	3.00
A. Kann & Co., Manistee	750.00
Dahringier Bus & Taxi Co., Ludington	4.00
Jewett & Sherman Co., Milwaukee	6.00
Randell's Music Store, Manistee	9.00
Knudstrup Electric Store, Manistee	15.00
Ed. Greve, Manistee	2.50

Nov. 12. We have to-day received the schedules, reference and adjudication in the matter of Bernard L. Maller, Bankrupt No. 3959. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a merchant. The schedule shows assets of \$3,664.31 of which \$600 is claimed as exempt, with liabilities of \$7,357.35. The first meeting will be called promptly, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Baldwin Stove Co., Cleveland	\$ 36.00
Butler Bros., Chicago	4.77
Columbia Feather Co., Chicago	46.80
Chas. Emmerich & Co., Chicago	33.60
Englander Spring Bed Co., Chicago	53.75
Empire Asbestos Table Mat, Cleveland	8.83
Gendron Wheel Co., Toledo	282.97
G. R. Bedding Co., Grand Rapids	259.45
G. R. Felting Co., Grand Rapids	96.50
C. H. Hartman, Inc., Gardner	66.91
Heywood Wakefield Co., Chicago	278.37
Hub Metal Bed Co., Chicago	334.45
Hedstrom Union Co., Gardner, Mass.	77.90
Lieberman Bed Spring Co., Chicago	797.47
Ed. Lieberman, Chicago	72.00
Marshall Co., Grand Rapids	47.00
Midwest Fiber Co., Sheboygan	14.70
Perfection Bedding Co., Chicago	199.90
Sdway Topliff Co., Washington, Pa.	311.69
Star Mattress Co., Muskegon	73.75
Storkline Furniture Co., Chicago	474.38
Superior Metal Bed Co., Chicago	599.75
Frank F. Taylor Co., Cincinnati	41.50
A. Weigell & Sons Co., Milwaukee	147.10
J. J. McDermott, Muskegon	2,400.00
Peoples State Bank for Savings, Muskegon	35.33
Consumers Power Co., Muskegon	4.80
A. G. Lambert, Muskegon	30.00
Michigan Home Tel. Co., Muskegon	16.30
Chronicle, Muskegon	48.18
Muskegon Transfer Co., Muskegon	24.60
Service Transfer Co., Muskegon	51.50
Southland Garage, Chicago	151.00
Ajax Motor Sales, Chicago	210.00
Peoples State Bank for Savings, Muskegon	25.00

The Perfect Telephone.

The development of the new automatic telephone which enables the operator to hear a dialed number without the subscriber's opening his mouth is all very well so far as it goes. But it doesn't go nearly far enough. What we want is a telephone which will handle all incoming and outgoing calls without the subscriber's having to go near the instrument or get mixed up in any personal conversation unless he wants to.

An instrument should be invented

Do You Wish To Sell Out!
CASH FOR YOUR STOCK,
Fixtures or Plants of every description.
ABE DEMBINSKY
Auctioneer and Liquidator
734 So. Jefferson Ave., Saginaw, Mich.
Phone Federal 1944.

which will automatically record the name of the person telephoning. Then we could decide whether or not we wanted to answer the call ourselves. If we did not, we would be able to turn a switch on our telephone and have it automatically ask that a message be left. Eventually we might have to telephone back, of course, but in many cases such calls could be happily disregarded and in all others we should at least have had time to think over what we wanted to say and make up plausible excuses.

This would make the telephone a convenience but never a nuisance. It would always save and never waste time.

Tip For the Vegetable Department.

Here is a suggestion on the care of leftover lettuce. Spread as many wet sacks on the floor as needed, then stand the lettuce on end just as it grows and thoroughly sprinkle the heads. On Monday morning, or even overnight, the lettuce will be crisp and in better condition than when it was taken out of the crate. This also applies to celery and spinach.

For Delivery Clerks.

Many times when putting orders into cardboard boxes, we find the boxes about a third too small. If the top flaps are intact, these may be tied up, forming higher sides and giving ample room for more goods. This saves boxes, patience and time.

Business Wants Department

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$4 per inch. Payment with order is required, as amounts are too small to open accounts.

FOR RENT—One of the finest and best stores, best location in the city of Cadillac. Albert F. Fisher, 421 No. Mitchell St., Cadillac, Mich. 190

For Sale—Good, going, general merchandise store business on U.S. 31. Reason, age. Address No. 191, c/o Michigan Tradesman. 191

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—Automatic computing scales, also cream testing outfit. L. V. Soldan, Coleman, Mich. 183

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. 178

If you are interested in buying a business anywhere in the United States or Canada, write for our monthly bulletin. **UNITED BUSINESS BROKERS**, 2365 1st National Bank Bldg., Detroit, Mich. 157

For Sale—Solid oak tables, desks chairs and other office equipment. Used only a few months in office of a local broker. Cheap for cash. On display at our office. **Tradesman Company.**

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.

In an article by E. E. Prine, secretary of the Wholesale Merchants Bureau of the Detroit Board of Commerce, "Price Cutting Called Menace to Highway Transportation," in the Nov. 18 issue of the *Detroit*, the necessity of permitting the carrier a profit on his investment was stressed. If price cutting is permitted to continue, says Prine, the shipper will suffer more than the carrier. The carrier must make enough profit on his operations to keep his equipment in good condition. Any shipper patronizing a carrier who has cut his rates below a point where the carrier cannot make a reasonable profit, is going to help break down the service that has taken seven years to build unless some careful survey shows that the rates are excessive.

Austin F. Bement, president of Austin F. Bement, Inc., of Detroit and Chicago, National advertising agency, announces the addition of Harvey D. Rush to the copy staff of the home office in the General Motors building, Detroit.

Edwin H. Lindow, vice-president of the Union Title and Guaranty Co., was elected vice-president and chairman of the executive committee of the American Title Association, which is holding its annual convention at San Antonio, Texas.

Plans are completed for the 1929 mid-winter cruise of the Detroit Board of Commerce, which is to begin at 8:15 o'clock the night of Dec. 4 in the grand ballroom of the Hotel Statler. The occasion is an annual fun-making one, in which numerous persons are placed on the "gridiron" and "roasted" with an accompanying portion of "razzberries."

Julius C. Peter, vice-president of the Detroit & Security Trust Co. announces the addition of James S. Foren to the business relations department. Mr. Foren for the past seven years has been engaged in sales work with the Mack International Motor Truck Corporation and the library bureau in Detroit.

With its new building, on St. Antoine street, between Milwaukee avenue and East Grand boulevard, in the final construction stage, the Boyer-Campbell Co., distributor of tools, factory equipment and safety devices, is now completing plans for removal from its present location in the Boyer building, Brush and Congress streets. The new structure fronts 117 feet on Antoine street and is four stories in height. It is so constructed that three additional stories may be erected at a future date, to complete the eventual seven-story development proposed for this site. The company was established in 1906.

Jack Stewart has re-opened his drug store in the Pasadena apartments at 2170 Jefferson avenue, East.

George Foote, formerly with Standard Bros. Co., has gone to the Pacific coast where he will spend the winter.

Frederick C. Crawford, general manager during the past seven years of the Detroit plant of Thompson Products, Inc., has been promoted to general manager and first vice-president of the

entire organization. Joining the company in 1917 Mr. Crawford worked in the engineering, sales, sales engineering and factory production departments until 1922 when he was promoted to general manager of the Michigan plant.

The old Cadillac theater, on Michigan avenue, opposite the Book-Cadillac Hotel, is to be closed and the building converted into a five-story mercantile building. This news of the Cadillac, the scene of many a hectic burlesque show, will be received with mingled regrets by some of the up State merchants who visit Detroit. The city has a couple of burlesque houses left however, for the boys who are out to see the sights. A portion of the Cadillac theater building when remodeled has been leased by George & Henry, clothiers. A fifteen year lease, it is reported, has been signed.

The Brant Hardware is successor to the Pikulin Hardware Co., 8711 Joseph Campau avenue.

The Art Brass & Wire Works formerly of 409 Fort street, East, has moved to 12899 Hillview avenue.

The Illinois Felt Co. has moved from 1256 Meldrum avenue to 1171 Beaufait avenue.

George Snyder formerly in charge of the women's shoe department for Crowley Milner & Co., is now the buyer of women's fine shoes for the Ernst Kern Co.

H. N. Scofield has moved his grocery stock from 8303 to 8410 Cahalan avenue. He announces the addition soon of a meat department.

Thomas Neal, president of the Equitable Trust Co., announces the appointment of Mr. Haines as assistant vice-president. Mr. Haines is a graduate of the commerce and finance department of the university of Detroit and has been associated with the American Trust company and the Central Trust company of Detroit for the past ten years in executive capacities.

With the opening of its twentieth branch set for Nov. 18 the National Bank of Commerce will provide the first banking facilities for the business of the new Detroit Union Produce Terminal, Fort and Green streets. The location of the branch bank will be on the corner of the building. It will have the ground floor and mezzanine, occupying a total of 3,000 square feet and including a vault for safe deposit facilities.

The Detroit Aircraft Corporation has purchased ten acres of land and obtained an option on twenty additional acres for a factory site on the Detroit-Wayne industrial airport. The site adjoins the Stinson Aircraft Corporation's plant on the new airport established by Wayne and Detroit interests primarily for manufacturing purposes. The port is one mile South of the village of Wayne, between Van Born and Ecorse roads. Construction of the factory will begin next year.

Following the opening of the new Ambassador bridge on Friday noon approximately a quarter of a million persons crossed the Ambassador bridge in the two and a half days ending at midnight Sunday. More than 50,000 motor vehicles crossed the bridge.

The women's ready-to-wear depart-

ment, inaugurated about two years ago by Edson Moore & Co. because of the increased demands, has been doubled in size. The house specializes in popular priced dresses for women in this department.

L. R. Keillor has moved his drug business from 2842 Trumbull avenue to Fenkell and Meyers road.

How many will take advantage of this opportunity offered by Uncle Sam? Education of the retail sales force, which has been characterized as one of the most essential points in retailing, is the subject of a selected reading list just released for free distribution by the Domestic Commerce Division, U. S. Department of Commerce. In an effort to assist the retailer in eliminating lost sales, lost or dissatisfied customers, mark-downs, and higher expense ratio which may result from an untrained, inefficient force of sales clerks, the Department issued some time ago a study called "Education of a Retail Sales Force," and each year prepares a revised reading list on the subject. A copy of this reading list may be obtained free of charge from the Detroit office of the U. S. Department of Commerce, 607 Free Press building.

George W. Morrow, grocer, has moved his business from 2900 Magnolia avenue to 10310 Wyoming avenue.

Frazer W. Lockhart has succeeded Herman Mayer in the drug business at 14743 Mack avenue.

George G. Harvey, president of the A. Harvey's Sons Manufacturing Co., died Monday evening in his home, 1170 Longfellow avenue, after a week's illness. He was 57 years old. Harvey was born in Detroit, and after attending public schools here was graduated from Alma college. His connection with the firm of which he became president began nearly forty years ago. He had been secretary-treasurer for several years prior to last December, when the death of James Harvey, an uncle, resulted in his elevation to the presidency. Surviving him are his widow, Mrs. Zelma Woodbeck Harvey; a daughter, Kathryn; three brothers and two sisters. J. M. Golding.

Druggists' Dinner Dance Scores Big Success.

One of the outstanding social events of the early fall was the Saginaw Retail Druggists' Association second annual dinner dance, which was held at the Shrine Temple Tuesday evening, Nov. 12.

The guests, numbering over 200, were seated at round tables which were decorated with autumn leaves, baby mums and tapers which furnished the lighting effect for the dinner. Boxes of Johnson's chocolates were distributed among the guests by the Johnson messengers and a number of prizes were given out. John J. Waters, Past President of the local organization, acted as toastmaster of the evening, and introduced the officers and executive committees of the Michigan State Pharmaceutical Association, and Michigan Pharmaceutical Travelers' Association, who gave short talks. Harry Cecil, of Detroit, chairman of

the Travelers Council and a magician of note, entertained with a number of mystifying tricks of magic, which brought a hearty applause from the audience.

While the floor was being cleared for dancing, the guests adjourned to the first floor parlor, where more prizes were distributed and the officers of the local association for the coming year were introduced as follows: President, C. J. Lane; Vice-President, J. J. Ronan; Secretaries, Miss Evelyn Richter and Miss Helene Zeigler; Treasurer, A. F. Knowles.

Rushlow's orchestra, furnished the music for the dancing, which was enjoyed until one. Cards furnished the entertainment for those who did not care to dance.

The guest list from out of town included a number from Detroit, Flint, Battle Creek, Grand Rapids and Bay City, among them being Mr. and Mrs. Claude C. Jones, of Battle Creek, President of the State Druggists' Association; Mr. and Mrs. R. A. Turrell, of Crosswell, Secretary; Mr. and Mrs. J. M. Ciechanowsky, of Detroit, chairman of the State executive committee; B. A. Bialk, of Detroit, chairman of the State program committee, as well as Walter Lawton, of Grand Rapids, secretary of the State Travelers' Association.

At a meeting of the State officers and executive committees of the M. S. P. A. and M. P. T. A., who conferred with the local officers during the afternoon, it was decided that the State convention of these organizations, which will be held in this city, will take place June 24, 25 and 26. It is expected that this convention will be the largest that has ever been put on by these two organizations, and is being looked forward to with a great deal of interest.

Late Mercantile Changes in Ohio.

Cleveland—John Aber will move his grocery and meat market to 10323 Madison avenue in about two months.

Cleveland—Stannard & Blake have moved their meat market to 2703 Denison avenue.

Cleveland—Walter M. Lampe & Son will enlarge their grocery and meat market at 1838 Payne avenue.

East Cleveland—Jane Rose has opened a delicatessen store at 14476 Euclid avenue.

Greenville—The grocery and meat market of Vance & Son at 438 South Broadway was recently damaged by fire.

Leetonia—George Johnson, proprietor of the grocery and meat market on Main street, died at his home.

Rawson—A meat market will be opened by Bruce Thomas, here.

St. Paris—Harry Garver has opened a grocery and meat market on West Main street.

Toledo—A modern meat market and grocery store has been opened at 1256 Dorr street by George Rinkel.

Waterville—Mrs. I. M. Welsh has re-opened the Bailey Grocery and Meat Market.

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