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MICHIGAN TRADESMAN

Forty-seventh Year | GRAND RAPIDS, WEDNESDAY, DECEMBER 4, 1929 | Number 2411

MICHIGAN TRADESMAN
E. A. Stowe, *Editor*

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

DEVOTED TO the best interests of business men.

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.

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JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

FOR INJURY TO FEELINGS.

Josef Knitig told Ambrose Slaven—this was in Kansas—that he was unpatriotic. This remark was followed by the exchange of some unprintable epithets, during which exchange Slaven struck Knitig on the head. The battle ended at about that point with no serious casualties, whereupon Knitig brought suit against his antagonist to recover damages for injuries.

One of the questions submitted to the jury, as reported in a summary by the West Publishing Co., was this: Did Knitig suffer any physical hurt or humiliation or mental distress resulting from being struck by defendant? To this question the jury's answer was yes. A second question read: Was plaintiff's head bruised or wounded by being struck by defendant? To this question the jury answered no. A third question was: What damages were sustained by plaintiff from the encounter? To this crucial question the jury replied that he had sustained no damage to his person, no loss of time and no permanent injury, but that he had suffered hurt in his feelings and was entitled to damages in the sum of twenty-five cents.

Knitig appealed from what he regarded as a grossly inadequate award, but the Supreme Court of Kansas upheld the verdict.

If the proverb about the law's indifference to trifles is correct, a 25 cent injury to one's feelings is not a trifle, at least in Kansas. It is pleasant to see the law so sympathetic.

PROBING CAUSES OF CRISIS.

With the return of "normalcy" in both sentiment and operations, the reasons which dictated the appraisal of current conditions are succeeded by a desire to probe into the causes of financial and credit stress and the slackening of industry which brought about the recent crisis. On the financial and credit side, the ill-advised policies of the Federal Reserve System are freely blamed. The system attempted to carry water not on two shoulders but on three. It wished to aid Great Britain by keeping rates low. Stock speculation and "boom" business were encouraged. Then half-way measures were adopted to curtail security inflation by moving up the rates, while business was to receive ample accommodation at reasonable terms. It permitted the rediscount privilege to banks which were using its credit to swell speculation loans.

What the Reserve System might have done in order to correct the weakness disclosed by its recent experience was to fix certain ratios for its borrowers between commercial and security loans. When the percentage of commercial to other loans dropped below a certain minimum, rediscounts of the borrowing bank might have been curbed or else taxed a premium rate.

Where the slackening of industry is concerned, it is likely that a careful survey of developments will show that the high money rates forced by security speculation curtailed building operations sufficiently to bring on employment losses which affected purchasing power and markets. The tying up of money in securities also tended to reduce trade volume. Uncertainties in the agricultural districts probably brought these adverse factors to a head. Longer term influences were technological unemployment, or the loss of jobs to machines, and perhaps the increased sums spent not here but abroad by tourists.

CONFERENCES WITH HOOVER.

Conclusion of the Hoover conferences during the past week brought two kinds of results. The first and more important was a swing in business psychology from a defeatist attitude to one of reassurance and determination to "carry on." The second achievement was the projection of definite building expansion programs which should meet the problem of keeping employment and purchasing power at a healthy level. The grand total of building outlays promised for the near future amounted to five billions. The meetings, therefore, attained their purposes in restoring confidence and in bringing forward the work which should act to offset sagging tendencies.

It is entirely too early, of course, to note any reflection of these moves in general business progress. The easing in major lines of industry is still evident, and, due to the approach of inventory periods, little change may be expected for the immediate future. Steel outputs are further reduced, and for the month operations dropped some 11 per cent. Building activity, as measured by contract awards, continues to show a marked discrepancy when compared with a year ago, the figures indicating a loss of 35 per cent. The automobile line is curtailed for marketing reasons, but also for the model changes customary at this time of the year.

Steadiness in wholesale commodity prices is still a feature of this phase of the situation. The drop in the Annalist weekly index to 140.9 has been caused chiefly by declines in the farm and food product groups. Bank clearings for the week were only a little below a year ago. Carloadings have been dropping, but the recent weather may effect a change in this trend.

DRY GOODS CONDITIONS.

Christmas shopping made its appearance during the past week and in a volume that was surprising as well as gratifying to retailers. Cold weather needs, of course, brought the bulk of the demand. The combination of delayed seasonal purchases and an exceptionally early start to gift trade tended in certain large stores to cause shopping congestion. This was a complete reversal of what was pictured in recent fears.

The month ended, therefore, with a rush of buying which hung up in many cases two record Saturdays. The spurt in sales has been remarkable since the dull period, when all attention was centered on the collapse in Wall street. The early part of the month brought rather indifferent results, owing to unfavorable weather. It is logical to assume, then, that the November figures when available will show a fair gain, since one more Saturday was included this year.

Detailed figures on the October business of department stores disclose the interesting point that dress accessories and the home-furnishing lines furnished the best gains. Despite backward weather, inventories were no higher than those at the end of October, 1928, which placed the stores in a good position for the emergency that developed but now appears to have passed.

Dust is dangerous. Flour mills and spice-grinding factories have been blown to smithereens by dust explosives. What a chance some mortals take in scratching a match in certain store rooms and show windows we have seen. But even a match isn't a necessary adjunct to a blow-up in a dust-gathering retail establishment. A few sparks of resentment from exasperated customers can start an explosion that will blow the offending junk shop off the merchandising map.

Don't be discouraged at a poor beginning. It is the finish which counts.

A wise man is glad to learn even from a child.

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Only those who are "indispensable" dare take long vacations, and even they often find they are not seriously missed.

It is fortunate that the women who are worried about the wrinkles in their faces can't see the wedges in their necks.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

When somebody uses your name or brand on goods of a kind you do not make or sell, it used to be the general impression that before you could get an injunction against him, you would have to show that he was competing with you in whatever goods he was using your name or brand on.

In other words, suppose your name was Rowland and you were selling Rowland's silk, and doing much advertising. Somebody, wishing to get the benefit of the widespread publicity which the name Rowland had gotten, started to exploit Rowland's shoes. There is no competition of course between silk and shoes, and the impression has therefore been—and there are some cases which give color to this—that the shoe man could not be stopped by the silk man.

If this ever was the law, it certainly is not now, as a very recent case, decided by a United States Court, makes clear. In this a concern called the "Master Tire and Rubber Company," which was succeeded by the "Armour Tire and Rubber Co.," started to sell "Armour Tires." It had no connection with Armour & Co., the Chicago meat people. The latter asked for an injunction on the ground that while it did not make tires, and the tire people did not make anything that Armour & Co. made, nevertheless it was a scheme to get the benefit of a widely known name.

The court granted the inujnction in spite of the fact that there wasn't the slightest competition between these people and could not be. Armour & Co. produced meat and meat products, glue, sandpaper, curled hair, ammonia, fertilizer, soap, dairy products, poultry and various other things, but no tires. The Master Tire and Rubber Co. produced tires alone. Hear the court's convincing reasoning, however, which is the gist of the law applying to these cases:

Defendants (the tire people) claim the selection of the word "Armour" was for the purpose of signifying the tough, stable and hardy character of the automobile tires; that is, that the product was in some unaccountable way "armoured," and was calculated to in some way create the impression of strength. The reasonableness of this contention is not sufficiently persuasive to even require comment.

The inescapable conclusion, drawn from the tenor of the entire record, is that the use of the word "Armour" in the corporate name of the selling company, and as a brand and trade-name to the product was selected for the purpose of taking advantage of the business reputation of the plaintiff company, the family name of the organizer, and of those prominently interested in that company throughout its existence, in the good will of that company gained by years of genuine advertising and the expenditure of vast sums of money therefor, and for the purpose of confusing the public and leading defendant's patrons to believe by the use of the word "Armour," that its product was of a superior standard and quality, and to induce other members of the public to become patrons under such a belief. Fraud, or the attempt at fraud, is discernible as the underlying and appealing conclusion.

True it is that the plaintiff in all its history and in the development of its varied products of manufacture has never engaged in the manufacture of automobile tires. There is no absolute and direct competition in this field. Under the modern trend of judicial decision, this direct competition is not a necessary element. The trend has been to distinguish the character of case we have here from the trade-mark cases, and to deal and classify the issue where it belongs, viz.: under fraud. By no means the least to concern a court in such a case is the consideration of the question of how has, and how will, the continued act affect the public.

With a practically unlimited field of distinctive names open to it for choice, when the defendant lately entered the tire industry, the fact that it chose to take a name that had no connection or association with the tire trade, except the good will and association which the plaintiff had given it, shows conclusively that the name was given to this new venture because of its established high regard which had been given it by the plaintiff.

This rule is usually invoked when there is an actual market competition between the analogous products of the plaintiff and the defendants, and so it has been natural enough to speak of it as the doctrine of unfair competition; but there is no fetish in the word "competition." If "B" represents that his goods are made by "A" and if damage therefrom to "A" is to be seen, we are aware of no consideration which makes it controlling whether this damage to "A" will come from market competition with some article which "A" is then manufacturing or will come in some other way. The injury to "A" is present, and the fraud upon the consumer is present; nothing else is needed.

Certainly this is logical, but courts haven't always been willing to decide this way. Another case involving the widely known canned fruit brand Del Monte was recently decided the same way. Somebody started to pack Del Monte margarine. The Del Monte fruit people didn't make margarine, nevertheless they got an injunction against the use of the name. I welcome this because it stops a fraud that could go very far.

Elton J. Buckley.

[Copyrighted, 1929.]

Recent Mercantile Changes in Ohio.

Barnesville — Dallas Wilkins will open a meat market.

Cedarville—Mr. Crouse is sole proprietor of the grocery and meat market which was formerly owned by Crouse & Thomas, Mr. Crouse having purchased the interest of his partner.

Chardon—Frank Hiland will open a grocery and meat market on South street.

Cleveland—Feber & Keleman, who are in the meat business at 12208 Buckeye road, will open a branch market at 11604 Buckeye road.

Cleveland—Hattie Godek has sold her delicatessen store at 191 East 79th street to Joseph H. Gemielity.

Cleveland—Frank Ruzicka will open a meat market at 3501 East 131st street.

Cleveland—A grocery and meat market has been opened by John Majernik at 4829 Ardmore avenue.

Cleveland—The Benshaw Meat market will be opened at 5016 Lorain avenue.

Dayton—Bernard Burd has opened a modern meat market and grocery store at 125 South Perry street.

Dayton—B. L. Pond has sold his grocery and meat market at 434 East Fifth street to Fred Zahn.

New Philadelphia—E. W. Snyder has opened a meat market on Poplar street.

Norwalk—Conklin & Hart will move their meat market from 21 East Main street to 21 Whittlesey avenue.

Norwalk—A meat market will be opened by W. L. Bedford on South Linwood avenue.

Plymouth—The Cornell Meat Market will be opened here.

Rogers—A meat market has been opened by Paul Frank.

Tiffin—The Omlor meat market has been opened on South Sandusky street by Omlor Brothers.

Toledo—Leo J. Chudzinski has sold his grocery and meat market at 3619 Summit street to D. and L. Haas.

Uhrichsville—Chas. Rolli has purchased the meat market of John B. Maurer on East Third street.

Wapakoneta—Walter & Son are the proprietors of the meat market which was formerly owned by Walter & Hartard.

West Alexandria—Oliver E. Kester, proprietor of the Kester meat market, died at his home.

Zanesville—Dallas Wilkin has opened a meat market on West Main street.

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 Dennison avenue.

Cleveland—Walter M. Lampe & Son will enlarge their grocery and meat market at 1938 Payne avenue.

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

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.

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

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

Training Youth in Self-discipline.

The infinite quality of life is expressed in activity. This is common to animals as well as to mankind, but man's prerogative is to guide his activity through his thinking. He exists at the standpoint of opportunity—of opportunity to elect his acts and to guide them with his thinking.

Living with others also endowed with the ability to think and to act, man is continually faced with problems. Conflicting situations arise with almost every gesture.

There is a constant struggle between the urges of the individual for self-expression and self-completeness, and the demands of society for conformance to set standards and controls for group welfare. It is a case of "I want" against "You must."

What happens? A conflict arises. The individual attempts ways and means at his disposal to gain his end.

Society may countenance this effort for a time, but eventually disciplines the individual. The way in which this individual profits by experience determines the character patterns he forms.

One problem seemingly of paramount importance is this: "How can I be happy? How can I have a sense of completeness?—of success in life?"

Happiness and success come with an ability to get along with people. Too seldom do we ask: "Is there any rule for getting along with people? And, if there is, what is it going to cost me in adjustments and effort?"

Consciousness of the need for a rule for motives and acts, expressed in these questions, is a step in progress. Ability to protect one's thinking beyond a desire for immediate satisfaction is a more advanced step in progress.

It is only through such thinking that behavior controls are possible. Through the use of these controls, individuals can build those qualities of character which make them socially valuable.

To understand why we act as we do, we need a definite knowledge of certain principles of behavior. Our ideas of why and how behavior is controlled have changed during the past generation.

Formerly, prescribed patterns of behavior were didactically imposed upon children by those of greater chronological and physical strength. Little importance was placed on what young children were trying to accomplish through their undesirable acts or upon what they were thinking, and the social attitudes they were building.

Punishment was imposed because a child had committed an offense. This punishment had little concern with reformation of the child's habits and seldom substituted a more acceptable type of conduct.

Discipline has lately been throwing off the implication of punishment and has been taking on its real meaning of education. Webster defines it as the "treatment suited to a learner—to develop the faculties by instruction and exercise," and among the synoyms are the words instruction and culture.

Such a definition invites participation in life instead of suppression of natural drives to activity. Habits of behavior form the structure which determines character.

Mary Dabney Davis.

Nothing But the Truth.

The prosecuting attorney had encountered a rather difficult witness. At length exasperated by the man's evasive answers, he asked him whether he was acquainted with any of the jury.

"Yes, sir," replied the witness, "more than half of them."

"Are you willing to swear that you know more than half of them?" demanded the man of law.

The other thought quickly.

"If it comes to that," he replied, "I am willing to swear that I know more than all of them put together!"

If you want to raise money - - reduce your stock - - or go out of business —see— Joseph P. Lynch

JOSEPH P. LYNCH, President
Originator of Lynch Sales

HUNDREDS of some of the highest class retailers in America have profited through the remarkable merchandising ability of Mr. Joseph P. Lynch. He has developed a sales plan which is exceedingly effective for its ability to turn stocks into cash at practically a normal profit and with no loss of prestige or good will.

This is a clean, legitimate, proven plan that will turn your merchandise into a bank account, regardless of business conditions or the local situation in your town. You can put your inventory in A-1 shape—or if you wish to close out your entire stock at a price which will give you close to one hundred cents on the dollar, get in touch immediately with Mr. Joseph P. Lynch.

He is a merchandising wizard who is recognized nationally by some of the most prominent authorities as being an outstanding figure in the special selling field.

Write or wire at once without obligation for full information and details of the Joseph P. Lynch 10-day special selling plan.

Joseph P. Lynch Co. (3rd Floor Home State Bank Bldg.) **Grand Rapids, Mich.**

MOVEMENTS OF MERCHANTS.

North Star—The grocery and meat market of John Reha was damaged by fire.

Jenison — Bert Kraker succeeds Gemmen Bros. in general trade at R. R. 1.

Dowagiac—George H. Little has discontinued his grocery and meat market here.

South Haven — L. Silverman, 140 Phoenix avenue, is remodeling his meat market.

Detroit—Joe Fox has sold his meat market at 3140 Hastings avenue to Alex Rothman.

Battle Creek—The Sun Drug Co. has been incorporated with an authorized capital stock of $14,000.

Fennville—F. L. Stevens, proprietor of the Stevens hotel, has discontinued serving meals to his guests.

Detroit—Sidney Goodman has purchased the meat market of Barney Radin at 5649 Grand River avenue.

Detroit—Fred Bachur has sold his grocery and meat market at 7930 Charlevoix avenue to Joseph Kuplersmidt.

Detroit—The La Rose Markets Co., Inc., has taken over the meat market of John Schiessler at 8010 Charlevoix avenue.

Marshall—The contract has been awarded for the construction of a new building to house the First National Bank of Marshall.

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

Muskegon Heights—The First State Savings Bank is remodeling its lobby thus doubling its floor space. Work will be completed about Dec. 18.

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

Ishpeming—Fire, resulting from a grease kettle bursting into flames damaged the Star Bakery to the extent of about $3,000, which is covered by insurance.

South Haven—E. W. Leverton, proprietor of the East side grocery, will open a branch grocery and meat market in the Hale building at 505 Phoenix street.

Grand Rapids—A. A. Meeth has sold the Wolverine Soap Co. to D. C. Wiggins, of Cincinnati. The business will be continued at the same location under the management of Mr. Meeth.

Holland — The Wade Drug Co., which opened its store early in September at the corner of Maple avenue and 13th street, has installed a modern soda fountain mechanically cooled by Frigidaire.

Lansing—M. F. McAdoo is erecting a store building and apartment building at 909-913 East Saginaw street. Mr. McAdoo will occupy one of the stores with his grocery stock when it is completed.

Kalamazoo—B. J. Moss has engaged in business on North Burdick street, under the style of the Workingman's Store, handling lines of wearing apparel and furnishings adapted to mechanics and the laboring man.

Plainwell — The McLarty Motor Sales Co. has been incorporated to deal in motor vehicles, parts and supplies, with an authorized capital stock of $20,000, $10,000 of which has been subscribed and paid in in cash.

Tecumseh—The Lilley State Bank, conducted here for seventy-five years, has been closed by order of the State banking department in order to give the directors time to work out a plan to protect the deposit liabilty.

Hillsdale—The Mercantile Stores, Inc., has been organized to conduct a wholesale and retail general mercantile business with an authorized capital stock of $50,000, $5,000 of which has been subscribed and paid in.

Kalamazoo—George Mentz, recently manager of the small instrument department in the Music Shop, has engaged in a similar business at 123 North Rose street, under the style of the Kalamazoo Musical Instrument Exchange.

Marquette—Louis W. Katz, 103 West Baraga avenue, has merged his men's clothing and furnishings business into a stock company under the style of The Clothes Shop, Inc., with an authorized capital stock of $50,000, $3,400 of which has been subscribed, $200 paid in in cash and $2,369.87 in property.

Lansing—Hunter & Co., who conduct the self-serve grocery at 333 North Washington avenue, have 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.

Highland Park—Purchase of a piece of property at the Northwest corner of Woodward and Waverly avenues was announced recently by Fred Sanders, Detroit confectioner. The property has 127 feet frontage on Woodward and is 200 feet deep. On this site will be erected Sanders' twelfth store, which will supply Highland Park with candy, baked goods, ice cream and lunches.

Manufacturing Matters.

Kalamazoo—The Goodlin Automotive Equipment Co., 249-255 Portage street, wholesale and retail dealer in automobile supplies, has increased its capital stock from $50,000 to $100,000.

Detroit—The National Broach & Machine Co. has been incorporated with an authorized capital stock of $225,000, of which amount $205,000 has been subscribed and paid in in cash.

Detroit—The Progressive Plating Industries,, 3914 Gladwin avenue, has been incorporated with an authorized capital stock of $1,000, all of which has been subscribed and $250 paid in in property.

Marcellus—W. H. Nye, recently from Minneapolis, Minn., has leased the Marcellus flour mill which has been idle for nearly three years and is remodeling it preparatory to opening in for business Dec. 2.

Cheboygan—Purchase of the Union Bag and Paper Corporation's mill by the Michigan Public Service Co. has been completed. The new owner is said to be making an effort to place a manufacturing concern in the Cheboygan plant.

Detroit—The Michigan Whole Grain Mills, Inc., 1908 Division street, has been incorporated to mill whole grain flour and cereals with an authorized capital stock of $10,000, all of which has been subscribed and paid in.

Wayne—A new lacquer and paint company is expected to occupy the building of the old "Belt Factory" in Wayne. It is located on Sophia street near the Michigan Central Railroad. The plant is now undergoing remodeling operations. Although no official confirmation has been made, it is said that the Chicago firm of Williams-Heywood Co. will occupy the building.

Lansing—The Jarvis Engineering Works has been awarded the contract for the fabricated steel for the twenty-two story bank and office building being erected at Lansing by the R. E. Olds Co. The steel contract represents the largest sub-contract let by the Hutter Construction Co., of Fon du Lac, Wis., which is erecting the structure. Approximately 1,700 tons of steel will be used.

Lansing—All real estate, buildings, equipment of the Standard Casting Co. has been purchased by the Standard Aluminum Co., also of the Capital City. Business of Standard Casting was purchased by the same interests six years ago, but the property holdings were not taken over at that time. The real estate and buildings have been added at this time with a view to extending operations of the purchasing concern which will thus become one of the largest manufactutrers of aluminum castings in the Middle West.

Sometimes It Does Pay.

One big druggist told me that he was glad to accommodate, at about cost price, the small druggists in the surrounding territory. He said that while they are a nuisance at times, they usually send what business they cannot handle themselves to him. Many of the small stores do not stock tanks of oxygen, expensive biologicals, trusses or much high priced merchandise as side lines. Frequently, he said, they send him some good sales in return for accommodations granted.

Geo. W. Hague.

A Clean Shirt and Collar.

Yes, we know that it is difficult to keep shirt and collar spotless in a busy store.

We don't expect that.

But they can be clean and neat.

So can the store coat you are wearing.

One large grocery store operator says to his staff: "There may be a good excuse for your being ragged, but there is never any excuse for not looking cleaning."

Five New Readers of the Tradesman.

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

Henry E. Haan, Grand Rapids.

F. J. Kelsey & Son, Saginaw.

U. S. Grant Hotel, San Diego, Calif.

Red Star Yeast & Products Co., Grand Rapids.

Charles Yehl, Merrill.

"... View it *from any angle* MR. GROCER . .

You are ahead of the game when you sell Henkel's Velvet.

First look at your margin of profit! You can meet price competition with this quality product and net a profit that's worth your while. There's no finer Cake and Pastry Flour milled than Velvet. Once you get your customers to try it—they come back for more.

Push this advertised product—every day of every week—you'll build a nice volume that will pay you a handsome profit.

For prompt deliveries call the nearest Commercial Milling warehouse or jobber.

Sell them Henkel's Pancake Flour for delicious pancakes.

Henkel's EXTRA FANCY VELVET cake & pastry flour

Essential Features of the Grocery Staples.

Sugar—The market is the same as a week ago. Jobbers hold cane granulated at 5.75 and beet granulated at 5.55.

Canned Fruits—Canned apples production is generally expected to fall considerably below the 1928 pack. The high cost of raw stock has been a big factor in curtailing the pack. Some packers in the Mid-West have been shading their prices, but in other centers prices were firm.

Canned Vegetables—Fundamentally, the canned vegetables market appears to be in sound shape, and the stock market crash, while undoubtedly slowing up activities to a certain extent, has produced no apparent long-lasting evil effects. Demand during the past several weeks has been discouragingly dull, but prices in the main have maintained an even tenor, and except for selling pressure in the Southern tomato market, have not declined sharply anywhere in the list. Shortly after the turn of the year, local factors believe, the market will take a more active turn, and, with a better movement of goods, prices should hold their own, with possible advances in certain lines. There are no important surpluses of canned vegetables in first hands, and, while jobbers seem fairly well supplied, they are not really overburdened. Last week was productive of few changes in the local situation, and prices were about on the same levels as in the week before.

Dried Fruits—The tone of the market is generally steady, with easiness ruling in a few lines, but with no further declines taking place. The colder weather gives promise of better all-around activity. In any event, the demand for the Christmas holiday lines may be prompted earlier on account of the cold weather, and this would be taken as a boon by local factors who have grown tired of seeing their trade put off until the last minute. Dried fruit quotations on the Pacific Coast were rather easy, but did not decline sharply anywhere in the list. The raisin market is quiet and rather weak in the face of a slow demand, with choice bulk Thompsons selling chiefly around 5c per pound, Coast. Quotations on 1928 crop Thompson raisins were running about ¾c a pound under new crop prices. The raisin situation appears fundamentally strong, with production of all kinds this year estimated in round figures at 195,000 tons. This can be compared with last year's crop of about 260,000 tons. World currant production appears definitely smaller than in 1928, this year's estimate ranging at present from 152,000 to 156,000 tons.

Nuts—Walnuts and filberts in the shell have cleaned up remarkably well, and the market looks to be in strong shape for the Christmas trade. Both foreign and California stock is right now in rather limited supply. The cooler weather, if sustained for any length of time, should start buyers off on their Christmas holiday purchasing; at least, such is the general belief. The current week has been productive of little except a somewhat firmer tone on the general list of shelled and unshelled nuts. Brazils started the week easy at the recent lower levels, but have firmed up in the last few days at those prices. Shelled nuts exhibit a firmer tone generally. Bordeaux walnuts are scarce and in good demand. There is little of the new crop available, and old crop holdings are limited. Some exotic halves are being offered.

Pickles—Dill pickles of the larger size are scarce, and demand far exceeds the supply. Mediums are therefore selling in heavy volume, and manufacturers report that they cannot keep up with the demand on both medium and large. The market remains unchanged at former quotations.

Vinegar—Very slow movement. The situation is not weak though, and sellers are steady in their asking prices. Quotations are the same as last week.

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—$1 for 50 lb. sack.

Bananas—6½@7c per lb.

Beets—$1.50 per bu.

Brussels Sprouts—26c per qt.

Butter—The butter market is about the same as a week ago. Jobbers hold prints at 44c and 65 lb. tubs at 42c.

Cabbage—$1.25 per bu. for white and $2.25 for red.

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

Cauliflower—$3.75@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—$2.35 per doz. for Ill. grown hot house.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	$6.75
Light Red Kidney	7.00
Dark Red Kidney	7.75

Eggs—Local jobbers pay 52c for strictly fresh hen's eggs and 40c for pullet's eggs. Cold storage operators are offering their holdings as follows:

XX April	43c
X	37c
Checks	34c

Egg Plant—15@18c apiece.

Garlic—23c per lb.

Grape Fruit—$5.50@6 for all sizes.

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

Green Onions—Shallots, 90c per doz.

Green Peas—$5 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	$6.50
Imperial Valley, 5s, per crate	6.00
Hot house grown, per lb.	12c

Limes—$1.50 per box.

Mushrooms—60c per lb.

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

126	$7.00
150	7.00
176	7.25
200	7.50
216	7.50
252	7.00
288	7.00
324	4.75

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

Parsley—40c per doz. bunches.

Peppers—Green, 75c 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
Old Toms	20c
Young Toms	25c
Hen Turkeys	25c
Ducks	16c
Geese	14c

Pumpkin—15@20c apiece.

Quinces—$3 per bu.

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

Spinach—$1.25 per bu.

Squash—Hubbard, $5 per 100 lbs.

Sweet Potatoes—$1.75 per bu. for kiln dried Tenn.

Tomatoes—$1.85 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

Selecting Lieutenants For Store Requirements.

Somebody, and if my memory is correct it was Abraham Lincoln—at any rate he is held responsible for many of the wise expressions—replied when his attention was called to the large number of officers that were being killed that, if you will furnish the men I will make the officers.

The answer sounds very simple and very easy, all there is to do is to call a man out of the ranks put a few stripes on his sleeves and he will be a full commissioned officer with all the ability and efficiency of more experienced men.

This would be all right if every man had the same characteristics, the same amount of ability and the same training, but it not being so the hitch is, that of choosing the right men to advance. If you are looking for a brave and powerful army it would be fatal to choose officers from the irresponsible and careless riffraff that is often found in the ranks, and the thought that I wish to bring out is that the man who can pick the best lieutenants to promote his endeavors is the man that is most likely to succeed.

I have known men that have learned their business from A to Z: but when it came to picking their helpers, they were likely to be influenced by outside appearces. I have also known men who knew very little about the details of their business but were good judges of men and consequently always had honest and capable men to look after not only the detail but also the larger matters.

The former class of men will build up an organization or business that will extend only so far as their personal supervision reaches, while the latter is restricted by the number of available men or the limitation of their capital.

There are often other reasons why one succeeds and another does not but the limit to which a chain system can extend, as with the latter class of men, is no further than they can select the proper helpers.

If you are picking a man for work behind the counter you should get one that is careful, capable and accurate, if for the soda fountain one that is neat and pleasant. Clerks whether men or women require a good idea of salesmanship, and above all as with all the help that comes in contact with the customers must have an agreeable personality. The head clerk, manager, or whoever is left in charge of a store because he has to assume more responsibility more care should be exercised in selecting him. The fact that he is to be left in charge and it is his judgment and supervision to a large extent as to whether the store will be an asset or a liability makes it necessary.

He comes in personal contact with the help, knows who are attending to their duties and who are not, which are the workers and which are not. And it is here, that on the ability of selecting the proper qualified men, allowing them to use their own judgment within certain limits, the whole matter swings.

The question is can you select the right ones, can you separate the skimmed milk from the cream?

How often you hear a person complaining about his help, they won't do this and they can't do that, when you know yourself that he is hiring inferior help. How can he expect to get first class work unless he hires first class men, and how can he expect to hire them if he cannot differentiate between them. If he finds that he is getting stung it is up to him if he would succeed to study and school himself to a point where he will be better able to do the selecting. The salary enters into the question to a great extent but according to my observations the poorer men due to their ignorance and assurance very often land the larger salaries.

A company with a system of stereotyped rules will naturally pick better men than one without, but it is the man who has the ability of selecting, whether he is picking strong and courageous material to build up his army or intelligent and efficient men to promote his business undertakings that will win out. George Garrie Ging.

Ostrich Farming As Conducted in California.

Los Angeles, Nov. 29—An industry which always interests new arrivals to Los Angeles is the raising of ostriches. There are two farms in this vicinity, at Los Angeles and South Pasadena. Any day in the year you will find hundreds of visitors at either ranch, a nominal admission fee being charged. For years this industry was confined to South Africa, but after much investigation Southern California was decided upon as a desirable field for operations in this line. The preliminaries were somewhat complicated in view of the fact that the African growers resenting an invasion in their fields, succeeded in having outrageous export duties on this species of fowl, in some cases amounting to $500 on each bird and $125 per egg, but the enterprise was established and to-day is a source of considerable profit.

The processes by which these birds are propagated and the value of the output is a matter of decided interest. The color of the young birds is brown in general effect and the hen remains of that hue. The cock, as he nears maturity, turns a deep, glossy black, with a row of pure white plumes among those of jet. Down the front of each leg is a stripe of brilliant red, and a ring of the same color surrounds his big, savage eyes, for the cock ostrich is a ferocious creature at times, and even the hens must be handled with skill. As fast as the birds pair the couple are confined in a paddock about an acre in extent. The hen begins to lay soon after the rains come, one egg every other day until the nest —a careless excavation three feet across, scratched in the san—contains anywhere from eight to fifteen eggs, according to her humor or her ability to count.

The cock does the principal part of the labor of setting. Every afternoon, at exactly 4 o'clock he relieves his mate and never quits the nest until 8 o'clock the next morning, thus giving the female a short watch of only eight hours out of twenty-four, and all daylight at that. The practice here, however, is to remove the eggs to an incubator as soon as laid, and in that case the hen will lay as many as twenty-five or thirty eggs before taking a rest. This method of using incubators has its advantages and disadvantages. If the eggs are taken from the hen as fast as laid, she will lay from twenty-five to thirty and as many as ninety in a season in three distinct lots. Each egg weighs about four pounds and measures about eighteen inches in circumference, the total output of one normal hen being about 360 pounds in a season. From this an average of say sixty chicks will be hatched, forty of them surviving. While the birds do not lay well until four years of age, they begin to pay at six months, when the first plucking is made, and this is continued for every six months thereafter. When two years old their feathers are valued at $2 apiece and at four they are at their highest value.

Various methods of plucking are in vogue. In some cases the men rush at the birds and hold them, but usually they are driven into a narrow walk and shut in, the feathers being plucked through the bars. This method requires much experience, as if a feather is broken it is apt to produce an injury which will seriously affect the bird.

Just now they are offering some tender young chicks—runts, maybe—weighing thirty to forty pounds, for Thanksgiving purposes. They are said to be a dainty morsel, but I guess I will take someone else's word for it.

A score of years ago the name of Madame Helene Modjeska was on the lips of everyone interested in the dramatic stage the world over. But in California particularly was she known for a period of two score years as the owner of a magnificent estate in Santiago Canyon. It is still a Mecca for travelers though the individual who developed it has long since gone to her reward.

It is a delightful motor ride of fifty miles from Los Angeles, passing through Whittier, Anaheim, Fullerton and Orange, from which latter city one takes an unpaved but firm-surfaced road through the canyon and across the Santa Ana Mountains.

Though now converted into a country club, it still serves as a memorial to her greatness, and is known as the "Forest of Arden," or "Brook Farm." It was here in the early 70s that Madame Modjeska established her American home, peopled it with her compatriots, Polish writers, composers, musicians and other friends, among them being the famous writer Sienkiewicz, who afterwards became famous as the author of "Quo Vadis" and other distinguished works. The place was a museum of souvenirs and art works, including paintings specially signed and dedicated, and many hundreds of personally inscribed presentation volumes. One entire room is devoted to her autograph collection and photographs, all of which have a peculiar interest when we realize the great and wonderful personality of this distinguished individual.

Some years after her death, the estate was operated as a resort, but later became a country club, the acreage being divided and used as sites for bungalows of professionals, nearly all of which are surrounded by olive groves.

However, the original home was reserved as a memorial museum, and as such is much sought after by tourists, being located on one of the most beautiful drives in Southern California. Nearby is Santiago Peak (5680 feet high) from the summit of which may be seen the lights of thirty different cities on a clear night.

On a recent visit to San Diego I gave much time and attention to Balboa Park, the second largest public playground in America with 1400 acres —Fairmount Park, in Philadelphia, the site of the Centennial Exposition, being the largest. It contains a profusion of 552 separate species of trees, and many hundreds of wild flowers. It was here that the Panama-Pacific Exposition was held in 1915, and many of the buildings erected on that occasion are still in an excellent state of repair, among the most prominent being the California State Building, which was erected with an idea of permanence. It combines all the best ideas of Spanish-Mexican architecture and contains many American antiques of great value and interest. From a 200 foot tower erected adjacent thereto may be viewed the entire park as well as SanDiego and its immense harbor teeming with activity. Also Coronado Peninsula, which forms natural protection to the harbor itself, but devoted to high grade residential purposes. The Botanical Building is said to be the largest lath-covered building in the world and is still in an excellent state of preservation.

The Musical Pavilion stands on a high scenic point of land, overlooking the Bay. The organ, said to be the finest ever made in America for outdoor recitals, was given to the city by John D. Spreckles, the sugar king. It has four manuals and sixty-two speaking stops, and contains cathedral chimes, concert harp, drums and cymbals. It cost upwards of $100,000, and free concerts are given daily through provisions made by the donor. Adjacent thereto is a natural amphitheater, a large concrete structure in the shape of an inverted "U" surrounding a quarter mile running track, baseball diamond and football gridiron, and seats 40,000. President Wilson, in 1919, delivered here an address to more than 50,000. Also there is the Painted Desert, covering five acres and including a typical Indian pueblo, occupied during the fair by Pueblo, Navajo and Apache Indians. At present it is the headquarters of the Boy Scouts.

While it has been in operation for approximately six months, President Hoover's law enforcement commission has been barely able to scratch the surface of a huge task, which it now looks would require several years to properly accomplish.

Certain members now seem to think that about the best thing to do is to complete it with a grand rush of public hearings, but I am inclined to think such a disposition of the matter is not what the President intended, when he asked for the commission. What he wanted was knowledge of the situation rather than proposed legislation. Public hearings do not get anywhere, according to my notion. A report, properly compiled, coupled with suggestions, might be a more adequate return for the expenditures incurred and to be made. The personnel of the commission ought to be a guarantee that beneficial suggestions might be forthcoming.

The strike of union bricklayers here and in San Francisco is not over any question of hours, wages or working conditions. The men, receiving $11 a day for eight hours' work had no complaints on this score. They quit work on orders from Indianapolis, headquarters of their international union issued for the sole purpose of attempting to impose the closed shop.

The hardships these men face, thrown out of work just before the holiday season, will not be felt in Indianapolis, where the leaders who forced the strike will continue to draw fat salaries.

Los Angeles will hardly feel any effect for the reason that it has been an open shop town for several years, and there will be no trouble in supplying the labor deficiency, but the affair furnishes an answer to a frequently asserted claim that open shop employes are anti-union. They work side by side ordinarily, and seldom have any conflict.

Frank S. Verbeck.

Will Era of Mergers Terminate in Panic?

During the past sixty years, according to Ralph Borsodi, writing in a recent issue of "The Business Week," there have been three periods of large scale consolidations, the third of which is still in progress.

Each of these periods, he says, started with rising prosperity, speculation and the entrance of large groups of new investors tapping new sources of capital, and the first two ended in panic.

The present era of mergers corresponds to the others in its origin and its development. It remains to be seen whether it will be similar to the other two periods in its outcome.

It isn't always the loud speaker who attracts the largest audience.

To get along, help along.

Growing Problems of Rehabilitation.

Rehabilitation is a large human engineering undertaking devised for the purpose of conserving the man power of our State. During the past decade industry has realized that there has been considerable waste of material things, and great efforts have been made to conserve these material resources of the Nation.

It is only within the last ten years that any attention has been paid to conserving our human resources. Along with the development of the machine in industry, and the automobile in our social life, accidents have increased at an appalling rate.

Every time the clock strikes the hour it records the death by accident of twenty-two people in the United States. This is figured on a 10 hour, work day basis. On a 24 hour day it means death of nine persons per hour.

A study of accident statistics discloses that, as compared with the number of persons killed, 101 times as many are seriously injured, disabling them for a period of one week or more. This means that two serious accidents occur every second, or literally a serious accident occurs with every tick of the clock.

The State is concerned with the rehabilitation, training and placement of those who are disabled through injury in civil life, with a small Federal aid to stimulate this interest.

Generally speaking, the 6,200 permanent total disability cases resulting each year through accident, and the 378,800 permanent partial disability cases, together with 231,000 persons who are disabled annually by such ailments as infantile paralysis, tuberculosis, osteomyelitis, and similar disabling diseases, represent the field in which a civilian rehabilitation program may be projected. This makes a round total of 600,000 persons disabled with a permanent total or a permanent partial disability annually.

This is the problem that confronts the rehabilitation service of the respective states maintaining such organization. In analyzing the 5,000 disabled persons registered with the Wisconsin State board of vocational education, it is found that 36 per cent. are employment accidents, 17 per cent. public accidents, 38 per cent. by disease and for 9 per cent. the disability originating at birth.

Society has recognized that a person who has suffered permanent disability in pursuit of regular employment is entitled to compensation for such injury. Likewise, he is entitled to such service as will reinstate him in suitable employment, providing the injury sustained disqualifies him from continuing at his previous employment.

Fitting a physically disabled worker to resume the position of a wage-earner in our economic society is not only a measure of justice due the injured person and a relief to his dependents, but it is also a factor of great importance to the community at large. It relieves the community of an unnecessary financial burden by conserving time and money of that community for other purposes.

George P. Hambrecht.

ANNOUNCEMENT—

Increased sales, faster turn-over, more profits —all are now available to salt dealers—with the establishment of the world's fastest selling table salt package as a standard 10c seller.

Morton's Free Running and Iodized Salt— "when it rains - it pours"—is now offered in 26 oz. packages packed 32 to the container.

Although four more pounds of salt to each container is furnished, packed in 32 packages instead of 24, the price per container remains the same.

Eight more packages on which to make a profit.

The consumer wants the Morton's brand—the dealer prefers a profitable 10c seller. The new pack will increase your sales and profits.

MORTON SALT COMPANY

Chicago

FORTY-SIX YEARS OLD.

In celebrating its forty-sixth birthday, the Michigan Tradesman offers to its readers only a reminder of its past policies and a promise of its future. The present speaks for itself and calls neither for explanation, self-praise nor apology.

When the Abbe Sieyes was asked what he had been doing during the Reign of Terror, he is said to have answered, "I lived." Merely to have had a life extended nearly to the half century mark is something of an accomplishment in a period of history which has witnessed changes of so rapid and far-reaching a nature as those which have affected almost all human institutions and those of the United States in particular.

We have not merely lived, but we have lived and developed in a tract or field of trade journalism in which traditions were less definite and precedents far from being as clear cut as in the more beaten paths of the editorial profession. Commercial journalism has its pitfalls and there are many who have held it particularly subject to dangers of a special sort. It has, no doubt, in years past been less well defended by canons of sound conduct than has been true of those branches in which public jealousy for the independence and truthfulness of news and opinion is less active. Almost a half hundred years of experience has shown that it offers a task of equal importance, a service to be rendered of as high and important a quality and a duty as difficult of performance as presents itself to the publicist anywhere. To the rendering of such service and the performance of such a duty the Tradesman has single-mindedly devoted itself. The belief that it was a public institution quite as truly as a private business has been its guiding idea.

The policy of the Tradesman has been simple and can be correspondingly simply stated—to furnish a truthful and accurate survey of all current news which has an importance to the commercial and business world. Honesty, both in its news and in its advertising columns, and refusal to subordinate its opinions to the wishes of special interests, whether economic or political, has been its principal canon of conduct. It has not hesitated to call attention to those conditions, whether in State or Nation, which have been inimical to the best interests of trade and business, nor has it spared approval or support of men or measures, however unpopular, whose efforts seemed to be for the common interests.

But since the interests of business and trade in the best and largest sense are the interests of the community, the Tradesman has, through the years, found its sphere of activity steadily broadening and has tended more and more to devote itself to questions which are of national and international significance, as well as to the narrower and more technical matters whose immediate importance to the business community is self-evident. It has thus come to include within its scope practically the whole field of news. The limitation which it has thought best to observe is not only that of the "fitness" of news for publication and reading, but of its value and importance. The volume of news which has a permanent worth and is not merely of transitory interest is so great as to require exclusion of all that is of less value and importance.

Relationships between the Tradesman and its constituency have been of a peculiarly close and sympathetic nature. That this constituency includes in many cases men whose views and ideas are widely at variance with those of the Tradesman itself, would, in any case, be inevitable. Yet we believe that few, if any, readers of this publication have ever had occasion to doubt its desire to treat them fairly or its readiness to give full publicity to their thought, even where there was a wide difference between such views or opinions and its own. That in these circumstances it has succeeded in retaining a clientele of unusually permanent character, consisting of readers, who, for many years, have, in business matters, relied closely upon the accuracy of its quotations and the sincerity of its news and editorials is a matter of legitimate pride in its past record, as well as a stimulus to the maintenance of an equally intimate relationship with that clientele for the future.

That our readers have steadfastly maintained their confidence, support and co-operation with our aims, undertakings and accomplishments we natuarlly regard as an index of public approval, but we have learned to value the confidence of our constituency more truly than their number. From the purely business standpoint, it has always been clear that the value of an advertising medium is far more accurately measured by the character of readers and their belief in the truthfulness of the appeal to them than it is by the circulation or distribution of the publication. In advertising, as well as in news, every trade journal owes to its readers a duty which can be fulfilled only by the exercise of keen discrimination in the interest of absolute truth.

It is past accomplishment which affords the truest forecast of future hopes and policies. The Tradesman is to-day better equipped and more extensively organized for the provision of prompt and accurate reports upon all economic and public questions than ever heretofore. It owes allegiance to no interest, organization or political party. It has an eye single to impartial and honest journalism. Its policy is, as it has always been, "the open field and fair play" in both industry and commerce. It promises to its readers in the future as in the past exclusive devotion to the primary task of a journalistic public servant—the providing of accurate reports, sound and truthful news, and unbiased opinions upon matters of general and public interest, paying particular attention to those questions whch have a direct bearing and vital influence on the merchant, banker and business man generally.

In marking the completion of forty-six years in the life of the Tradesman, there is inevitably a sense of linking past and present. Several pages of to-day's issue are devoted to an account of the beginnings and to praise of the men who, in days gone by, labored with the founder to produce a vivid embodiment of his ideal conception of a trade journal worthy of the great cause it aims to represent. Their names and reputations hang, as it were, in the picture gallery of the Tradesman. Phillips Brooks once spoke of the feeling which a man ought to have standing before portraits of his ancestors. They are his, if he lives a life worthy of them. Should he have proved recreant and degenerate, he ought to be overwhelmed by the thought that they would disown him if they could.

Approval from friends and fellow workers still alive cannot fail to stand high among the rewards which come to the Tradesman. On other pages are printed to-day some of the greetings which have been received by the Tradesman on this anniversary. They are noteworthy, both for their source and their substance. For the appreciation which they express the Tradesman is deeply grateful. It is likewise grateful for the suggestions and criticism which appear in some of the articles.

In this world it is always necessary to remind ourselves that success does not imply perfection. Continued life, whether for a man or a trade journal, should mean continued self-discipline in the struggle for improvement. On this day when so many felicitations are coming to the Tradesman on what has been, it sincerely hopes to deserve them better in the future by demonstrating that the best is yet to be.

The chief aim of the Tradesman has been to produce a trade journal which should be more and more a complete and perfectly reflecting mirror of the most important things occurring in the world in which we live. It has sought to keep its readers informed of the best that is thought and done by the men and nations that most count. Continually has it striven to enlarge and make accurate its reports of what the leaders of world opinion are saying and achieving. In its columns have been given records fuller than are to be found in any other trade journal, serving alike for the immediate instruction of its readers and for filing away as sources of future reference. Still faithful to the ideals of him who brought it into life, it seeks to get into print the manifold and ever-changing story of science and discovery, business trends and mercantile advancement.

Not all the innovations in trade journal making have commended themselves to the judgment of the Tradesman. It has had no prejudice against a thing simply because it is new, but it has always desired, after proving all things, to hold fast only to that which is good. It has tested the new by enquiring how it would fit into and make more vivid and efficient the old and approved addition of high-class trade papers. It has wished not to mistake a temporary swirl or eddy in the stream for the main current. In the unremitting effort of the modern press to rival the Athens of Apostolic times in going eagerly after some new thing which might win attention and extend circulation, many "features" have been devised which bear plainly upon their face the marks of freakishness and insincerity.

Standing firmly upon its record of the past, but with entire consciousness that fidelity to former standards and principles means adaptation of them to the new conditions and problems to which they must be applied, the Tradesman will continue to offer its service to its clientele in the same spirit as heretofore, but with a broadening basis of service and an increasing recognition of the character of its duty and responsibility in the greater economic life of the Nation.

CO-ORDINATION NEEDED.

What the recent stock crisis has developed as plainly as anything else is that, while industry possesses a mass of statistical data upon its operations, little progress has been made in co-ordinating either this information or various activities. A move in that direction will be started this week at the meeting of trade executives in Washington and it is to be hoped that a helpful plan of co-operation will triumph over the notions of individualists.

It was not so long ago that the trade association executive leaned quite strongly to the "handshaker" type and trade association affairs were definitely of the social order. That era has passed in many cases although it still has its strongholds. Now the trade organization worthy of its hire manages to perform at least some worthy services. However, the number of executives who continue to give their best attention to personal ambitions and to efforts to increase revenues without offering additional value is still far too large.

Unfortunately for business, professional jealousies and self-aggrandizement in the trade executive ranks have retarded that co-ordination and co-operation which would go so far in stabilizing progress. It would be a good thing in the checking up process which is now going on for the directors of trade organizations to devote some study to what their group employe performs and to be particularly critical if he is of the "yes man" type. It would be well if these directors in their analysis should strive to find what other organizations have accomplished so that their man could be rated.

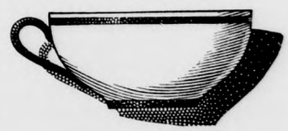
Attention to this matter by trade association memberships is needed. It should raise estimation for those executives who are doing intelligent and sincere work and lead to necessary replacement where a trade or industry has a foe rather than a friend of progress.

The small customer of to-day may be your biggest customer some day—if you treat him right.

What's the reason for MAXWELL HOUSE "Turnover"?

You'll find the answer in millions of coffee cups!

EVER since the days—long, long ago—when a rare and mellow blend of coffee made its first public appearance in the dining rooms of the old Maxwell House, that same coffee has been prized and preferred by continually increasing numbers of people. Today, Maxwell House is the largest selling packaged coffee in the world—and its sales are being boosted still higher and higher by the largest advertising campaign ever put behind any coffee!



GOOD

to the

LAST

DROP

MAXWELL HOUSE *Coffee*

© 1929, G. F. Corp.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

The issue of this week celebrates the forty-sixth birthday of the Tradesman and also marks the beginning of our forty-seventh year of publication without change of editorship, ownership or business management.

Forty-six years is longer than most men are permitted to pursue a single occupation devoted to a particular purpose or the exploitation of a single ideal. The writer feels profoundly thankful that he has been spared so long to follow the vision of youth and amplify it through long years of faithful service and adherence to what he conceives to be his duty. He also feels deeply indebted to the many thousand patrons who have accorded him such generous support and encouragement in unstinted measure over so long a period. In many cases the relation between publisher and patron has been transferred from father to son; in hundreds of instances we are now serving the third generation of the men whom we started out with more than two generations ago.

Few men remain on the firing line as long as I have stayed by the Tradesman. Perhaps it would have been the part of wisdom to have retired years ago and turned the duties and responsibilities over to a younger and more energetic man; but candor compels the statement that I have become so enamored with the work I aim to accomplish from day to day that it has come to be regarded as a labor of love. To abandon it at this time would deprive me of the greatest pleasure which has ever come into my life—the feeling that I am pursuing a career which yields some measure of satisfaction, enjoyment and profit to my patrons, a comfortable living for my associates and a margin for myself which enables me to make regular disbursements to charitable and philanthropic causes which I could not assist so generously and effectively in the earlier years of my career.

No period in recent years has exemplified the stability of the mercantile business as has the past year, which has been a time of reckoning for many lines of industry. Inexperienced merchants and those who have undertaken to carry too many accounts on their books and too heavy a burdent of indebtedness have fallen by the wayside: but the percentage of mercantile failures has been smaller than the record in most other lines of business activity, proving conclusively that the distribution of merchandise is one of the most stable undertakings in existence.

The greatest menace which confronts the mercantile fraternity to-day is lack of experience, education and capital on the part of new aspirants for recognition as store keepers. This situation will continue so long as men insist on embarking in the mercantile business without previous practical training and with too meager capital to enable them to achieve success. Merchandising should be regarded as a profession and not as a makeshift. The man who hangs out his shingle as a lawyer or doctor must first devote a half dozen years to study and observation. Unfortunately, the average merchant assumes he can undertake the work of distributing merchandise without previously acquiring an intimate knowledge of the merchandise he intends to handle and—what is infinitely worse—that he can achieve success without immediately becoming a close and careful student of markets and market conditions. As a rule, such a man does not post himself to any extent by the perusal of books and trade journals devoted to mercantile topics. As a result of this erroneous conception of the proper qualifications for a mercantile career, our cities and towns are being overrun with foreigners who open stores on meager capital, conduct them without any regard for decency or cleanliness, never lock their front doors, violate every theory of good business and every tenet of business honor, talk excellent English when they purchase goods but are tongue tied when asked to pay for them. This influx of ignorant foreigners tends to bring the system of retail distribution into disrepute, creating distrust and disgust in the minds of those who are so unfortunate as to be compelled to patronize such establishments conducted by men with swarthy faces, dirty hands and dirtier mortals, who recognize no law, human or Divine; who insist on keeping open Sundays, holidays and practically all night; whose stores are utilized as sleeping rooms and nurseries; whose goods are contaminated by filth of all kinds.

The time has certainly arrived when no one should be permitted to handle merchandise until he has submitted to an examination before a competent tribunal and demonstrated his fitness to cater to the needs and necessities of the people in a proper manner. Until such qualification is demanded of the merchant, before he is permitted to engage in business on his own account, merchandising will never rise to the dignity of a profession, as it should.

The appearance of new alignments in the chain store field and the failure of several chains already established, owing to their inability to function properly, leads to the conclusion that the reign of the independent dealer is to continue for many years to come. People of discriminating taste and large buying power will nearly always favor the service dealer, no matter what inducements the chains may proclaim in the way of cut prices and low quality merchandise. If the regular dealer studies the methods of his boastful competitor and profits by the things he learns by contrasting chain store methods with his own practices, he needs lose no sleep over the encroachments of the chains.

Some of my friends in the grocery trade have adopted the chain store system, so far as the non-delivery of goods is concerned, and assure me they are making more money than they ever did doing business on the service plan.

When I embarked on the work of exposing the frauds and cheats who prey on the credulity of unsuspecting merchants I assumed that I would soon free the mercantile fraternity of crooks of this character. Instead of the number diminishing, it has been steadily increasing, not only numerically but in craftiness of design and boldness of execution. One reason for this is, of course, the constant influx of new and inexperienced merchants who furnish fuel for the flames. Without this supply of fresh material the wicked propaganda of deceit and fraud would be very greatly curtailed.

If every merchant would follow the Tradesman's frequently repeated advice and never pay any money in advance to a stranger or sign any agreement without reading every word above the signature, much of the enormous and humiliating losses which the mercantile fraternity sustain in dealing with sharpers would be saved.

I have no patience with the merchant who is "too busy to read." Such a man possesses precious little value to any trade journal, because the man who does not make good use of his opportunities in this world ultimately finds himself in the bankruptcy court or the poorhouse. He is merely "flotsam and jetsam on the wild, rude sea of life," as Ingersoll eloquently described the no-account business man.

I regard this anniversary edition as one of the most interesting of the long series of special publications the Tradesman has put out during the past forty-six years. Many of the contributions are timely and didactic, while others possess historic interest of great value. I have undertaken to deviate from the programme of previous years and present an entirely new set of topics or at least new treatments of old topics. I hope my readers will concede that I have succeeded in making a worth while anniversary edition.

I wish to avail myself of this opportunity to extend my hearty thanks to both the contributors and advertising patrons who have made possible so comprehensive a compendium of good things. E. A. Stowe.

Sausage Skin Dealers Accuse Racket Makers.

Sausage-skin magnates of London, England, are protesting against the tennis racket makers grabbing all the catgut to make racket strings. "We feel strongly about the matter," one of the magnates says, "because the tennis magnates are seizing all the catgut in the market to make their strings, and we can hardly get any to make our sausage skins." The "catgut," incidentally, comes from fresh skins of sheep.

TWELVE CHARTER MEMBERS.

Merchants Who Started With First Issue of Tradesman.

The Tradesman possesses a most distinguished roll of honor, of which it is exceedingly proud. It comprises the names of business men who have been on the subscription list of the Michigan Tradesman ever since the first issue, forty-six years ago. The Tradesman very much doubts whether any other trade publication can present such a collection of faithful followers as the following :

Amberg & Murphy, Battle Creek
Frederick C. Beard, Grand Rapids
F. H. Bitely, Lawton.
E. S. Botsford, Grand Rapids.
William J. Clarke, Harbor Springs
O. P. DeWitt, St. Johns
J. L. Norris & Son, Casnovia
Charles G. Phelps, Alma
Thompson & Co., Newaygo
M. V. Wilson, Sand Lake
O. A. Wolbrink & Sons, Ganges
L. M. Wolf, Hudsonville.

Five years ago there were twenty on this list. In the meantime five have died, as follows:

Chas. H. Coy, Alden
Richard D. McNaughton, Fruitport
D. Gale, Grand Haven
Chas. E. Belknap, Grand Rapids
H. P. Nevins, Six Lakes

Three have retired from business, as follows:

Walsh Drug Co., Holland
Wisler & Co., Mancelona
Milo Bolender, Sparta

Asks Curb on Cigarette.

The Board of Temperance, Prohibition and Public Morals of the Methodist Episcopal church, in a recent publicity sheet, came out against the advertising methods of manufacturers of cigarettes and called on Congress to take action.

After a reference to Senator Smoot's recent proposal to proceed against tobacco manufacturers, the Methodist Board says:

"But the time seems to have come when Congress should go further than this. There are many people who believe that the time has come when Congress should consider the propriety of protecting the American home and reserving to American parents the health education of their children by excluding from the radio and the United States mails all cigarette advertising.

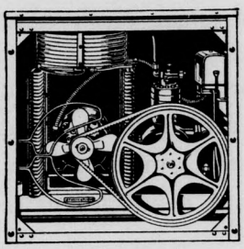
"There is not the slightest doubt that such proposed legislation would receive the support of millions of Americans who have stood about all that they can stand or intend to stand.

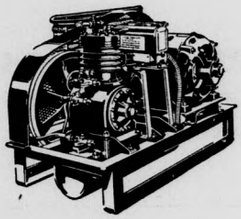
"It is not contemplated to deprive the adult users of cigarettes of the opportunity to purchase them. But there is a majority sentiment in at least 300 Congressional districts prepared to demand the protection of American childhood.

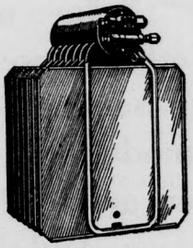
The law of worthy life is fundamentally the law of strife. It is only through labor and painful effort, by grim energy and resolute courage, that we move on to better things.

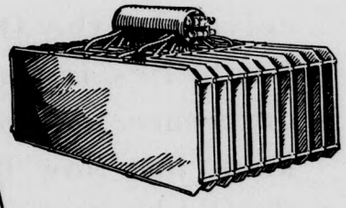
Stores and Restaurants Everywhere *have found a way to make more money*

They are cutting costs and increasing profits by installing FRIGIDAIRE









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FINANCIAL

Listing Adds To Desirability of Security.

An almost complete absence of bids for a score or more of stocks listed on the New York Stock Exchange on several days at the height of the recent voluminous selling raised the question of the value of listing on a recognized exchange.

Unquestionably the fact that a security enjoys a listing privilege adds something to its value, for most investors want to know the market value of their holdings from day to day and depend on quotations and records of transactions published in daily newspapers to keep informed on market variations.

The fact that a security is listed, however, does not necessarily always insure marketability; other factors are equally important. Many unlisted bonds, for instance, enjoy greater marketability than some inactive listed issues.

Pointing out that the value of a common stock and presumably its price depend largely on the company's earnings, A. G. Becker & Co. say in a comment on the subject that there is, generally speaking, no fixed value underlying junior shares—no call price, no fixed rate of return, to stabilize the market.

"Only stabilized earnings will, in the long run, do that," says the firm. "In the case of stocks the central market afforded by a stock exchange can perform a necessary service. Here, where trade in common stocks converges, earnings, prospects and other influences affecting value are taken into account and subjected to the composite appraisal of buyers and sellers, the resultant being a market price which over a period of time tends to be fair.

"With respect to a bond, the situation is somewhat different. Here the fixed rate or return, the fixed maturity, the fixed call price combine to hold market fluctuations within a narrow range determined largely by prevailing interest rates. It is estimated only 10 per cent. of transactions in listed bonds take place on the exchange."

The inexperienced investor usually feels his position is strengthened by holding a listed issue, the firm continues, but he "should realize that other unlisted issues may be traded in just as actively and that extreme marketability, like other investment features, costs something.

"This cost is reflected in a lower rate of return that must often be accepted on such issues, as against others of comparable security which are unlisted. The investor rarely needs such extreme marketability except on a small fraction of his holdings."

William Russell White.

[Copyrighted, 1929.]

Rail Shares Acted the Best in Slump.

Common stocks listed on the New York Stock Exchange fell from 7 to 98 per cent. in value from the high prices of the year in the sweeping decline of October and November, the average for 688, virtually all the active issues, being 53 per cent., according to a compilation by Hamershlag, Borg & Co.

An analysis of this slump brings out some ineresting comparisons. Public utility shares sank to the greatest extent as a group, while rails held up the best, with industrials following a middle course.

A little-known stock, the Northern Central Railway, lost only about 7 per cent., from its peak for the year, while White Sewing Machine tumbled 98 per cent., from 48 to 1.

An examination of the stocks on the basis of price classes shows that the lowest grade—that is, stocks selling from $1 to $50 a share—recorded the sharpest decline—60.3 per cent. All things considered, this group should show the greatest recovery on a rally.

The next class, from $51 to $100 a share, showed a decline of 55.8 per cent., while the third group, from $101 to $150 a share, dropped 49.6 per cent., and the fourth class, from $151 to $200 a share, lost the least in percentage, 49.3 per cent. Stocks selling above $200 a share declined 49.5 per cent.

Although thirty-four stocks were classed in the $200 group before the smash, only four failed to dip below this level: American Express, Peoples Gas, Hocking Valley and Central of New Jersey. Of the thirty-two stocks in the $151-$200 range not one failed to break the minimum, while in the third group only four of 104 maintained their classification.

"Public utilities suffered the greatest declines," says the analysis; "next came the industrials, and those least affected by comparison were the railroads.

"Among the utilities Detroit Edison dropped from 385 to 151, Peoples Gas and Coke from 404 to 208, Standard Gas and Electric from 243¾ to 73½. Among the industrials Adams Express showed the greatest loss in points, from 750 to 200 for the old stock; next came Case Threshing, from 467 to 130, and, third, Otis Elevator, from 450 to 195. Among the railroads Hocking Valley declined 225 points, New York & Harlem 224 and Chesapeake & Ohio 120."

William Russell White.

[Copyrighted, 1929.]

Market Psychology Has Been Changed By Break.

We are witnessing a period of market reconstruction similar in respects to that immediately following previous stock panics.

Instead of accepting every bullish report at its face value as before investors now have questions to ask. They want to know the hard-pan basis of values for particular stocks. They want to know whether present receding tendencies in business will be checked soon. They want to know what industries might reasonably be expected to weather best a possible recession in business. They want to know whether easy money is here to remain for a time. They want to know what securities will give the best return with the least risk. They want to know whether to buy stocks or bonds.

These questions reflect a very different market psychology from that pre-

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OLD KENT BANK

14 OFFICES
RESOURCES OVER
$40,000,000.00

vailing before early autumn. A continuous bull market for five years had lulled many traders into the belief that no major setback would come in times of prosperity. Old yardsticks for measuring market values on an earnings basis had been discarded. In the new era of prosperity it was presumed that common shares might climb to almost any level.

The heavy inflow nowadays of odd lot buying orders from persons with cash to take up stock indicates plainly enough that investors have not lost faith in the future of American corporate business. In the last week or ten days the financial district has been flooded with orders of this character. But the buying now is more intelligent than it was three months ago and indeed more intelligent than it has been in the past year or two.

Fortunately the financial district is not attempting to ignore the unfavorable factors or to exaggerate those plainly favorable. Opinions differ regarding the time it will take to recapture the market peaks so recently set. It will be a new experience in American history if eventually the market does not get back to its former high levels. The country has witnessed four or five major bear markets in the last quarter of a century but in every instance prices finally rallied to levels even higher than those before the breaks.

Paul Willard Garrett.

[Copyrighted, 1929.]

Thousands of Small Investors Still Have Funds.

A veritable tide of transfers putting stock into odd lots these days reflects the entry into the market of small investors who can still put up cash.

The rush to buy stock in small lots resembles in respects the recent scramble to sell in large blocks. What is the full significance of the present demand by investors for five, ten or fifteen shares nobody can say with certainty. At least this much is true. It is an undisputed testimonial to the great volume of funds still held by persons in moderate means at a time when it had seemed that nobody had anything left to put into the stock market. It is more. It is eloquent testimony to the confidence of small investors in the future of American corporations.

This cushion of small buying orders must be accepted as one of the strongest evidences of technical strength. That the entry of the small investor into the market on a cash basis at this time indicates a definite turn upward in the market is not a conclusion so easy to reach. In the financial district some good authorities look on the new movement as a pretty reliable sign of improving market conditions. But other equally shrewd judges refuse to draw any conclusions regarding the long trend.

It is not necessary for the time to go beyond the observation impressed on everybody by the inpouring volume of small buying orders that the recuperative powers of the country exceed all calculations.

Less than a month ago the stock market decline was viewed by many as a calamity from which the rich and certainly the poor could not hope to recover for years to come. That within the month in which new record lows of the 1929 panic were set the financial district would witness an unprecedented demand for stock from small buyers was the last prediction ventured by anybody. Yet that is the fact. Its full significance we must await future developments to judge. Perhaps it has no underlying meaning beyond what it shows of the recuperative powers of a growing country.

Paul Willard Garrett.

[Copyrighted, 1929.]

Flying in the Antarctic.

Commander Byrd's most recent flight in the Antarctic, which carried the American flag almost within the shadow of the South Pole, is a thrilling example of what modern invention has done for polar exploration. The combination of airplane and aerial photography has made possible scientific observations which in the early days of expeditions in the Antarctic could not have been made at all.

As the airplane passed on its flight south it overtook the geological party which was proceeding to the same destination at the base of the mountains which separate the Barrier from the two-mile high plateau in the center of which lies the South Pole. It was proceeding painfully by dog team at the rate of about ten or fifteen miles a day, while the airplane soaring overhead was flying at 100 miles an hour. Commander Byrd could do in a day what the men on foot could accomplish only in months.

Nevertheless, this does not mean that the airplane has enterly superseded the dog sled. The progress of the latter may be slow and laborious, but given time it will reach its destination. What is more, the party on foot escapes many of the dangers which confront the flyers in storms and forced landings. It can make camp and await better weather, while the flyers would probably find their plane blown away in any bad storm. If aviation has revolutionized Arctic exploration, we are glad to have this evidence that the dog team still plays an important role.

Too Late.

A new governor of a Southern state gave an elaborate reception at the executive mansion, following his inauguration. Callers left their hats and wraps in a bedroom in charge of an old colored servant, the check system not being in use.

At a late hour a city politician upon leaving was experiencing much difficulty in locating his hat. Finally, much embarrassed, he asked Uncle Ned if he had seen anything of his hat.

Uncle Ned enquired, "What kind of a hat was youse?"

The politician replied, "Mine was a brand new one and cost me five dollars just yesterday morning."

Uncle Ned chuckled and said, "Why, Good Lawd, Boss, all de new hats has bin gone foh ovah a hour."

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The Trade Battle of the Future.

If the Federal Trade Commission's investigation of chain store merchandising in the United States is sufficiently thorough to determine accurately how far these systems contribute to household savings, it will have served a good purpose. The Commission also has announced that it will investigate chain store combinations in their trust aspect, to see whether they comply with the Clayton and Sherman acts. This, however, is a matter of legal quibble. Consider, for instance, the paradoxical situation if it should be discovered that chain stores actually are of very great aid and benefit to the consuming public, but at the same time should be found to be operating in violation of anti-trust laws!

To-day sees 10,000 chain systems, operating 100,000 stores, in the United States, with a sales volume last year of between eight and ten billion dollars. These extend into practically every line of business—alphabetically from automobile accessories and barber shops to sporting goods and wall-paper stores. Each system has back of it the undoubted advantages of economies in cost of management and operation and quantity purchase prices. Just as old methods of manufacture have given place to mass production in certain fields, notably in the automobile and allied lines, just so the methods of selling goods of the past are given way to mass distribution.

Naturally, the chain systems are meeting with violent opposition from rural banks, backers of independent merchants; these retailers themselves, certain manufacturers and the various group buying systems, like jobbers' chains, resident buyers' chains and co-operative groups of independent stores. The trade battle of the future, however, as an advertising consultant remarked in an address in Louisville, will not be between independents and chains, but between chain systems themselves. This inter-chain competition may negative the advantage held by chains over the independent merchant.

More chain systems may be established, but it appears probable that inter-chain competition will result in a reduction of their number, through consolidation. One big grocery chain of the Middle West during the past year absorbed half a dozen others. The very nature of the chain, too, is changing. Shoe chains are taking on hosiery and women's apparel; drug stores have gone into the restaurant and candy business; mail order houses are forming retail chains. Thus competition is heightened.

But the day of the independents is not done, despite the fact that many have been forced out of business. Probably the independents will be obliged to adopt syndicate buying methods, but individuality in a retail shop, improved store arrangement and display, will continue to be factors in attracting trade.—Louisville Courier-Journal.

The Work of Landscaping National Parks.

The National Park Service, which is charged by law with the preservation of the scenic features of the National parks, inevitably is faced with more serious landscape problems than any other bureau of the Federal Government. To meet these problems adequately, from a professional and public standpoint, it has, as an integral part of its organization, a landscape architectural division.

The function of this division is two-fold: To see that no construction of any kind is permitted that will disturb a major scenic feature of a national park; and to insure the placement and construction of all developments in as unobtrusive and natural a manner as possible.

No class of developments escapes the surveillance of the landscape architects. Where Government buildings are under consideration, the architects draw plans that will permit the blending of the new structures into the landscape as inconspicuously as possible; and where construction to house the activities of the various public utility operators is concerned all plans must receive the favorable recommendation of the landscape men before approval is given the project.

Wherever possible, buildings, both governmental and public utility, are constructed of native stone and wood, which makes for landscape harmony. Outstanding among the newer achievements along this line are the new Ahwahnee Hotel in Yosemite Valley, which although several stories high and containing over 100 rooms, viewed from a short distance seems hardly more than a bungalow as it nestles in the trees in front of the great gray cliffs of the valley; the Grand Canyon lodge, on the North rim of the Grand Canyon, so skillfully designed and constructed that it appears almost to have grown as a part of the Canyon walls; and the new administration building at Longmire Springs, in Mount Rainier National Park, which is one of the finest structures ever erected from national-park funds.

Built of glacial boulders to the second story window ledge, with long slabs and a shake roof, it is so located and constructed that it fits into the landscape as though it were a part of the natural surroundings. It is a striking example of careful designing, and is a distinct credit to the landscape architects.

To obtain the best solution of the questions involved, under authority of Congress expert advisers were appointed by the Secretary of the Interior to make a study of the entire matter.

Another interesting study has just been carried on in Crater Lake National Park by Dr. Arthur L. Day, director of the geophysical laboratory of the Carnegie Institution, in co-operation with service landscape architects and engineers. In this survey especial attention was given to the location of roads in the park from the point of view of landscape preservation and preserving and reaching the elements of scientific and educational value.

Horace M. Albright.

The man who thinks he is too smart to learn is too ignorant to know how ignorant he is.

See Gain in Fabric Gloves.

Business in fabric gloves this season has not been up to expectations, the style trend to kid lines and warm weather earlier being cited as major influences on the demand. Spring lines now being shown, are expected to do better. They reflect a tendency to the slip-on glove and the long mousquetaire. In fancies the trend of orders booked so far is toward tailored types with flare cuffs for the new ensemble silhouette. Lighter shades will replace the dark ones of the Fall season, with particular emphasis on the light tans, biscuit and white.

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GRAND RAPIDS, MICH.

CHICAGO — GRAND RAPIDS ROUTE
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Over Night Runs between Chicago and Grand Rapids
DAILY SERVICE
GRAND RAPIDS MOTOR EXPRESS COMPANY
General Offices 215 Oakes St., S. W., Grand Rapids, Michigan
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MUTUAL FIRE INSURANCE

Bucket Brigades Do More Damage Than Fires.

Dearborn is a little village in Platte county, Missouri, its population is some 550 and the problem of fire protection is present there the same as any other town, city and section.

The Bucket Brigade is Dearborn's method of fire protection and it is no disgrace to have a bucket brigade when the citizens of the town are fire conscious and on their toes every time the alarm sounds.

The bucket brigade was the first form of organized fire control of which we have any knowledge and years ago it formed the chief defense against fire in our large cities.

Fire protection, like other systems, has gone through an evolution and our modern fire protection system is quite a contrast to the bucket brigade. However, the bucket brigade was the starting point for organized protection and many hamlets in Dearborn's class today, will be buyers of fire apparatus and equipment to-morrow. There are many towns in that class that will be the proud owners of a fire pumper and a volunteer department in a few years from now.

Thus the market for fire protection products increases and after surveys of the fire field one begins to question whether we have even scratched the surface of this potential market.

Villages like Dearborn grow into sizable towns and even though Dearborn doesn't grow and isn't large enough to purchase a fire truck—it will be included in some rural service plan of some nearby city and the bucket brigade will gladly place their buckets on the hook never to do a fire service again.

The important factor is that Dearborn is fire conscious—the citizens realize the destructive effect of fire and are ready at all times to fight the Old Demon.

Many of us undoubtedly have taken part in the activity of the bucket brigade, which is interesting to watch.

When a fire is reported in Dearborn the telephone operator is aroused from her sleep and she immediately plugs into all the city telephones, ringing them furiously until everyone has answered her call. As soon as central's first round of warning is complete, lights begin to flash in houses all over town. Every man jumps into his overalls, dashes out to the fire with shoes untied, often sockless with one suspender fastened.

Then the clanking of the milk buckets starts and they're off to the fire which is a "free for all" and "everybody's fire!"

If a member of the bucket brigade is not sure that he can get water at the location of the fire he fills the pail from his own pump or well and runs to the fire.

When an alarm is received, there are sounds of closing doors of homes, creaking of pumps, hurrying of feet along the street, the cracking of burning timber, the cackling of hens and the crowing of cocks.

When the men arrive on the scene they take no time to argue—everyone is chief and everyone a fire fighter. The idea is to get as much water as possible on the fire. A few men mount the pumps, while others carry and hand up the buckets of water. Others stand on the roof or points of vantage and dash the water on the flames.

If the fire is large enough the men divide into groups, working from different wells and attacking the fire from as many angles as possible.

Ministers, priests, doctors, teachers, merchants, farmers, bankers, and every man within a radius of about a mile stand side by side to fight the blaze. No one is exempt.

The bucket brigade still exists—it always will—it is the forerunner of better and modern protection in the countryside.

Interest Developed in New Season Outing Flannels.

Outing flannel buyers are prepared to hear about price announcement on 1930 lines during the present week. A number in the primary market have no immediate plans in this connection, but will be ready to start the season if they find others prepared to lead the way. More likely, say a number, the move will be initiated in the fancy field instead of in the plain color and bleached division.

The plan is to provide for the cutting trade who are accustomed to being taken care of at the earliest possible moment consistent with good merchandising among primary sellers. Whether ample returns will follow upon the offering of new lines is problematic at this time. Important buyers are desirous of getting their garment lines priced on a basis consistent with piece goods values.

Buyers say they would be pleased to see mills reflect a strong selling attitude, in line with what the period justifies. Producers have thought out the problem and conjectures in the market are to the effect that there will be materially little price difference between what has been done on yardage and what is planned for the new season.

It will not be before January that the jobbing interests of the country will be considered in connection with a pricing policy. This satisfies this important division. Factors in the market are prepared to see jobbers operate slowly, though they would be far more eager to place contracts if they believed that mills are not going to make more goods than they see a reasonable chance of selling.

Many look back over the past season and gain comfort from the fact that the merchandising of various lines was reasonably consistent and best of all, there was an avoidance of yardage accumulations. At the present time, reports state, producers are exceptionally low in their inventories and are on the point of benefiting by additional yardage demands on them.

If Lincoln found time occasionally to smile, even in the midst of war, why should we go around with chronic grouches because of our petty inconveniences?

CANDY FOR CHRISTMAS

Putnam's

Christmas Mixtures — Cream Mixes
Chocolate Drops and Specialties
LOWNEY'S Box Chocolates

PUTNAM FACTORY
NATIONAL CANDY CO., INC. GRAND RAPIDS, MICH.

North American Trust Shares

A fixed investment trust, of new, improved type, providing every good feature desired by prudent investors

SAFETY—No corporation with less than $100,000,000 capital stock was accepted for the portfolio;

DIVERSITY—28 stocks of the required worth, or more, the aggregate assets of the corporations being $22,000,000,000;

MARKETABILITY—Through the sectional distributors of North American Trust Shares, or the Guaranty Trust Co., of New York, shareholders may convert their holdings into cash at any time;

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303-307 Michigan Trust Bldg.
GRAND RAPIDS, MICH. PHONE 4267

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The Michigan
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Insuring Mercantile property and dwellings
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THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg. Grand Rapids, Mich.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT
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WILLIAM N. SENF, SECRETARY-TREASURER

PLAYING WITH LAND.

It Lightens the Cares of This World.

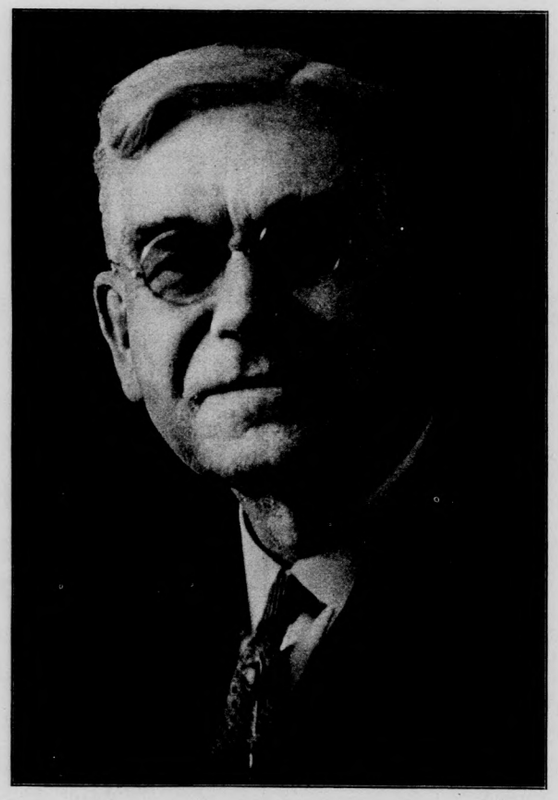
One day long ago with some companions I dropped down on that wonderful ocean beach near the Hague to watch the people gathered there from all the nations of Europe to enjoy the seashore. It was in summer and scattered over the beautiful beach were groups of people. I noticed a little girl who was playing in the sand, all by herself, and I judged she was an English girl, so I dropped down beside her and began talking with her. She was engaged in changing sand with a spoon from one receptacle into another, and when it was filled she turned it out and filled it over again. I asked her if she was having a good time and she said, "I like to play here," and I called her attention to a sailboat on the water which was dancing up and down and asked her if she didn't think it was a pretty boat and she said it was. Then I asked her about groups of people she could see and she looked where I pointed and answered me briefly and then, as if wearied with my questions, she went on with her spoon playing with the sand, dipping it from one place to another, letting the dry sand trickle through her fingers and evidently having a most delightful time.

When I was a child about the same age as this little girl, I visited with my parents an aunt of mine living near Milwaukee. All of the land tributary to Milwaukee is heavy clay and at my own home this was particularly true, but at Aunt Elizabeth's there was a great pile of sand in the back yard and I was delighted to take the sand from this pile and build mountains nearby and made walks and all sorts of childish things, and after a time my mother said, "Charlie, it's time for us to go home," and while I do not remember this conversation, Mother years after told me about it and I replied, "I don't want to go home." "Do you like Aunt Libbie better than your father and mother?" "No." "Well, then, why shouldn't you want to go home?" "Because it's easier digging here," was my reply. These illustrations graphically, it seems to me, bring to us the love of digging in the soil on the part of children.

One time not many years ago when I was in ill health and trying to get all I could out of life by the side of Lake Michigan, I took a bevy of children, boys and girls, for a walk, and I said to them, "What shall we do?" and the reply came from several of them, "Let's play with the land." "What do you mean by that?" "Oh, let's have some fun by making things out of the land," and they led me to a little rill running down from a spring toward the lake and finally losing itself in the sand. They said this was a good place to play. I was simply one of the children now and allowed them to lead on in the plan of recreation. One of them said, "Let's call this the Rhine River," and I allowed that that was a good name. "What are you going to do on the River Rhine?" I asked. "We are going to dam it up in one or two places and we've got some little water wheels and you know on the Rhine there are windmills and so we will put these waterwheels where we have the waterfalls and so we will imitate the method of getting power to do things." Then they suggested the making of hills along a part of the river and this was done with earth that was brought from a little distance away, all colors and kinds of earth. And then they made cities by building with sticks and stones something to represent cities, and they said they had seen pictures of vineyards on the side hills along the river Rhine and they would make a side hill and grow grapes. And this was very interesting. They got a lot of little twigs to make into grape rows and took sticks and twine to make trellises, and so on. This took a good deal of time and gave me a chance to ask the children a lot of questions. I said, "What kind of land do you think they grow grapes on?" Some of them thought it must be good land and so they transported the best ground they could find for that purpose, and in building the cities they said it was a good deal better to have nice even places upon which to locate the cities because if the land was hilly the cities couldn't be built so easily. I said to them, "What other things are there on the Rhine River that you think you ought to put up?" "Oh, there are castles." So hills were made and castles were built on the reliefs of ground.

All this I tell you because it illustrates how children love to do things with the soil, and when you have a combination of soil and water, most interesting plays can be worked out which children greatly enjoy.

While in California one year I visited a vocational school. It was a high school and I noticed a large area about it which was devoted to gardening, and upon enquiry I found that all the young people attending this school had little areas of soil upon which they grew vegetables and fruits. Some were individual gardens and others were group gardens. I was told that this feature of the school was wonderfully attractive and useful because the students learned about what were the possibilities of pieces of ground in growing things for the table. There were also gardens devoted to flowers and there was a little nursery of trees. This commended itself to me as a part of education of real import and value to a vocational school.



Charles W. Garfield.

During the last great war you all recall what wonderful feats of gardening were accomplished all over this country. The lessons learned in connection with the possibilities of the soil were of wonderful educational value. It is a pity we have not continued more activities along this linue. I recall visiting Boston Commons during those years and seeing many beautiful gardens developed by children. I attended a show in the horticultural building at Boston where these gardens competed with each other in their products, and some of the results were extraordinary and the lessons given in connection with what could be done with small areas of land were of the highest value to these boys and girls.

Many years ago the Secretary of our Grand River Valley Horticultural Society was W. N. Cook. He was called the village blacksmith in the early days of Grand Rapids and after he had given up his shop he took to gardening. Upon his lot on LaGrave avenue I saw for many years wonderful results of intensive gardening. He enjoyed playing with that piece of land and getting out of it all he possibly could. It was an object lesson to the neighborhood and to the city in the values that could be wrought out of a small piece of land. There are men whom you know of this city who have taken to the soil as an avocation, a relief from business cares, and have enjoyed working out results that have been of great value to the community. You will remember that Mr. Rindge had a beautiful farm out toward Grandville and upon this farm he illustrated in a graphic way the possibilities of the soil in growing cattle foods. William H. Anderson who is one of our most prominent citizens, came down to the city many many years ago and took up business of various kinds connected with the city. But he longed for something in country life where he was born and brought up, and he acquired a farm in Sparta township and has been adding to it all these years. He has shown to the people of our countryside how wonderfully a farm can be developed if business acumen is put into its management. The farm is a playground for Mr. Anderson. He doesn't play golf, but he takes the keenest delight working out problems connected with growing things on the farm which will be of value to other people and it is a wonderful place for people to visit to find out the capacities of an area of land to develop food for stock and man, as well as present a landscape that is a continuous delight.

Latterly Noyes Avery has been playing with land at Eastmanville. His wife and Mrs. Will Hefferan, people whom we know very well, are having a wonderful play with pieces of land which they are developing into rock gardens, and this gives them an opportunity to study plants and their adaptation to special purposes. It means to them a delightful recreation and they have become expert in this playing with the land.

Out on Jefferson Drive, just beyond where I live, Will Roberts, who is a wholesale dealer in eggs and butter, has been working out the possibilities of a single lot, and his friends delight to go to his rear garden and note the perfection of his methods in taking a piece of land and working out all sorts of possibilities. His perennial borders are the pride of the neighborhood. And still, all of this is a by-play, so far as his daily life is concerned. His business down town is important and his evenings and his Saturday afternoons are spent in loving devotion to his back yard, and it is a capital illustration of the happiness which can be

(Continued on page 31)

Your cheese stock is not complete without Velveeta

VELVEETA is no experiment. Repeat sales to the consumer have already established an acceptance for this new health food surpassing every expectation.

For here is a product with a universal appeal. Delicious in flavor — containing all of the healthful properties of rich whole milk — slicing firmly when chilled — spreading like butter — a cheese product which blends perfectly with all other foods in cooking. A health food for everyone. Velveeta is highly relished by all who try it.

Velveeta has unusual qualities. It is an attractive, new item and has big sales possibilities. Now is the time to get behind its sale. Ask your wagon distributor or jobber.

KRAFT-PHENIX CHEESE CORPORATION, General Offices, CHICAGO

Makers of "Philadelphia" Cream Cheese

DRY GOODS

Michigan Retail Dry Goods Association.
President—F. H. Nissly, Ypsilanti.
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Manager—Jason E. Hammond. Lansing.

Trailing Frocks of Filmy Fabrics For Evening.

Evening dress for Palm Beach and the other watering places of the South is more than ordinarily distinctive this season. In the new evening gowns and ensembles are shown definitely the return to a natural waistline, ankle-length skirts, trains, new decolletages and sleeves, reversing utterly the fashions of the last dozen years. Each couturier launches his individual conception of the new mode, but in all of them is evident that simplification which is also sophistication.

Patou is making most of his evening gowns uncompromisingly long, the skirts of chiffon or marquisette with many sheer panels trailing. Blanche Le Bouvier fits the figure with a supple bodice that extends below the hips and adds wide ankle-length flounces, while Worth poses a bodice inspired by the maillot of a bathing suit over very long skirts. Cheruit uses quantities of tulle looped over taffeta to make an extremely bouffant dance frock.

Chanel keeps to the lifted hem line in front in an evening gown of black lace over black tulle, the skirt very wide and finished with band at the bottom of six inches of black velvet. In this model a narrow scarf-belt of black velvet defines the Empire waist line—of which much is heard. The peplum is employed by several designers in both sheer and heavier fabrics.

For the debutante Lanvin offers a new version of the robe de style, youthful, bouffant, with the fullness swung to the back. A chic little dance frock of black taffeta has a gay touch in black brocaded with bright nosegay set in as a panel down the front and added in two huge panniers and sash ends at the back.

As for fabrics, nets and laces will be much worn by debutante and matron alike. A fine quality of marquisette is being used by some modistes for their Southern seaside evening gowns, as this fabric resists the dampness better than tulle, chiffon or other diaphanous materials. In a pale banana shade it is especially lovely. Prints are fashionable in taffeta moire, crepe and especially chiffon in pastel and brighter shades.

Some delightful ensembles emanating from Paris are shown in gowns of flowered chiffon, with a long cape in plain color matching the ground or repeating some note of the flower design. The ensemble illustrated, from the collection of Mme. Louise Selbey, has a chiffon frock with floral design in shades of purple on an ivory ground. The cape, with its deep yoke, is in two shades of mauve and purple, which match the print.

Now Slippers and Bags Match.

The ensemble in accessories for evening is so well established as a correct fashion that bags and shoes and some times a scarf are chosen with relation to each other and to the whole costume. Unusually fine and dainty designs are shown for the Palm Beach season, fairy-like creations to be worn with the flowery mousselines and shimmering silks. Shoes to be worn with the more elaborate gown are made of the same material repeating the scheme of design and color. The new models are shown in moire, satin, crepe, some quite simply trimmed, others embroidered, beaded and elaborated in different ways.

Evening slippers of crepe de chine to wear with a flowered chiffon dress are made in a plain color, reflecting the general tone in the pattern, or the background of the material. Bags are also made of the crepe in the same shade with a mosaic pattern added in some sort of needlework, almost always strass, with color. Shoes of moire or satin to be worn with formal gowns of the same goods have little elaboration, or perhaps an ornamental buckle.

Most of the new evening shoes are touched with gold and silver, with silver heels and linings and the all-silver kid slippers are a saving grace in the new mode and not only are exceedingly fashionable but of especial service because they, like "Parma violets, go with any gown." The shapes are diversified, but the simpler models, such as the opera slippers with a slender finish along the edges or a handsome buckle are popular because of their slenderizing shape.

A silver slipper of the low opera cut has a large buckle of rhinestones set deep in frosty silver, and with this is shown a small bag of silver kid pleated into a frame of silver filigree thickly set with rhinestones.

The shoes and bags shown with the evening ensembles especially created for the Southern resort season have varied characteristics according to their designers. All of the shoes have extremely high heels, most of them being undecorated although matching the shoe or trimming. Some styles are extremely ornate, others very simple. Premet's formal gowns are shown with strap sandals, extreme in cut.

A Radio in the Car.

Both the automobile and the radio are held responsible for great changes in the American manner of living. Now that they are to be combined and motor cars equipped with receiving sets, still further developments may be expected in our current styles of entertainment.

We are not sure that a radio in the back seat will prove particularly conducive to safety on the highway, but in several respects it might be made very useful. The common complaint that the scenery is virtually invisible because of fast driving and screens of billboards could be met by radio description of the country through which the motorist is passing. It will no longer be necessary to make even a pretense of looking at the countryside. Or, again, if traffic is heavy when one is hurrying to a football game or even to the theater, perhaps it will be possible to tune in while still on the road and thereby obviate all necessity of seeing either the game or the show.

For advertisers the equipment of automobiles with a radio should mean a field day. But they will have to be careful. A song of praise for the gasoline which lasted only half as many miles as it should have or a glorification of the tire which just blew out might not strike a very responsive chord in the hearts of stranded motorists.

Holiday Merchandise

Do not lose business during the last few days before Christmas because your stocks are incomplete or poorly assorted.

Our stocks are complete and correctly priced. Come in or telephone for your needs at once.

Paul Steketee & Sons
WHOLESALE DRY GOODS

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

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

Detroit's Largest Stock Carrying House invites you to inspect their line of Ladies' Coats, Suits, Dresses and Children's Coats. Stock always on hand for immediate delivery.

SMALL-FERRER, INC.
1217 GRISWOLD ST. DETROIT, MICHIGAN

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

SHOE MARKET

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

Two Essentials Not Possessed By Chain Stores.

The Boot and Shoe Recorder is publishing each week the story of a young man named Billy Rogers who engaged in the shoe business in a New England town. He was considerably disturbed over the establishment of several chain shoe stores in the same block and sought the advice of a noted authority on the subject.

After introducing himself, he plunged right into his problem. "Professor Brinstead, you gave me a lot of help to-day, for I run a shoe store here in Fretton and I have four chain stores on my block. You said that the independent store should meet the chain competition by individualizing his store. I didn't quite understand what you meant by that. I wonder if it's asking too much, for an example of what you mean?"

Professor Brinstead looked at his watch, then frowning for a moment, replied: "Let me see how I can illustrate my meaning. You recognize many chain stores the moment you see them, don't you? You can tell a Woolworth, Liggett, A. & P., when you see one, can't you? They have something distinctive about them. Personally I think many chain stores are crude and hideous so far as appearance is concerned, nevertheless they are recognized on sight, and they convey a very definite impression of what they stand for. They have individualized themselves Nationally. Now, what the chain store has done Nationally, you must do locally. You must make the appearance of your store distinctive, your advertising must also be distinctive and in harmony with the store appearance. When you do this, the appearance of your advertising and of your store is recognized as yours—no one ever wonders whose advertisement they are reading, they recognize its general make up. Follow me?"

Billy and Grant nodded in unison. A small crowd had gathered around the speaker, who then continued. "A good example of what I mean can be given in your town. I noticed a small shoe advertisement with a picture of an old shoemaker. I've seen it before when in Fretton. I should say that the people must begin to know the 'look' of the advertisement and probably read the rather clever sayings of the shoemaker."

Billy couldn't resist it! "That's my advertisement you are talking about, professor!"

Brinstead raised his eyebrows in surprise. "Yours? Well I congratulate you. It's a clever idea and if continued cannot help but individualize your store. Then of course you must personalize it."

"That's the point I don't understand."

"The chain stores, by and large, lack personality. No hired manager can give such a personality to a store as can a proprietor. Most of the chains, as I explained, sell on National advertising and price—the drug people sell Nationally advertised goods at cut prices, so do the dry goods people—of course the shoe chain doesn't unless it is a manufacturers' chain, selling the makers' own Nationally advertised line. The chain store strength is not in buying, as is commonly supposed, but in specialized skill in choosing locations and in pushing a definite sales policy vigorously. No individual proprietor can do better than chains in these particulars—he can't afford the high priced specialized brains that the chains get. Yet the small retailer can personalize his store by offering that which the chains are weak in, namely localized service. The chains realize this and are working to overcome this weakness; but they can never equal the individual's effort if—and mark what I say, mark it carefully—if the individual will think as hard and work as hard as the chain store management. Unfortunately, too many small retailers are lazy—they do what they must rather than what they can, and in consequence they stay small retailers."

"Yes, of course," Billy agreed, "but I still don't see what you mean by personalizing a store. Can you give me a definite example?"

The speaker smiled. "You surely keep to your point, young man, so I'll answer you as definitely as I can—and I'll keep to such examples as relate to shoes, that I have observed. A metropolitan store has built up a personality by discouraging any trade but the most exclusive—that store is recognized in its city as the place where you pay top prices but you get excellent shoes, with a truly marvelous sales service. Another store in an Eastern city has cultivated the bankers' and brokers' trade. It advertises only in financial papers or the financial page of the daily paper, using financial terms. It has a ticker service in the store—the owner was a former bond salesman. Follow that?"

"Yes sir," Billy was listening hard, as he said to June later.

"Then another store specializes in babies' shoes. It's recognized as the place for babies' shoes. It carries a larger stock of their specialty than any other store in its town. You could, if you wished, become known as the store for sports shoes; tennis, golf, fishing boots and so on. You could become the recognized store for taking care of difficult foot cases—all these things I've mentioned are beyond the present scope of the chain stores—and I question if it would be good business for them to be other than general in their shoe appeal."

"Is it possible for a man to personalize, as you call it, on two things? Could I, for instance, combine specializing on children's shoes with taking care of fitting that the ordinary shoe store can't care for?"

"No reason why not, but to do that you must carry a bigger and more varied stock of your special styles—if you follow me—than anybody else in this town. And you can't personalize your store overnight. You have to grow it—just as a child grows and develops characteristics by which he is known."

Here's our story—
and we've stuck to it

We sell to the independent jobbers, who sell to independent grocers who sell to independent housewives who want quality without paying a premium in price.

If that's your policy, too, any really good independent jobber will be glad to take care of you.

A. R. Rich
President

PURITY OATS COMPANY
KEOKUK, IOWA

NATIONALLY ADVERTISED
Sold Exclusively to Independent Retailers
Who Operate Their Own Stores
THE HIGHEST QUALITY TRADE MARK REGISTERED
MONARCH
Food Products
REID, MURDOCH & CO.
CHICAGO
New York-Boston-Pittsburgh-Wilkes Barre-Tampa-Jacksonville
San Francisco-Los Angeles-Phoenix-St. Louis

It Pays to Feature
MONARCH COFFEE
in January

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.

Price Tags Sell Goods.

Do not wait for a customer to ask for the price.

He may not. He may walk out of the store.

You can take this as final; the customer does not like to ask questions. Most of all, he hates to ask the price.

He somehow feels that question, and particularly the direct question of "What is the price?" obligates him to buy.

He stands looking, word-fencing, waiting to learn the price by accident.

The salesman often tells the customer everything except what he most wants to hear—the price.

So tell them the price.

Of course, it is not necessary to hurl the price right in the teeth of the customer.

Prices can be brought in incidental to showing the article.

Price is not always bad news. It is usually the best argument in the whole sales talk.

It should represent quality in the goods, plus low selling cost, a modest return on our work and investment and a decent profit to the dealer.

Makes Money Work.

A good grocer in Marysville makes a habit of returning change to a customer so that she will have nickels and dimes. If a customer has 50 cents in change coming, the grocer returns her a quarter, one dime and three nickels.

Right next to the cash register is a nice display of candies, gum, etc.—5 and 10 cent sellers. Many times, every day, the customer returns 5 and 10 cents to this grocer and carries away some of this merchandise. But if she had to return the 50 cent piece for change she would think that it was too much trouble or too much bother to the grocer and she would walk out without the merchandise from the candy counter. Make it easy for her to buy.

One Way To Success.

A man who operates successfully both a service and a self-served store in a small Iowa town attributes success of the service store to: rapidly scheduled deliveries; telephone selling, which accounts for 65 per cent. of the total business; strictly enforced credit terms; plain price marks; giving statement of account with each order, which facilitates check-up by the customer and induces prompt payment; consistent advertising which is tied up with daily newspapers and National magazine advertising.

How Many People Pass Your Store?

Did you ever count the number of people who pass your window in five minutes? Probably not—but just do it now. Multiply the result by twelve, then eleven or twelve, depending on the size of your town. This will give you a daily "circulation" of your window. You pay rent for this circulation, so you might as well use it. Begin to study the display used by other stores in your town. Once you take an interest in your window you will be surprised at the number of ideas and the pleasures you will derive from the work.

The Value of Stock Control.

One progressive merchant, through a simple method of record keeping, was enabled to pick out and discard those items for which his customers made no demand. He then decreased his stock of live items to a reasonable figure and assured himself that he was neither overordering or underordering. There was a net reduction of lines by 32 per cent. Although money invested in stock was reduced by 8 per cent., sales were increased 20 per cent. and profits increased 50 per cent.

Turning Waste Into Money.

In a certain grocery store, all the wood packing material is broken up by a delivery clerk in spare time, all but the barrels. Into the barrels is put the broken pieces of wood and each barrel of this sort of kindling wood sells for 25 cents and the purchaser comes and gets it and carts it to his home. Each fall the customer buys five or six barrels of this wood and the grocer is $1.50 ahead instead of being out the cost of hauling it away.

Have You Considered This?

An outside delivery service may be able to do your delivering for you at less than you can do it yourself. One concerns gets its packages delivered by an outside agency for 9 cents as against a cost of 19 cents when the delivery was handled in the store. This delivery service is patronized by many large stores in the city of operates at a good profit.

A Drawing Card.

For the same reason that progressive drug stores always put their telephone booths in the rear of the store. put your bread, cake and such articles on a table there. It will draw your customer down through a veritable barrage of good-looking, profitable foods, some of which will find their mark in her eyes.

Average Debtor.

Statistics show that you have absolutely no chance to sell the average debtor any cash merchandise when he owes you a past due account, and the quicker you force collection the more chance you have of getting his cash business, or should be become in better circumstances — a new and profitable charge account.

Macaroni Origin.

Macaroni is said to have been brought from China and introduced into Europe by the Germans, from which source the Italians learned of it. The method of manufacturing it was considered to be a great secret at the time.

You can't hit high by aiming low.

Beech-Nut Coffee «

comes to Michigan

backed by the biggest Advertising Campaign ever run for coffee in this state!

Newspapers
Bill Boards
Street Cars

An Advertising Campaign big not only in size but in the *length of time* the advertising is to appear. Already scheduled right through to December 31, 1930!

A Tested Campaign

This campaign has already *proved* its strong pulling power. Two years ago Beech-Nut Coffee was introduced in New York with the very same series of advertisements—and today Beech-Nut Coffee is second in popularity and volume in that highly competitive market.

All tied up with a wonderfully effective merchandising plan that will make Beech-Nut your unquestioned leader. Beech-Nut salesmen are now covering the trade. If one has not already called, write the Beech-Nut Company, 1900 E. Jefferson Avenue, Detroit, Michigan.

Beech-Nut Coffee

Rare flavor from tropic heights

MEAT DEALER

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

Cheap Sections Want Cheap Meat.

In the past, large retail marketing concerns dealing in meats often seemed to think of big business and busy stores in terms of medium quality and low prices. In some cases the policy brought good results, but best results came when markets were located where the people were relatively poor and had to sacrifice quality to save. The bad results usually came from using the same quality and prices in all neighborhoods where markets were located.

There are many of the cheap sections of the country to-day where it would probably be foolish to try to sell highest qualitied meats and where such a policy would not be of any advantage to the consumers, since it would mean too much of a burden on them and they would have to resort to eating a smaller quantity of meat to keep within their means. Taking the country as a whole and eliminating certain sections where prosperity is not as general as in other places, most consumers are demanding a fairly high quality of meat, and many are demanding the best that can be obtained. Several of the largest operators of large retail meat businesses were quick to see a change in consumer demand and have changed from medium to high quality. Where capacity business is an essential part of the marketing scheme, the prices charged have not been as low as poorer meat could be sold for, but quite reasonable for the quality sold.

This policy, which is followed by large concerns, is proving to be profitable as well as more satisfying to their customers. The measure of economy in this country to-day is not necessarily lowest prices in meats, but reasonable prices considering the quality. In other words, the greatest successes have come from a relatively high rating of average consumer demand, rather than from considering the public cheap. Of course, all grades of meat from the various grades of livestock are always consumed, but a higher consideration of consumer demand results in more high quality produced to meet the demand. This is particularly true as to many manufactured products. Some of these products can be made either strictly high qualitied or lower qualitied in order to sell lower in price.

Sale of Half-turkeys Advised.

Sale of half-turkeys, a plan that the Department of Agriculture will advocate next Thanksgiving season, according to an oral statement by Roy C. Potts, chief of the dairy and poultry division of the Bureau of Agricultural Economics, should put turkey on perhaps twice as many tables, and should stabilize the market for Thanksgiving turkeys, he stated.

Mr. Potts said the average turkey consumption of one person at one meal is estimated at six ounces, and consequently a 10 pound bird seems more than is required by a family of average size for one meal, even a Thanksgiving dinner. One result, it is estimated by the Bureau of Agricultural Economics is that only one-fourth of American families now buy Thanksgiving turkeys, and many who do buy them find it necessary to serve turkey hash and other left-over dishes for two or three days following the feast day.

The half-turkey plan, Mr. Potts stated, will encourage the grading of turkeys by Government inspectors, advocated by the Department to eliminate poor specimens.

Sale of half-turkeys would not eliminate from either half dark meat or light meat, or favored portions like the "drumstick," because the birds, Mr. Potts explained, would be split down the middle. The only portion of which there would not be enough to give one to each half would be the neck, and it was doubted if there would be much complaint on that account, it was stated.

Low turkey prices this year, Mr. Potts stated, have been felt by turkey producers, particularly in the sections where low-grade fowls are produced.

Other supplies for the Thanksgiving table moved to market in most cases as usual, according to Wells A. Sherman, of the Bureau of Agricultural Economics. The supply of cranberries and Irish potatoes showed reductions, but sweet potatoes were plentiful, the celery and spinach crops were about as usual, and Fall cabbage and turnips were plentiful, Mr. Sherman said.

Whales Believed To Drive Fish To Shore.

There has been considerable opposition among Pacific coast fishermen, according to the West Coast Fisheries magazine, to the extensive whaling operations being carried on in that region.

The whales, it is believed by the fishermen, are good for the fish industry. Subsisting chiefly on sardines and their kin, they perform the function, the fishermen say, of driving the smaller fish into the shore waters to escape their devouring mouths. The albacore and other tunas, which, like the whales, eat the sardines, follow their prey into the shallow water—and consequently the fishermen can catch them all without venturing on the high seas.

Grieved Over Turkeys and Commits Suicide.

Mrs. Margaret Mason, of De Peyster Corners, N. Y., committed suicide last week because of grief at parting with her turkey flock. Despondent because the turkeys she had raised were to be killed and sold at the turkey market for the Thanksgiving feast, she set fire to the small barn in which the turkeys were housed and perished in the flames.

Fortunately for the butcher and the consumer, most turkey raisers are not so soft-hearted.

The clerk who sees what's to be done and does it is always sure of his job.

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

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

INCREASE YOUR WINTER SALES

Fleischmann's Yeast-for-Health corrects constipation, digestive troubles, boils and skin disorder to which people are subject in winter. It also supplies the "sunshine" vitamin so much needed in cold weather.

Tell your customers about it and increase your winter sales.

FLEISCHMANN'S YEAST
SERVICE

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.

GRIDDLES — BUN STEAMERS — URNS
Everything in Restaurant Equipment
Priced Right.
Grand Rapids Store Fixture Co.
7 N. IONIA AVE. Phone 67143 N. FREEMAN, Mgr.

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

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

ABE SCHEFMAN & CO.
COR. WILLIAMS ST. AND PERE MARQUETTE RY., GRAND RAPIDS

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.

Some Points in Regard To Christmas Business.

"Feature practical gifts" was, a few years ago, sound advice for hardware dealers in catering to their Christmas trade; and a good many hardware stores at that time profited by the trend away from the purely ornamental and toward the practical.

Now, however, conditions are somewhat different. The difference is due to the fact that numerous articles turned out a few years ago merely in black metal are now available in aluminum, brass or white or colored enamel. So that the useful and the ornamental are now in many cases combined in what the hardware dealer has to offer his public.

However, the gift possibilities of the hardware stock are not limited to the purely ornamental lines or to useful articles that are also decorative. In fact, there is scarcely an article in the hardware store that does not possess some gift or holiday aspect. Quite often decorative effects can be added at small cost. If the article itself is not decorative, make the package Christmassy and attractive.

Thus, among the articles one hardware dealer suggested as possible gifts were electric irons and food choppers. The brightly nickeled electric iron is fairly decorative; the food chopper is almost entirely utilitarian. But neither can be compared ornamentally with a lot of gifts in the hardware store.

The dealer overcame the difficulty by providing a few rolls of holly-decorated paper. He wrapped the packages with this paper and tied them with narrow red and green ribbon. This made a wonderful difference in the appearance of the package. In fact, the Christmas aspect of the package became a strong selling point.

Many lines of this type can be made decorative by using decorative paper and ribbon in packaging. If little Christmas tags with the words "Merry Christmas to_____ from_____," are added, so much the better. The cost is not large, and the saleability of the line, whatever it is, is materially increased.

It is perfectly true that the customer can provide Christmas wrappings and cards himself. But when he finds an alert dealer furnishing these Christmas accessories with the goods, he appreciates the convenience and shows his appreciation by buying much more readily. In a display it is good policy to show the unwrapped article and the article in its Christmas package.

If there is any lingering prejudice in your community against the hardware store as a gift shop, it can be overcome by the liberal use of Christmas decorations.

The dingy, gloomy, ill-lighted hardware store of other days is gone. The present-day hardware store is bright, clean, well-lighted and attractive. But at the Christmas season it pays to add seasonable decorations that bring the Christmas idea emphatically before your customers.

The Christmas bazaar idea was apparently originated by the big city department stores. The small city dealer will find the ideas of these stores worth studying. He may not be able to use them in their entirety; but he can readily adapt and modify them to meet his needs and conditions.

A good many hardware stores have adapted the bazaar arrangement for handling Christmas business. Such an arrangement, of course, takes up considerable space; and for this reason small hardware store might find it impracticable. But where it can be utilized it is very effective.

An advantage of the bazaar is that quite often it can utilize space that is not otherwise conveniently located. A bazaar is primarily for the purpose of showing miscellaneous articles at popular prices. It is meant to be a center where customers can congregate and conveniently examine the less expensive gift lines. In some cases hardware stores having a second floor only partly in use have found it worth while to clean this out and fit it up as a bazaar. For a bazaar, the space is divided into decorated booths, each in charge of a clerk.

Occasionally hardware dealers cater to juvenile trade by providing a "Toyland" on the second floor, where children and their parents can wander about and look over the gifts for the younger folk. With a Santa Claus in charge, such a feature is doubly attractive.

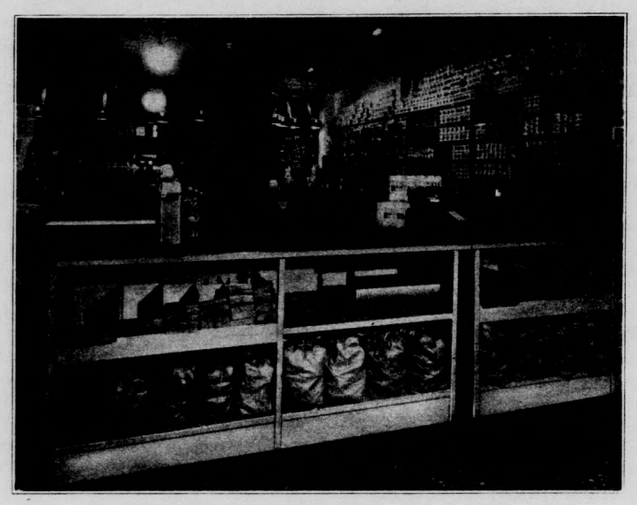
If you hold a bazaar or introduce a toyland feature, be sure to advertise it well. Put up signs throughout the store, "See our Christmas bazaar on the second floor," and so on. Take a good-sized portion of your newspaper space to play up "Bazaar bargains." On occasional days it is worth while to use your entire advertising space to feature this part of the business. You can have 50 cent booths, 25 cent booths and the like; or you can, for one day, feature gifts at some special price. Ring in the changes every day or two on the bazaar. You will find your bazaar draws trade, even on the second floor; and it can be used, not merely to sell seasonable gift lines, but to clean out a lot of odds and ends that might otherwise remain on your hands.

Neat price tickets are valuable at all times, but doubly so during the gift purchasing period. In the holiday season, most of your customers are out to purchase gifts; and many of these people dislike to bother a busy clerk by asking questions when they have nothing definite in mind.

Very often the prospective customer imagines that the unticketed article is high in price. There can be little question that a large share of the public associate the absence of the price-ticket with high prices; and such individuals will be more apt to buy a ticketed article rather than ask the price of one that is not tagged.

In ticketing your Christmas lines, use cards measuring about 1½ by 3 inches, bearing the inscription "A Merry Christmas" or "Christmas Greetings" and surrounded by a holly

From YOUR Side of the Counter



Customers will buy attractively displayed merchandise.

Now, take your own viewpoint.
For your own convenience, for economy of space, for easy rearrangement, for adjustability, for appearance, Terrell's Steel Shelving offers all these and many more advantages.
Let us help you modernize your store — We'll gladly answer any inquiries.

TERRELL'S EQUIPMENT COMPANY
GRAND RAPIDS, MICHIGAN

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

border. The blank space on an ordinary card, usually filled with the name of donor or recipient, can be marked with the price. The seasonable card adds to the appearance of the goods on display, and emphasizes the suggestion of Christmas.

Home made cards can be used if preferred; but the lettering should be done in the Christmas colors, red and green, on white cardboard.

It is not too late to check up your store and window lighting. Now when the days are short and dark, lighting is of the utmost importance; and relatively small changes in your arrangements will often result in decided improvement.

One hardware dealer last year was using a silent salesman to show silverware and cutlery. He was not satisfied with the result. The display was neatly and attractively arranged, but the goods did not seem to show up to advantage. The dealer installed two show case lamps. The cost was not large, but the benefits were very marked. The extra lighting made the show case stand out, and customers were arrested by the sight of a glittering and splendidly arranged display of these two lines. Goods in the rear of the case showed up almost as well as those in the front.

In showing goods, especially cutlery, cut glass, silverware, brass and copper, pearl-handled articles, and the like, an abundance of light is necessary to bring out the fine finish. Well-lighted stores with bright windows and glistening salesman have a strong pulling power in dark December.

In the Christmas rush when the dealer and his salespeople are working at top speed to push the sale of the better class of gift lines, there is a certain tendency to overlook the customer, man or woman, boy or girl, whose purse is limited. Customers of this kind are numerous. As a rule they would like to spend more, but they haven't the money to spend.

Merchants and clerks should not overlook these people. Try to fill their wants as promptly and courteously as you would the wants of your wealthier customers. There are many articles in the hardware stock ranging from 25 cents up to $2 that can be sold as Christmas gifts. Do not imagine for a moment that all your prospective customers are looking for high priced gifts that glitter. Many customers are looking for essentially practical gifts at a moderate price.

You can never tell from a man's buying power to-day what it will be a few years hence. There is one thing pretty sure, however; that customer who buys carefully rather than go into debt will, some day, have a bigger purchasing power than he has now. Don't slight him because just now he buys according to his means rather than according to his hopes.

If Santa Claus has not already arrived, he should make his appearance by the end of this week. Many wide-awake hardware dealers start their Christmas selling immediately after the Thanksgiving holiday. Santa Claus, to be effective, must make his appearance and hold his reception at your store while the season is still young. The last minute Santa Claus attracts no attention nowadays.

Remember, too, to put your best foot foremost—in other words to put on your strongest and most effective Christmas displays while the season is young. Don't save your best display until Christmas Eve. By that time people will be too worried by their last minute buying to even notice the decorative display in your windows. For the last put on stocky displays, full of gift suggestions and freely price-tagged. What the customer needs at the start of the Christmas campaign is a display that will fill him chockfull of the spirit of Christmas; what he needs at the close of the campaign is a display that will give him practical help in selecting gifts.

Make the most of every opportunity to talk over your selling plans and the lines you are featuring with your salespeople, and particularly with your extra helpers. The latter may strike you as pretty raw and unsatisfactory; but young people working behind the counter for the first time need help and encouragement. See that your more experienced salespeople are helpful rather than impatient.

Incidentally, keep an eye on these extra helpers for future possibilities. Every now and then you'll find one whose natural aptitude for selling and interest in the hardware business makes him a promising "bet" for a permanent position later on. Sooner or later you will need someone to fill a vacancy; it will pay you to do a bit of scouting as opportunity offers, and to keep your eye on promising young people.

Remember that what your customers need most is practical help in selecting gifts. If you have not already done so, it is not too late to get out some sort of list of gift suggestions for distribution through the mail and over the counter. One hardware firm in a city of 16,000 people got out a 16 page booklet in which the Christmas lines were well illustrated, described and priced. Not merely were the showy gift lines played up, but the gift possibilities of hardware staples were also suggested.

A few suggestions in regard to such a booklet. You can't illustrate everything, but thoroughly overhaul your stock of cuts and try to illustrate particularly the lines you are featuring. For other lines, a few words of concise description will be helpful. Make your list thoroughly comprehensive; and quote prices or at least price ranges. Incidentally, a little talk on the wisdom of buying early will help; so will the assurance that any article will be put aside for later delivery on payment of a small deposit.

See, before you go any further, that everything is in shape for the efficient handling of your newspaper advertising. At this busy season advertising copy should be prepared well in advance. Also, outline as far as possible your series of Christmas displays; and make all needful arrangements to have these put on and changed with the least possible disturbance to business.

Finally, see that your facilities for making deliveries are the best. Efficient handling of deliveries is very important at the holiday season; and if extra clerks employed, see that they know their business as far as it is humanly possible to do so.

Victor Lauriston.

To move ahead, be steadfast.

When in need of

High Class Detective Work

call on or wire

HALLORAN DETECTIVE AGENCY

506 Grand Rapids Savings Bank Building
Phone 65626 Night Phone 32193
Grand Rapids, Mich.

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

Sand Lime Brick

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

Brick is Everlasting

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

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

The Brand You Know by HART

Look for the Red Heart on the Can

LEE & CADY Distributor

FRIGIDAIRE
ELECTRIC REFRIGERATING SYTEMS
PRODUCT OF GENERAL MOTORS

For Markets, Groceries and Homes

Does an extra mans work

No more putting up ice

A small down payment puts this equipment in for you

F. C. MATTHEWS & CO.

111 PEARL ST. N. W

Phone 9-3249

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

Nucoa

KRAFT 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

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

HOTEL DEPARTMENT

News and Gossip Concerning Michigan Hotels.

Los Angeles, Nov. 29—Somebody has written me with thanks for the Southern ham formula, suggesting that this column could be made more valuable by adding occasional recipes from time to time. This I purpose doing when I uncover something which I believe, from experience, to be reliable and useful. That prince of landlords, the late George Fulwell, who, in his younger days, was a steward of National reputation, favored me with a collection of cooking recipes which were especially good. I have passed them out to many of my friends and as I see fit will publish an occasional one, although it was never intended the hotel column should act in an advisory capacity for chefs.

Roscoe Tompkins, who was the first resident manager of Book-Cadillac Hotel, Detroit, was for several years co-manager with Pierre Barns in the operation of Hotel Blackstone, Chicago. He is well known among Michigan operators who will be interested in knowing that he has assumed the management of the Midland Club, Chicago.

Some of the tourists camps in California are models of comfort and convenience, many of them being operated by hotel men, and quite frequently in conjunction with some hotel. The Roosevelt highway, in California, is lined with them. At many of them one will find circulating hot water, ice water, electric cook stoves and all of those space saving built-in devices that have recently become the real estate stronghold in booming apartment property. There are shower baths and garages, and even in cases where they are operated in connection with higher priced hotels, the charges are reasonable. The old-time free tourist camp is almost forgotten and the hotel man, whose exclusive business is commercializing hospitality, has accepted the inevitable and is trying to develop a profit from this class of patronage.

Quite frequently we hear the expression that the profits in the catering business are carried out in the garbage pails, which is true in a great many instances, and the guest guesses why it is. Poor cooking has much to do with the fat garbage pail, and the discriminating patron helps it along. Practical food dispensers give a great deal of attention to the returns to the kitchen from the dining room. When they are abnormal he checks up to find a place to lay the responsibility. In many cases the food is served cold, but more frequently the chef has taken too much for granted and has failed to function properly. I should say the garbage can is one of the greatest leaks in the whole food-serving problem.

The old problem of the use of the paper napkin bobs up quite frequently at hotel and restaurant gatherings. I hate them and have always maintained that no self-respecting caterer will use them. In these modern times when there are hotel linen organizations to furnish napkins at a cost of a quarter-of-a-cent each, the excuse anyone could give for using the paper variety would not wash with me.

Mr. and Mrs. Geo. H. Snow, of Reed Inn, Ionia, have been enjoying a well-deserved motor trip through the Canadian provinces. The Snows have made a wonderful success of the Ionia property. For some time they conducted the Hotel Belding, Belding, where they gained a reputation for hospitality and fairness, but with the building of the Reed Inn, they saw an opportunity and, accepting it, they have done well.

One of the big motor stage corporations has started into the hotel business as a side line, but are said to be making a winderful hit with their program. They enlist capital to build these establishments at some of the chief stopping points along their routes. They are not of the jim-crow type by any means, but are real serviceable hotels with every known modern improvement, and they are proving as big a bit as the transportation facilities which they are offering. When you plan your stage trip, you can have incorporated in your itinerary the hotels at which you desire to stop, and the transportation company attends to all the reservations so that when you reach your day's destination you will find a room, according to your desires, awaiting your occupancy. There is the additional provision of stage reservations the next day. The prices are reasonable and the combination is certainly great.

The American Hotel Association held an executive meeting in New York last week and I note that among those present was Walter J. Hodges, of Hotel Burdick, Kalamazoo, who is on the directorate of that organization.

Samuel G. Holmes, well-known as maitre d'hotel, at Hotel Tuller, Detroit, has gone to join hands with Ward B. James, his former superior officer, now general manager of Hotels Windermere, Chicago. Mr. Holmes was assistant steward at Detroit Statler, but in earlier days was an assistant manager at the Morton Hotel, Grand Rapids.

President Piper, of the Michigan Hotel Association, called a meeting of the executive committee of that organization at his hotel, Madison-Lenox, Detroit, at which, in addition to regular program, he appointed Preston B. Norton, general manager of Hotel Norton, Detroit and Norton-Palmer, Windsor, as chairman of the Association's membership committee in place of Ward B. James, removed to Chicago. I'll say that this is another instance of the "punishment fitting the crime," for nobody knows better than your humble servant just what the capabilities are when it comes to securing members for any association. He is largely responsible for the large number of Detroit hotels on the State hotel roster, and he certainly was a veritable whirlwind when it came to building up the Greeter Charter in that city. And while he is doing this is holding down several responsible jobs in his own organization.

Mrs. Ethel Burlingame has taken a lease on the building and furnishings of the Arcadia Hotel, at Alma, and will conduct the institution herself. Mr. and Mrs. W. H. Jebb, who operated the Arcadia for several years have taken over a 50 room hotel at Corry, Pennsylvania.

A Michigan hotel manager ordered a supply of linen and then refused to accept same.

"I am rejecting the linen because it is not the kind I ordered," the manager wrote the seller, whereupon the latter brought suit for damages by reason of refusal to accept shipment.

"Did you examine these goods before rejecting them?" the hotel's attorney asked.

"I did."

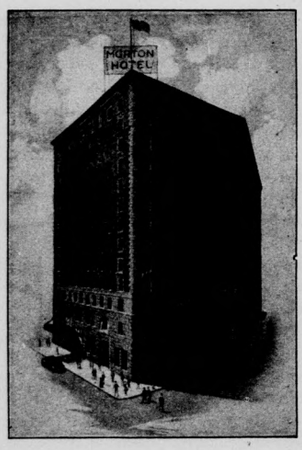
"Did you find the goods to be of a merchantable quality?"

The Pantlind Hotel

The center of Social and Business Activities in Grand Rapids.

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

750 rooms — Rates $2.50 and up with bath.



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

400 Rooms—400 Baths

Menus in English

MORTON HOTEL
ARTHUR A. FROST
Manager

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

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.

HOTEL OLDS
LANSING
300 Rooms 300 Baths
Absolutely Fireproof
Moderate Rates
Under the Direction of the Continental-Leland Corp.
GEORGE L. CROCKER, Manager.

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

"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.

This question brought the seller's attorney to his feet. "We object to the question of any evidence as to the value of the goods," he insisted. "On the grounds that the buyer, having rejected the goods on a specific ground, namely, that the goods were not of the class he ordered, cannot rely now upon an entirely new objection, that is, to say an objection to the quality of the goods," and the judge sustained the objection. A point very well taken and assuredly well worth remembering, in any line of business.

The present tariff fight in Congress has produced some novel propositions and arguments, but probably the most peculiar is that advanced by a certain "league" for a tax on bananas which cannot be successfully raised in this country. Such a levy was urged on the ground that "less bananas would mean a wider market for apples, pears, peaches and other deciduous fruits." Those who advanced the proposition naively report that "the idea was considered novel and out of reason by members of Congress.

If a human being were like a mere brute, whose stomach needs only to be filled with something suitable for health and strength, regardless of taste or desire, such a contention might seem logical. It will be a long time, however, before American citizens will plan their food on lines laid by tariff manipulation. Congress may be able to say just what patriotic citizens may drink, and may be able to enforce such a mandate, but I am of the opinion that when it comes to stowing away victuals the same patriots will be found adjusting their own menus to meet their tastes, and if they want bananas, they are going to have them, and woe be unto the tariff or other "league" which interferes with their constitutional rights in that direction. Dyspepsia and congressional regulation might fight for the right of way.

Frank S. Verbeck.

History of the Standard Insurance Policy Form.

An unconstitutional statute may be observed for many years, then some body challenges it and the Supreme Court nullifies the act. One enactment of this kind was in force in Michigan for eighteen years before the Supreme Court decided that it was unconstitutional. E. A. Stowe, Grand Rapids editor and publisher, recalls the case for he had an active part in having the statute enacted. This was the case:

Prior to 1885 there was no standard form of fire insurance policies in Michigan. The policies of no two companies were exactly alike. Provisions were in policies that not many insured fully understood. If an insured held policies in two or more companies, then had a fire loss, he had to settle with each company on a different basis.

At the legislative session of 1885 a law was enacted directing that a standard form of fire policies be prepared by a commission of three, the Commissioner of Insurance, the Attorney General and a third member to be appointed by the Governor. Mr. Luce was then in the executive chair and was immediately importuned by the insurance companies to select an insurance man for the third member. Mr. Stowe made a strong fight for the appointment of a civilian for the third place. He won out by proving to the Governor that every insurance commissioner Michigan had had up to that time was selected from an insurance office and found employment as an insurance official on his retirement from office. Mr. Stowe urged the appointment of Charles Buncher, since deceased, who was then credit manager for Edson, Moore & Co. and who had made a careful study of insurance matters, as the third member. Governor Luce immediately accepted Mr. Stowe's suggestion and appointed Mr. Buncher. Mr. Stowe then raised a fund among the larger insurance users of Grand Rapids and retained the late Niram A. Fletcher to represent the insuring public in the hearings of the Commission. He was opposed by sixteen expert insurance lawyers from Michigan and adjoining states, but succeeded in getting a form adopted by the Commission which was fair to both parties. The Insurance Department put the standard policy in force without the Legislature giving it legal status.

All companies used the standard policy from 1887 to 1905. Then one company contested a fire loss in Benzie county, holding that the standard policy, not having been made a part of the code by the Legislature, was but a department regulator, hence void.

The Supreme Court, in a decision May 25, 1905 the case of King vs. the Concordia Fire Insurance Co., sustained this point. The case is in volume 140, Michigan reports, page 258. The syllabus reads:

"The Michigan Standard policy of 1885 providing for an Insurance Policy Commission and authorizing it to prescribe a standard form of fire insurance policy is unconstitutional because to delegate legislative power is in violation of Section 1, Article 3 of the Constitution."

The Legislature, being in session when the decision was rendered, promptly enacted the standard form into law, making the standard fire policy a part of the insurance code and it has continued to be ever since, to the great advantage of the insuring public. —John Fitzgibbons in Detroit News.

They Do Things Differently in Bermuda.

I noted in the bankruptcy proceedings last week that Milo D. Rathbun, a Grand Rapids dentist, has filed bankruptcy proceedings, claiming $1,075 assets and $40,166.63 liabilities. How any man can have the nerve to make such a showing is more than I can understand. Whenever I have my attention called to such a disclosure I am reminded of a condition I had brought to my attention in Bermuda when I was there in 1911. Bermuda consists of 365 islands. The population of the group is about 18,000. There are law courts and jails at each end of the group—Hamilton on the West and St. Georges on the East. When I was there only one man was in jail, a merchant who had failed so disastrously that only 18 per cent. of his indebtedness was liquidated. Later he received a large legacy from a deceased relative and spent it in riotous living. Then the law stepped in and threw him in jail, to remain until the balance of his indebtedness was paid. I sometimes wish we had a similar law in this country, so that men like Rathbun who fail for $40,000 with only $1,000 to pay with could be placed where they could not easily repeat the experience a second time.

No one can visit Bermuda or any other English dependency without forming a wholesome respect for English law and English court proceedure. There is one place where the wealth of the accused and the dishonest tactics of shyster lawyers cut no figure. Everyone is treated alike and dealt out even handed justice. I visited the law courts several times while I was in Bermuda and came away each time with commendation in my heart for the absolute fairness of English legal practice. The petty courts are conducted with all the dignity and decorum of a Federal court in this country. The judges wear white wigs and black gowns and maintain order with an iron hand. No horse play is permitted. Any lawyer who attempts to create a frame-up is automatically disbarred.

In this country the witness in court is asked, "What do you know about this case?" In Bermuda the first question put up to a witness is "What do you think about this case?"

E. A. Stowe.

They Are Watching You.

Use scoops or forks, or wax paper in serving customers with bulk goods.

That's especially important when serving customers with cheese and other such products.

Customers are thinking a lot about sanitary practices these days.

They want their bulk goods handled without contact with your bare hands.

And they are watching you more closely than you think.

You know this is a fact. Then do not forget it and become careless, for failure to do these things right drives good customers to other stores.

Easy To Slip On These.

One of the big chain store systems has this rule. "Whistling, playing, loud talking, and other boisterous acts by clerks are prohibited in any of our stores."

Maybe it seems to you that in these days no such rule is necessary.

But it is neccessary. This big chain store system finds it so; and they enforce it.

It is easy for many well-meaning clerks to get sloppy and careless in their attitude on these things.

And when they do it always costs the store something.

Pool Tables For Homes Popular.

The demand for pool tables for home use this Fall has been better than the record volume established last year, and Christmas orders booked in this line are equal to those of a year ago. The chief demand is for tables in sizes above the mere toy class. Collapsible models retailing at from $15 to $45 are selling in the best volume. The Middle West and Eastern States are best from the point of sales. Deliveries by manufacturers are keeping pace with demand at the present time.

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.

HOTEL BROWNING
Grand Rapids
Room & Bath $2 to $2.50. No Higher
Half Dollar Dinners 5:30 to 8 P. M.
Three Squares from Station.
Liberal Parking Space.

HOTEL
OJIBWAY
The Gem of Hiawatha Land
ARTHUR L. ROBERTS
Deglman Hotel Co.
Enjoy the delightful Government Park, the locks, the climate and drive.
Sault Ste. Marie Michigan

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

RATES
$1.50 up without bath
$2.50 up with bath

CODY CAFETERIA IN CONNECTION

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

Good Retailing Starts with Careful Buying.

Since the world began a large percentage of the people have always been opposed to progress—"just on general principles." When the sewing machine came along the cry went up that it would put the dressmakers out of business and at once cut off the demand for handworkers in the textile field: when the phonograph came people bemoaned the fact that it would sound the death knell of individually created music in America—the cry became louder when radio entered upon the scene, but never before in the history of the country has there been as large a percentage of people vitally interested in music as there is to-day.

When the mail order houses began to wax strong and prosperous in the West, retail organizations all over the country armed themselves for the battle and in many sections went so far as to try to pass legislation prohibiting the mail-order houses from doing business by mail in certain localities. The same thing happened again when the large direct-selling companies began to spread their wings.

But perhaps that particular trend of progress which has led to the gradual but steady development of chain store retailing has resulted in a greater storm of protest than anything else, certainly among 80 per cent. of the retail trade. There is probably nothing that the chain store operator has not been accused of by their competing independent retailers. Perhaps some of the accusations have been fully merited, but the fact remains that in every city in the United States to-day we still can find independent retailers who are still waxing strong and prosperous in spite of the steadily increasing chain competition.

A careful study of the methods and policies pursued by these successful independents usually brings to light the fact that their success is based upon good merchandising which includes intelligent buying and selling—a combination which is very hard to beat in any branch of retailing regardless of the chain store situation.

The claim is usually made that it is impossible to compete with the chain stores because of the low prices at which they sell, but this assumes that price is the only basis on which the American public makes it purchases.

Aside from the fact that most chain stores attract much of their trade through the low prices at which they sell, the further fact still remains that the big attraction is not the low price but rather the well-known merchandise they offer for sale.

Of course, it cannot be denied that chains buy, as a rule, at lower prices than independents—but anyone who has ever had any dealings with chain-store buying departments knows that, as a rule, the first consideration of the buyer is "will it sell" rather than "what's the price." It is obviously true that chains like any other retailers make their money on the merchandise they sell, not on the merchandise they have on their shelves, regardless of at what price they may have bought it.

Perhaps the most important principle underlying chain store success is the rapid turnover at a small profit, and the chain operator knows that only those lines are profitable which turn over rapidly. It is really astonishing how many retailers still persist in the belief that the greater the differential between cost and selling price the larger the profit they make, forgetting altogether that necessary factor of turnover, which in the final analysis is bound to determine the profit they make.

This common-sense reasoning is particularly applicable to lines sold in the average soda founain or average confectionery. The average soda fountain proprietor operates in addition to his soda fountain a confectionery department where he sells a variety of confections —boxed, packaged and in bulk. Now confectionery items are perishable items, which means that stocks must move quickly, not only in order to make a profit per sale, but in order to assure the freshness and palatableness of the merchandise.

A 50 cent box of stale candy, or even a 10 cent candy bar, if hard and discolored, may easily result in a good customer taking his or her future business elsewhere.

The most important things to remember in buying are:

1. To buy the right quantity. Buy enough to avoid the risk of stock shortage and don't buy so much that you suffer loss through actual spoilage or are forced to offer unsatisfactory merchandise to your trade.

2. Buy well-known merchandise for which there is a steady sale among the class of trade to which you cater.

It is probably true that the retailer chosen as an example in this case is not typical. His is a somewhat extreme case and is cited in the hope that it will cause others in the same business to cross examine themselves so far as their buying policies are concerned—to check over their stocks and to see to it that their future buying is done first with an eye to the ready saleableness of the merchandise.

Most successful retailers have proved that well-known advertised merchandise moves more rapidly and usually conforms more closely to uniform standards of quality. Some confectioners have, of course, developed good business on homemade specialties in the candy line, but, as a rule, the dependable day-by-day profits are made on the items the public knows and has been taught to want.

It has been said that if the average retailer would buy more intelligently the selling would take care of itself.

Discourteous Clerks Can Zero Best Planned Efforts.

The chain unit window display of gum-drops looked tempting, several cut in two to show the pink interior. My latent baby appetite was quickened. I eagerly wanted half a pound. "Haven't any—all out," said the counter girl; not, please note, "I am sorry, but we're all out." "But your windows are full of them," I protested. She knew, but she couldn't "take any out of the window."

But wanting the candy, I hunted up the manager. He said "All sold out." "Why, you're not out," I answered. "Your windows are full of them.' "I am going to take them out," he answered, "All right, begin now," I countered. I want some now." "No, I can't spoil the window during the day," he replied. "But you are spoiling trade—offering what you cannot supply—telling folks to come in for what you have not got—just as I came in—and it is up to you to take some out for me now and remove that display at once."

He shrugged his shoulders as if I were hopeless, and left me.

Contrast a San Francisco Kresge store. At the counter I was told all the canned figs were out, although the display was intact; but on reporting to the manager, he climbed right in and got what I wanted.

That the chain management knows the seriousness of such a shortcoming was revealed by what the director of that chain wrote in answer to my report of this incident; for I did report it, for the sake of fair play. "In your brief letter," he said in part, "you told us considerably more than we get from our own traveling supervisors. If that is the impression people get in our Blankton store, it is very much to our interest to know it and we are obliged to you for giving us the information."

Picture a string of people induced to enter that store for those gumdrops, beng told that stock was out, leaving again silently—for mighty few would take the trouble I took—feeling that "you can't depend on the Jinpsom stores," and we can sense the devastation wrought by such dub methods as that local manager displayed.

The fact is that virtually every effort any merchant can make can be nullified, his advertising wasted, his planning gone for nothing, if his customers are met by ignorant, repellent, indifferent salespeople. That is why progressive merchants constantly work toward mprovement in those who meet their customers. Endless work goes into this training. It is approached from every angle, new angles eagerly sought for. Paul Findlay.

An Opening Day For the Fountain.

An opening day for the fountain is an excellent idea. I would not have it the day the store opens. The dispensers will not be familiar with the new apparatus and it would be almost impossible to have everything ready for a big rush. I have known a number of fountains that made a bad start in this way. It took a long time to overcome the adverse effect of an opening for which they were not prepared.

There is no trouble in securing a crowd at a new fountain on the day of its formal opening. Curiosity, if nothing else, will bring people in. It is advisable to have some little special for the day—a souvenir. It need be nothing more than a flower. On one occasion I arranged with a local candy manufacturer to supply me small boxes of his fine candies at a small price to be given free. We handled these candies in our candy department, and they made a double advertisement. Some simple thing of this kind is effective.

While curiosity will bring people, they must hear about the opening before their curiosity can be aroused. If your store is centrally situated, I would suggest the liberal use of newspaper space in making the announcement. A large sign announcing the date of the opening should be placed in front of the store, preferably over the door so that it can be read from a distance. In some locations circulars can be used to advantage, and if you have a mailing list, be sure to send special invitations to your regular customers. E. F. White.

Late Business Changes in Indiana.

Angola—Roy E. Cox has purchased the West Side grocery and meat market from Clyde Zimmerman.

Marion—Chas. Levy, proprietor of the Levy meat market, died at his home.

Morristown—Ernest Zims will add some new equipment to his grocery and meat market.

Spencer—Taylor & Franklin will discontinue their meat business here.

Summitville—Henry Kirkpatrick and Kenneth Cunningham will open a meat market here.

Warren—Lee Boulevare has sold his grocery and meat market to D. V. Souvine.

Warsaw—John Hall, who is in the grocery business here, will add a modern meat department.

Lockport—Luther Wallace has opened a meat market here.

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

La Porte—The National Rabbit Breeders and Packers Association, recently formed by local men, announce plans for an extensive business in fur and meats.

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

Not Unusual For a Married Man.

The Tactful Husband—My dear, a man was shot at by a burglar, and his life was saved by a button which the bullet struck.

His Wife—Well, what about it.

Nothing, my dear, only the button must have been on.

Some Helpful Ideas For Merchandising Candy.

This wholesale grocer gives his men some ideas on how to sell candy and to help their retail customers to sell it:

"In connection with your candy business for this next week and just following up what we stressed at the last sales meeting, here is the new idea for your table. While we had quite a little fun about marshmallows at the meeting, it did make an impression, and we are sure your merchants are going to be sold on the advisability of carrying marshmallows not only as a staple food commodity but as a related item to the holiday sales. And so for this table which you got the merchant to let you have, we are going to suggest that this next two weeks you get him to permit you to arrange this table so that it will contain a caddy of marshmallows in the center and 4 ounces and 1 pound marshmallows grouped around this, so that it will make a beautiful display, but not so perfect that people will be afraid to pick up the packages. The caddy of marshmallows should be open and exposed so that they can see the quality; and if they snitch one, it will be sure to pay profit, because then they will want to buy some. Each one of these should have a price tag on it, especially since it is possible for our merchants to sell the caddy marshmallows at such a remarkable price. We should inform the consumer of this advantage.

"This display will not take up the entire surface of the table, so on the other end of this table you will get them to display the 1 pound chocolate-covered cherries. As suggested by your own retail customers last night, nice candies would be a related item to some of the fruits you are selling for those special dinners they are going to have. Chocolate-covered cherries are coming into great favor. The sale is increasing tremendously. Your stores have a decided advantage over a lot of the other stores because they are able to offer this high grade, soft center chocolate cherry at a price that competes with the biggest chain systems and still make a handsome profit on it. There is no chance for any of your merchants to get stuck on either of these commodities, because both of them will continue to sell all through the holiday season; and even if the merchant didn't get started right away, he would want a stock of these around Christmas time. So if he has a weak heart or a feeble effort and finds at the end of this time that he hasn't disposed of all of his marshmallows or cherries, he can still put them into his stock and before the Christmas season is over they will have vanished without much effort. Of course, this isn't the idea in getting him to put them on the table. The real idea is for him to get them out where they can be seen and then put some sales effort behind them and rake in the dollars of profit that are bound to follow. Candy is profitable and trade-building and should be given attention."

The Ten Marks of an Educated Man.

He keeps his mind open on every question until the evidence is all in.

He always listens to the man who knows.

He never laughs at new ideas.

He cross-examines his day-dreams.

He knows his strong point and plays it.

He knows the value of good habits and how to form them.

He knows when to think and when to call in the expert to think for him.

You can't sell him magic.

He lives the forward-looking, outward-looking life.

He cultivates a love of the beautiful.

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.

Acids

Boric (Powd.)	9	@	20
Boric (Xtal)	9	@	20
Carbolic	38	@	44
Cutric	52	@	66
Muriatic	3½	@	8
Nitric	9	@	15
Oxalic	15	@	25
Sulphuric	3½	@	8
Tartaric	52	@	60

Ammonia

Water, 26 deg.	07	@	18
Water, 18 deg.	06	@	15
Water, 14 deg.	5½	@	13
Carbonate	20	@	25
Chloride (Gran.)	09	@	20

Balsams

Copaiba	1 00	@	1 25
Fir (Canada)	2 75	@	3 00
Fir (Oregon)	65	@	1 00
Peru	3 00	@	3 25
Tolu	2 00	@	2 25

Barks

Cassia (ordinary)	25	@	30
Cassia (Saigon)	50	@	60
Sassafras (pw. 60c)		@	50
Soap Cut (powd.) 35c	20	@	30

Berries

Cubeb		@	90
Fish		@	25
Juniper	11	@	20
Prickly Ash		@	75

Extracts

Licorice	60	@	65
Licorice, powd.	60	@	70

Flowers

Arnica	1 50	@	1 60
Chamomile Ged.)		@	50
Chamomile Rom.		@	75

Gums

Acacia, 1st	50	@	55
Acacia, 2nd	45	@	50
Acacia, Sorts	35	@	40
Acacia, Powdered	40	@	50
Aloes (Barb Pow)	32	@	40
Aloes (Cape Pow)	25	@	35
Aloes (Soc. Pow.)	75	@	80
Asafoetida	50	@	60
Pow.	90	@	1 00
Camphor	87	@	95
Guaiac		@	60
Guaiac, pow'd		@	70
Kino		@	1 25
Kino, powdered		@	1 20
Myrrh		@	1 15
Myrrh, powdered		@	1 25
Opium, powd.	21 00	@	21 50
Opium, gran.	21 00	@	21 50
Shellac	65	@	80
Shellac	75	@	90
Tragacanth, pow.		@	1 75
Tragacanth	2 00	@	2 35
Turpentine		@	30

Insecticides

Arsenic	08	@	20
Blue Vitriol, bbl.		@	08
Blue Vitriol, less	09¼	@	17
Bordea. Mix Dry	12	@	26
Hellebore, White powdered	15	@	25
Insect Powder	47½	@	60
Lead Arsenate Po.	13½	@	30
Lime and Sulphur Dry	08	@	22
Paris Green	24	@	42

Leaves

Buchu		@	1 05
Buchu, powdered		@	1 10
Sage, Bulk	25	@	30
Sage, ¼ loose		@	40
Sage, powdered		@	35
Senna, Alex.	50	@	75
Senna, Tinn. pow.	30	@	35
Uva Ursi	20	@	25

Oils

Almonds, Bitter, true	7 50	@	7 75
Almonds, Bitter, artificial	3 00	@	3 25
Almonds, Sweet, true	1 50	@	1 80
Almonds, Sweet, imitation	1 00	@	1 25
Amber, crude	1 00	@	1 25
Amber, rectified	1 50	@	1 75
Anise	1 25	@	1 50
Bergamont	6 50	@	7 00
Cajeput	2 00	@	2 25
Cassia	3 00	@	3 25
Castor	1 55	@	1 80
Cedar Leaf	2 00	@	2 25
Citronella	75	@	1 00
Cloves	4 00	@	4 25
Cocoanut	27¼	@	35
Cod Liver	1 50	@	2 00
Croton	3 00	@	3 25
Cotton Seed	1 35	@	1 50
Cubebs	5 00	@	5 25
Eigeron	4 00	@	4 25
Eucalyptus	1 25	@	1 50
Hemlock, pure	2 00	@	2 25
Juniper Berries	4 50	@	4 75
Juniper Wood	1 50	@	1 75
Lard, extra	1 55	@	1 65
Lard, No. 1	1 25	@	1 40
Lavender Flow	6 00	@	6 25
Lavender Gar'n	1 25	@	1 50
Lemon	6 00	@	6 25
Linseed, raw, bbl.		@	1 20
Linseed, boiled, bbl.		@	1 23
Linseed, bld less	1 30	@	1 43
Linseed, raw, less	1 27	@	1 40
Mustard, artifi. oz.		@	35
Neatsfoot	1 25	@	1 35
Olive, pure	4 00	@	5 00
Olive, Malaga, yellow	3 00	@	3 50
Olive, Malaga, green	2 85	@	3 25
Orange, Sweet	9 00	@	9 25
Origanum, pure		@	2 50
Origanum, com'l	1 00	@	1 20
Pennyroyal	3 00	@	3 25
Peppermint	5 50	@	5 70
Rose, pure	13 50	@	14 00
Rosemary Flows	1 25	@	1 50
Sandelwood, E. I.	11 50	@	11 75
Sassafras, true	1 75	@	2 00
Sassafras, artif'l	75	@	1 00
Spearmint	7 00	@	7 25
Sperm	1 50	@	1 75
Tansy	7 00	@	7 25
Tar USP	65	@	75
Turpentine, bbl.		@	63
Turpentine, less	70	@	83
Wintergreen, leaf	6 00	@	6 25
Wintergreen, sweet birch	3 00	@	3 25
Wintergreen, art	75	@	1 00
Worm Seed	4 50	@	4 75
Wormwood, oz.		@	2 00

Potassium

Bicarbonate	35	@	40
Bichromate	15	@	25
Bromide	69	@	85
Bromide	54	@	71
Chlorate, gran'd	23	@	30
Chlorate, powd. or Xtal	16	@	25
Cyanide	30	@	90
Iodide	4 06	@	4 28
Permanganate	22½	@	35
Prussiate, yellow	35	@	45
Prussiate, red		@	70
Sulphate	35	@	40

Roots

Alkanet	30	@	35
Blood, powdered	40	@	45
Calamus	35	@	85
Elecampane, pwd.	25	@	30
Gentian, powd.	20	@	30
Ginger, African, powdered	30	@	35
Ginger, Jamaica	60	@	65
Ginger, Jamaica, powdered	45	@	60
Goldenseal, pow.	6 00	@	6 50
Ipecac, powd.	5 50	@	6 00
Licorice	35	@	40
Licorice, powd.	20	@	30
Orris, powdered	45	@	50
Poke, powdered	35	@	40
Rhubarb, powd		@	1 00
Rosinwood, powd.		@	50
Sarsaparilla, Hond. ground		@	1 10
Sarsaparilla, Mexic.		@	60
Squills	35	@	40
Squills, powdered	70	@	80
Tumeric, powd.	20	@	25
Valerian, powd.		@	1 00

Seeds

Anise		@	35
Anise, powdered	35	@	40
Bird, Is	13	@	17
Canary	10	@	16
Caraway, Po. 30	25	@	30
Cardamon	2 50	@	2 75
Coriander pow. .40	30	@	25
Dill	15	@	20
Fennell	35	@	50
Flax	9½	@	15
Flax, ground	9½	@	15
Foenugreek, pwd.	15	@	25
Hemp	8	@	15
Lobelia, powd.		@	1 60
Mustard, yellow	17	@	25
Mustard, black	20	@	25
Poppy	15	@	30
Quince	1 25	@	1 50
Sabadilla	45	@	50
Sunflower	12	@	18
Worm, American	30	@	40
Worm, Levant	6 50	@	7 00

Tinctures

Aconite		@	1 80
Aloes		@	1 56
Asafoetida		@	** **
Arnica		@	1 50
Belladonna		@	1 44
Benzoin		@	2 25
Benzoin Comp'd		@	2 40
Buchu		@	2 16
Cantharides		@	2 52
Capsicum		@	2 28
Catechu		@	1 44
Cinchona		@	2 16
Colchicum		@	1 80
Cubebs		@	2 76
Digitalis		@	2 04
Gentian		@	1 35
Guaiac		@	2 28
Guaiac, Ammon.		@	2 04
Iodine		@	1 25
Iodine, Colorless		@	1 50
Iron, Clo		@	1 56
Kino		@	1 44
Myrrh		@	2 52
Nux Vomica		@	1 80
Opium		@	5 40
Opium, Camp.		@	1 44
Opium, Deodorz'd		@	5 40
Rhubarb		@	1 92

Paints

Lead, red dry	14¼	@	14¾
Lead, white dry	14¼	@	14¾
Lead, white oil	14¼	@	14¾
Ochre, yellow bbl.		@	2½
Ochre, yellow less	3	@	6
Red Venet'n Am.	3½	@	7
Red Venet'n Eng.	4	@	8
Putty	5	@	8
Whiting, bbl		@	4½
Whiting	5½	@	10
L. H. P. Prep.	2 80	@	3 00
Rogers Prep.	2 80	@	3 00

Miscellaneous

Acetanalid	57	@	75
Alum	06	@	12
Alum. powd and ground	09	@	15
Bismuth, Subnitrate	2 25	@	2 52
Borax xtal or powdered	05	@	13
Cantharides, po.	1 50	@	2 00
Calomel	2	@	2 82
Capsicum, pow'd	62	@	75
Carmine	8 00	@	9 00
Cassia Buds	35	@	45
Cloves	40	@	50
Chalk Prepared	14	@	16
Chloroform	49	@	56
Choral Hydrate	1 20	@	1 50
Cocaine	12 80	@	13 50
Cocoa Butter	60	@	90
Corks, list, less 40-10%	30-10		10
Copperas	05	@	10
Copperas, Powd.	4	@	10
Corrosive Subim	2 25	@	2 30
Cream Tartar	30	@	45
Cuttle bone	40	@	50
Dextrine	6	@	15
Dover's Powder	4 00	@	4 50
Emery, All Nos.	10	@	15
Emery, Powdered		@	15
Epsom Salts, bbls.		@	03¾
Epsom Salts, less	3¾	@	10
Ergot, powdered		@	4 00
Flake, White	15	@	20
Formaldehyde, lb.	13½	@	35
Gelatine	80	@	90
Glassware, less 55%			
Glassware, full case 60%.			
Glauber Salts, bbl.		@	02½
Glauber Salts less	04	@	10
Glue, Brown	20	@	30
Glue, Brown Grd	16	@	22
Glue, White	27½	@	35
Glue, white grd.	25	@	35
Glycerine	18	@	40
Hops	75	@	95
Iodine	6 45	@	7 00
Iodoform	8 00	@	8 30
Lead Acetate	20	@	30
Mace		@	1 50
Mace, powdered		@	1 60
Menthol	8 00	@	9 00
Morphine	13 58	@	14 33
Nux Vomica		@	30
Nux Vomica, pow.	15	@	25
Pepper, black, pow	57	@	70
Pepper, White, pw.	75	@	85
Pitch, Burgudry	20	@	25
Quassia	12	@	15
Quinine, 5 oz. cans		@	60
Rochelle Salts	28	@	40
Sacharine	2 60	@	275
Salt Peter	11	@	22
Seidlitz Mixture	30	@	40
Soap, green	15	@	30
Soap mott cast		@	25
Soap, white Castile, case		@	15 00
Soap, white Castile less, per bar		@	1 60
Soda Ash	3	@	10
Soda Bicarbonate	3¼	@	10
Soda, Sal	02½	@	08
Spirits Camphor		@	1 20
Sulphur, roll	3¾	@	10
Sulphur, Subl.	4½	@	10
Tamarinds	20	@	25
Tartar Emetic	70	@	75
Turpentine, Ven.	50	@	75
Vanilla Ex. pure	1 50	@	2 00
Vanilla Ex. pure	2 25	@	2 50
Zinc Sulphate	06	@	11

GROCERY PRICE CURRENT

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

ADVANCED

Walnut Meats

DECLINED

Bulk Olives
Bbls. Holland Herring
Beef
Smoked Meats

AMMONIA

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

MICA AXLE GREASE

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

APPLE BUTTER

Quaker, 24-21 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

	Per case
10c size, 4 doz.	3 70
15c size, 4 doz.	5 50
20c size, 4 doz.	7 20
25c size, 4 doz.	9 20
50c size, 2 doz.	8 80
80c size, 1 doz.	6 85
10 lb. size, ½ doz.	6 75

BLUING

JENNINGS
The Original
Condensed

2 oz., 4 dz. cs.	3 00
3 oz., 3 dz. cs.	3 75
Am. Ball, 36-1 oz., cart.	1 00
Quaker, 1½ 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 Kdney Beans	9 75
Wht 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. Lacquor, 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
Krumbles, 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, ¾ oz.	2 00

Post Brands.

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

BRUSHES

Scrub

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

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85

CANDLES

Electric Light, 40 lbs.	12.1
Plumber, 40 lbs.	12.8
Paraffine, 6s	14½
Paraffine, 12s	14½
Wicking	40
Tudor, 6s. per box	30

CANNED FRUIT

Apples, No. 10	5 00@5 50
Apple Sauce, No. 10	7 50
Apricots, No. 2½	3 40@3 90
Apricots, No. 10	8 50@11 50
Blackberries, No. 10	8 50
Blueberries, No. 10	15 00
Cherries, No. 2	3 25
Cherries, R.A., No. 2½	4 30
Cherries, No. 10	13 00
Peaches, No. 10 Pie	7 20
Peaches, No. 2½ Mich	2 20
Peaches, 2½ Cal.	3 10
Peaches, 10, Cal.	10 40
Pineapple, 1 sli.	1 60
Pineapple, 2 sli.	2 65
P'apple, 2 br. sli	2 35
P'apple, 2 br. sli.	2 40
P'apple, 2½, sli.	3 50
P'apple, 2 cru.	2 80
Pineapple, 10 crushed	15 00
Pears, No. 2	3 00
Pears, No. 2½	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, 10½ oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed. No. 1	3 00
Clams, Minced, No. ½	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysers, 5 oz.	1 75
Lobster, No. ¼, Star	2 90
Shrimp, 1, wet	2 00
Sard's, ¼ Oil, Key	6 10
Sard's, ¼ Oil, Key	5 75
Sardines, ¼ O.l, k'less	5 25
Salmon, Red Alaska	3 50
Salmon, Med. Alaska	2 50
Salmon, Pink, Alaska	2 10
Sardines, Im. ¼, ea.	10@22
Sardines, Im., ½, ea.	25
Sardines, Cal.	1 35@2 25
Tuna, ½, Curtis, doz.	3 60
Tuna, ¼s, Curtis, doz.	2 20
Tuna, ½ 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. 2½, Qua., sli.	1 75
Beef, 3½ oz. Qua. sli.	2 25
Beef, 5 oz., Am. Sliced	3 00
Beef, No. 1, B'nut, sli.	4 50
Beefsteak & Onions, s	3 70
Chili Con Car., 1s	1 35
Deviled Ham, ¼s	2 20
Deviled Ham, ½s	3 60
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, ¼ Libby	52
Potted Meat, ½ Libby	92
Potted Meat, ½ Qua.	90
Potted Ham, Gen. ¼	1 45
Vienna Saus., No. ½	1 45
Vienna Sausage, Qua.	1 10
Veal Loaf, Medium	2 25

Baked Beans

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

CANNED VEGETABLES

Asparagus

No. 1, Green tips	3 75
No. 2½, Large Green	4 50
W. Beans, cut 2	1 75@2 25
W. Beans, 10	8 00
Green Beans, 2s	1 65@2 25
Green Beans, 10s	@8 00
L. Beans, 2 gr.	1 35@2 65
Lima Beans, 2s, Soaked	1 25
Red Kid., No. 2	1 35
Beets, No. 2, wh.	1 75@2 40
Beets, No. 2, cut	1 45@2 35
Corn, No. 2, stan.	1 15
Corn, Ex. stan. No. 2	1 40
Corn, No. 2, Fan.	1 80@2 35
Corn, No. 10	8 00@10 75
Hominy, No. 3	1 10
Okra, No. 2, whole	2 15
Okra, No. 2, cut	1 75
Mushrooms, Hotels	32
Mushrooms, Choice, 8 oz.	35
Mushrooms, Sur Extra	50
Peas, No. 2, E. J.	1 35
Peas, No. 2, Sif, June	1 85
Peas, No. 2, Ex. Sift. E. J.	2 25
Peas, Ex. Fine, French	25
Pumpkin, No. 3	1 60@1 75
Pumpkin, No. 10	5 00@5 50
Pimentos, ¼, each	12@14
Pimentoes, ½, each	27
Sw't Potatoes, No. 2½	1 75
Sauerkraut, No. 3	1 45@1 75
Succotash, No. 2	1 65@2 50
Succotash, No. 2, glass	2 80
Sp nach, No. 1	1 25
Spinach, No. 2	1 60@1 90
Spinach, No. 3	2 25@2 50
Spinach, No 10	6 50@7 00
Tomatoes, No. 2	1 60
Tomatoes, No. 3	2 25
Tomatoes, No. 10	7 00

Bar Goods

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

CATSUP.

Beech-Nut, small	1 65
Lily of Valley, 14 oz.	2 25
Lily of Valley, ½ pint	1 65
Sniders, 8 oz.	1 65
Sniders, 16 oz.	2 35
Quaker, 10 oz.	1 35
Quaker, 14 oz.	1 90
Quaker, Galon Glass	12 50
Quaker, Gallon Tin	7 50

CHILI SAUCE

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

OYSTER COCKTAIL

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

CHEESE

Roquefort	45
Kraft, small items	1 65
Kraft, American	1 65
Chili, small tins	1 65
Pimento, small tins	1 65
Roquefort, sm. tins	2 25
Camembert, sm. tins	2 25
Wisconsin Daisy	26
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	
Beechnut Peppermint	
Beechnut Spearmint	
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, ½ lb.	4 50
Droste's Dutch, ¼ lb.	2 35
Droste's Dutch, 5 lb.	60
Chocolate Apples	4 50
Pastelles, No. 1	12 60
Pastelles, ½ lb.	6 60
Pains De Cafe	3 00
Droste's Bars, 1 doz.	2 00
Delft Pastelles	2 15
1 lb. Rose Tin Bon Bons	18 00
7 oz. Rose Tin Bon Bons	9 00
13 oz. Creme De Caraque	13 20
12 oz. Rosaces	10 80
½ lb. Rosaces	7 80
¼ lb. Pastelles	3 40
Langues De Chats	4 80

CHOCOLATE

Baker, Caracas, ⅛s	37
Baker, Caracas, ¼s	35

CLOTHES LINE

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

COFFEE ROASTED

Worden Grocer Co.
1 lb. Package

Melrose	34
Liberty	34
Quaker	39
Nedrow	37
Morton House	46
Reno	35
Royal Club	31

McLaughlin's Kept-Fresh

Kept-fresh by M'Laughlin
COFFEE SERVICE

Nat. Gro. Co. Brands

Lighthouse, 1 lb. tins	49
Pathfinder, 1 lb. tins	45
Table Talk, 1 lb. cart.	43
Square Deal, 1 lb. car.	39½

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

Coffee Extracts

M. Y., per 100	12
Frank's 50 pkgs.	4 25
Hummel's 50 1 lb.	10½

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
Carolene, Tall, 4 doz.	3 80
Carolene, Baby	3 50

EVAPORATED MILK

Quaker, Tall, 4 doz.	4 00
Quaker, Baby, 8 doz.	3 90
Quaker, Gallon, ½ doz.	3 90
Carnation, Tall, 4 doz.	4 35
Carnation, Baby, 8 dz.	4 25
Oatman's Dundee, Tall	4 35
Oatman's D'dee, Baby	4 25
Every Day, Tall	4 25
Every Day, Baby	4 25
Pet, Tall	4 35
Pet, Baby, 8 oz.	4 25
Borden's Tall	4 35
Borden's Baby	4 25

CIGARS

G. J. Johnson's Brand

G. J. Johnson Cigar, 10c	75 00

Worden Grocer Co. Brands

Airedale	35 00
Havana Sweets	35 00
Hemeter Champion	37 50
Canadian Club	35 00
Robert Emmett	75 00
Tom Moore Monarch	75 00
Webster Cadillac	75 00
Webster Astor Foil	75 00
Webster Knickbocker	95 00
Webster Albany Foil	95 00
Bering Apollos	95 00
Bering Palmitas	115 00
Bering Diplomatica	115 00
Bering Del oses	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 75
Magnolia Choc	1 25
Bon Ton Choc.	1 50

Gum Drops	Pails
Anise	16
Champion Gums	16
Challenge Gums	14
Jelly Strings	18

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

Hard Goods	Pails
Lemon Drops	19
O. F. Horehound dps.	18
Anise Squares	18
Peanut Squares	17

Cough Drops	Bxs
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
Ital'an Bon Bons	17
Banquet Cream Mints	23
Silver King M.Mallows	1 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	15½
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 s'dless blk	08½
Thompson's seedless, 15 oz.	09½
Seeded, 15 oz.	11

California Prunes

60@70, 25 lb. boxes	@15
50@60, 25 lb. boxes	@16
40@50, 25 lb. boxes	@17
30@40, 25 lb. boxes	@18
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.	08½
Egg Noodle, 10 lbs.	14

Pearl Barley

Chester	3 75
0000	7 00
Barley Grits	5 00

Sage

East India	10

Tapioca

Pearl, 100 lb. sacks	09
Minute, 8 oz., 3 doz.	4 05
Dromedary Instant	3 50

FLAVORING EXTRACTS

JENNINGS' PURE FLAVORING EXTRACT
Vanilla and Lemon
Same Price

1 oz.	1 25
1½ oz.	1 80
2½ oz.	3 00
3½ oz.	4 20
2 oz.	2 50
4 oz.	4 80
8 oz.	9 00
16 oz.	15 00

3½ oz. Amersealed

At It 57 Years.

Jiffy Punch

3 doz. Carton	2 25

Assorted flavors.

FLOUR

V. C. Milling Co. Brands

Lily White	8 30
Harvest Queen	7 50
Yes Ma'am Graham, 50s	2 20

FRUIT CANS

Mason
F. O. B. Grand Rapids

Half pint	7 50
One pint	7 75
One quart	9 10
Half gallon	12 15

Ideal Glass Top

Half pint	9 00
One pint	9 30
One quart	11 15
Half gallon	15 40

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

OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor

Nucoa, 1 lb.	21
Nucoa, 2 and 5 lb.	20½

Wilson & Co.'s Brands
Oleo

Certified	24
Nut	18
Special Roll	19

MATCHES

Swan, 144	4 20
Diamond, 144 box	5 00
Searchlight, 144 box	5 00
Ohio Red Label, 144 bx	4 20
Ohio Blue 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

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	11

Shelled

Almonds Salted	95
Peanuts, Spanish 125 lb. bags	12
Filberts	32
Pecans Salted	82
Walnuts Burdo	70

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.	2 85
Quart Jars, Plain, doz.	5 00
1 Gal. Glass Jugs, Pla.	2 00
5 Gal. Kegs, each	7 50
3½ oz. Jar, Stuff., doz.	1 35
6 oz. Jar, Stuffed, doz.	**2 35**
9½ oz. Jar, Stuff., doz.	**3 75**
1 Gal. Jugs, Stuff., dz.	**2 75**

PARIS GREEN

½s	34
1s	32
2s and 5s	30

PEANUT BUTTER

Bel Car-Mo Brand

24 1 lb. Tins	
8 oz., 2 doz. in case	
15 lb. pails	
25 lb. pails	

PETROLEUM PRODUCTS

From Tank Wagon

Red Crown Gasoline	11
Red Crown Ethyl	14
Solite Gasoline	14

In Iron Barrels

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

ISO-VIS MOTOR OILS

In Iron Barrels

Light	77.1
Medium	77.1
Heavy	77.1
Ex. Heavy	77.1

Polarine

Iron Barrels

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

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

PICKLES

Medium Sour

5 gallon, 400 count	4 75

Sweet Small

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

Dill Pickles

Gal. 40 to Tin, doz.	10 25
No. 2½ Tins	**2 25**
32 oz. Glass Picked	2 75
32 oz. Glass Thrown	2 40

Dill Pickles Bulk

5 Gal., 200	5 25
16 Gal., 600	10 25
45 Gal., 1200	24 00

PIPES

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

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

FRESH MEATS

Beef

Top Steers & Heif.	24
Good St'rs & H'f	15½@22
Med. Steers & Heif.	19
Com. Steers & Heif.	16@18

Veal

Top	21
Good	19
Medium	16

Lamb

Spring Lamb	24
Good	22
Medium	20
Poor	20

Mutton

Good	14
Medium	13
Poor	11

Pork

Loin, med.	20
Butts	18
Shoulders	16
Spareribs	16
Neck bones	06
Trimmings	12

PROVISIONS

Barreled Pork

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

Dry Salt Meats

D S Bellies	18-20@18-16

Lard

Pure in tierces	12
60 lb. tubs ....advance	¼
50 lb. tubs ....advance	¼
20 lb. pails ....advance	¾
10 lb. pails ....advance	⅞
5 lb. pails ....advance	1
3 lb. pails ....advance	1
Compound tierces	12
Compound, tubs	12¼

Suasages

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

Smoked Meats

Hams, Cer. 14-16 lb.	@24
Hams, Cert., Skinned 16-18 lb.	@24
Ham, dried beef Knuckles	@42
California Hams	@17½
Picnic Boiled Hams	@25
Boiled Hams	@36
Minced Hams	@19
Bacon 4/6 Cert. 24	@30

Beef

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

Liver

Beef	**17**
Calf	55
Pork	**10**

RICE

Fancy Blue Rose	05½
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

SAL SODA

Granulated, 60 lbs. cs.	1 35
Granulated, 18-2½ lb. packages	**1 20**

COD FISH

Middles	20
Tablets, ½ lb. Pure doz.	19½ 1 40
Wood boxes, Pure	30½
Whole Cod	11½

HERRING

Holland Herring

Mixed, Kegs	1 00
Mixed, half bbls.	9 75
Mixed, bbls.	17 50
Milkers, Kegs	1 10
Milkers, half bbls.	9 75
Milkers, bbls.	18 50
K K K K Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 50
Boned, 10 lb. boxes	16

Lake Herring

½ Bbl., 100 lbs.	6 50

Mackeral

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

White Fish

Med. Fancy, 100 lb.	13 00

SHOE BLACKENING

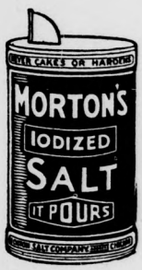
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Dozz.	1 35
Shinola, doz.	90

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
Stovoil, per doz.	3 00

SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1½	1 25
Colonial, Iodized, 24-2	1 50
Med. No. 1 Bbls.	2 85
Med. No. 1, 100 lb. bk.	95
Farmer Spec., 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for ice cream, 100 lb., each	85
Butter Salt, 280 lb. bbl.	4 24
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	4 10
24, 10 lb., per bale	2 45
50, 3 lb., per bale	2 85
28 bl. bags, Table	42
Old Hickory, Smoked, 6-10 lb.	4 50



Free Run'g, 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, ¼ oz. packages	4 60

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 00
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
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 62½
Brillo	85
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 50
Grandma, 24 Large	3 50
Gold Dust, 100s	4
Gold Dust, 12 Large	3 20
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	@30
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, Corkin	@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	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponelty, 3½ oz.	3 25
Kitchen Bouquet	4 50
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2½ oz.	90

STARCH

Corn

Kingsford, 40 lbs.	11¼
Powdered, bags	4 50
Argo, 48, 1 lb. pkgs.	3 60
Cream, 48-1	4 80
Quaker, 40-1	07½

Gloss

Argo, 48, 1 lb. pkgs.	3 60
Argo, 12, 3 lb. pkgs.	2 62
Argo, 8 5 lb. pkgs.	2 97
Silver Gloss, 48, 1s	11¼
Elastic, 64 pkgs.	5 35
Tiger, 48-1	3 30
Tiger, 50 lbs.	06

SYRUP

Corn

Blue Karo, No. 1½	2 77
Blue Karo, No. 5, 1 dz.	3 91
Blue Karo, No. 10	3 71
Red Karo, No. 1½	3 05
Red Karo, No. 5, 1 dz.	4 29
Red Karo, No. 10	4 01

Imit. Maple Flavor

Orange, No. 1½, 2 dz.	3 25
Orange, No. 5, 1 doz.	4 99

Maple and Cane

Kanuck, per gal.	1 50
Kanuck, 5 gal. can	6 50

Maple

Michigan, per gal.	2 75
Welchs, per gal.	3 25

COOKING OIL

Mazola

Pints, 2 doz.	6 75
Quarts, 1 doz.	6 25
Half Gallons, 1 doz.	11 75
Gallons, ¼ doz.	11 30

TABLE SAUCES

Lea & Perrin, large	**6 00**
Lea & Perrin, small	**3 25**
Pepper	**1 60**
Royal Mint	3 40
Tobasco, 2 oz.	**4 25**
Sho You, 9 oz., doz.	2 25
A-1, large	4 75
A-1 small	3 15
Caper, 2 oz.	3 30

TEA

Japan

Medium	35@35
Choice	37@52
Fancy	52@61
No. 1 Nibbs	54
1 lb. pkg. Sifting	14

Gunpowder

Choice	40
Fancy	47

Ceylon

Pekoe, medium	57

English Breakfast

Congou, Medium	28
Congou, Choice	35@36
Congou, Fancy	42@43

Oolong

Medium	39
Choice	45
Fancy	50

TWINE

Coton, 3 ply cone	40
Cotton, 3 ply Balls	42
Wool, 6 ply	18

VINEGAR

Cider, 40 Grain	22
White Wine, 80 grain	25
White Wine, 40 grain	19

WICKING

No. 0, per gross	80
No. 1, per gross	1 25
No. 2, per gross	1 50
No. 3, per gross	2 30
Peerless Rolls, per doz.	90
Rochester, No. 2, doz.	50
Rochester, No. 3, doz.	2 00
Rayo, per doz.	75

WOODENWARE

Baskets

Bushels, narrow band, wire handles	1 75
Bushels, narrow band, wood handles	1 80
Market, drop handle	90
Market, single handle	95
Market, extra	1 60
Splint, large	8 50
Splint, medium	7 50
Splint, small	6 50

Churns

Barrel, 5 gal., each	2 40
Barrel, 10 gal., each	2 55
3 to 6 gal., per gal.	16

Pails

10 qt. Galvanized	2 60
12 qt. Galvanized	2 85
14 qt. Galvanized	3 10
12 qt. Flaring Gal. Jr.	5 00
10 qt. Tin Dairy	4 00

Traps

Mouse, Wood, 4 holes	60
Mouse, wood, 6 holes	70
Mouse, tin, 5 holes	65
Rat, wood	1 00
Rat, spring	1 00
Mouse, spring	30

Tubs

Large Galvanized	8 75
Medium Galvanized	7 75
Small Galvanized	6 75

Washboards

Banner, Globe	5 50
Brass, single	6 25
Glass, single	6 00
Double Peerless	8 50
Single Peerless	7 50
Northern Queen	5 50
Universal	7 25

Wood Bowls

13 in. Butter	5 00
15 in. Butter	9 00
17 in. Butter	18 00
19 in. Butter	25 00

WRAPPING PAPER

Fibre, Manila, white	05¾
No. 1 Fibre	06½
Butchers D F	06
Kraft	06¾
Kraft Stripe	09½

YEAST CAKE

Magic, 3 doz.	2 70
Sunlight, 3 doz.	2 70
Sunlight, 1½ doz.	1 35
Yeast Foam, 3 doz.	2 70
Yeast Foam, 1½ doz.	1 35

YEAST—COMPRESSED

Fleischmann, per doz.	30

Some Thoughts on World Conditions To-day.

Grandville, Dec. 3—Japan and China are becoming each month important factors in the settlement of the world's business, such as war and the matter of how such wars shall be conducted.

Japan it seems is not quite satisfied with the stand the other powers have taken in the naval settlement among the nations of the world. Washington authorities are said to be disturbed because of this. Many more disturbing elements will enter into the discussion of the deleting of navies and standing armies.

It is comparatively of recent date that Japan has asserted herself as one of the nations of the earth to be reckoned with. Her separate naval battles of recent years in which she astonished the white countries with her valor upon the sea, has placed her well to the front in all discussions as to peace and war in the coming years.

And now China has been heard from That country is now in the throes of war with Russia, and the latter seems to be worsting the yellows. China appealing to the league of nations to come to the rescue is a sight to cause America and England to open their eyes and take notice.

All those nations that have joined the league must expect to listen to such pleas as China is making and America may well thank her stars that she is not a member of that league.

The visit of Ramsay MacDonald to the United States was of a pleasing nature, and our Washington administration talked over naval questions in a friendly way, yet in no particular did we engage to stand with England or any other country in settling the naval question permanently.

Hands across the sea is a pleasing sound, but that it means joining in undesirable bargains with any other people on earth is a clever fiction. Uncle Sam asks no odds of the rest of the world. There never has been a time when England has not flattered herself that she dominated the seas, and that fiction still holds.

Whatever bargains are made, either in the averaging of armies and navies of the different nations of the world this Yankee nation is bound to remain on the outside and decide all her war and peace questions on an entirely home basis regardless.

The world is remarkably free from wars at the present time, that war between the reds of Russia and the Chinese being of a sporadic character which is not likely to lead to a general war among the nations of the world.

It is doubtful if the league of nations takes a hand in this side show over there in Manchuria. Certainly we in America have no thought of becoming a factor in the game. Russia is at present a third rate power, wielding little if any influence in the affairs of the world.

The meeting to take place next month in England will be attended by a goodly delegation of American pacificators, not one of whom, however, is authorized to cut naval preparedness to the quick.

Really it would have been far better if America had declined to meet these world representatives to discuss naval deletion. Britain is sure to hold to her former decision to keep a good supply of ships of war ready at a moment's notice to mingle in any war that may take place on the sea.

The nations of the world are secretly jealous, one of another, and while such is the fact there is little likelihood of a naval cut being agreed to. The Russians have dropped bombs on the Chinese from sky planes, scattering death and woe over a wide scope of country. What will the league of nations say to this? We opine nothing in particular. This league is for the protection of European countries, the yellow nations being a secondary consideration.

In all history bargains between nations for the purpose of avoiding war have been of little avail. Such bargains have more often led to war than otherwise. We may expect this to continue for long years to come.

It seems to the common man that America's entering into a confab next month with European countries to secure the peace of the world is one of the baldest farces ever conceived. Nevertheless these wise men will doubtless meet and discuss means and methods for tying up armies and navies so securely there can be no further use for them.

A nation unprepared for hostilities is like the trusting settler of our Western prairies, erecting a cabin, fetching his family to occupy it while neglecting to supply himself with a rifle and ammunition. How could our Western plains states have been populated with hostile Indians and outlaw whites on every hand, had the settler with honest intentions neglected to prepare for trouble by arming himself for any emergency?

Preparedness wins every time. Many of our wars were unnecessarily prolonged because of unpreparedness, the civil war more particularly. Keep right on your side, Uncle Sam, and keep your arms within reaching distance that you may not be surprised by an enemy when least expected.

A bargain may be a bargain in civil life but in time of war such agreements are usually not worth the paper on which they are written. It may prove a godsend to us all if the nation of Japan insists on retaining certain seagoing ships; she may influence other nations to hesitate about opening their ports to foreign invasion.

Peace and good will among nations as well as individuals frequently depends on a good supply of men, ships and gunds. Old Timer.

Training of Youth in Part-time Schools

Readers in every phase of professional, industrial or commercial life have viewed with increased interest the rapid development of the vocational education in New York State. They have seen in it a vital attempt to supplement the work of the older academic schools.

It means vitalizing the entire public school program as it applies to children of adolescent age. It has been well said:

"The part-time school is the working child's high school. All who go to work before attaining the age of 17 must share in its benefits."

It is an expression of the desire of this Commonwealth that every child have equal educational advantage. Last year 164,000 young workers, between the ages of 14 and 16, spent four hours each week in a school organized to meet their particular needs.

The part-time schools should be strengthened and improved. They should be housed in modern buildings. They should have proper equipment. They should offer a broad range of courses related to the vocations in which the working children are engaged or in which they hope to be engaged.

It is only simple justice that the child who works must be as well cared for in matters of education as the child who comes from a well-to-do home and who, consequently, can receive all the advantages which society has provided for those who can afford to share in them.

Agricultural education, guidance of children, trade schools for highly specialized trades, vocational home-making for the thousands of girls who will never complete high school, educational opportunities for every adult who seeks them, a rehabilitation program that adds hundreds of thousands of dollars to the earning power of those handicapped from industry, a program that reaches every handicapped child in the State, regardless of whether or not he is able to attend the public schools, and a program that assumes to reach into our prisons and help recreate men and women—these are ideas that appeal to the imagination of men and offer great possibilities for further development in the educational system.

Adult education has opened doors for many students. The demands upon the schools to meet the growing needs of leisure time are on the increase. Industry and the social order will both alike benefit from wider educational opportunities.

Among the immigrants who come to our State, night schools are provided for men and women, and day extension classes for mothers in order that they may avail themselves of these educational facilities. We have hardly touched the possibilities of education for the adult.

Every community in the State should offer a broad program of study at night, or during leisure hours, for those adults who desire to improve themselves along general or special lines. Herbert H. Lehman,
Lieutenant Governor, New York State.

Itemes From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 3—The Soo surely got her share of the storm on Friday and Saturday. Road traffic was at a standstill, but the trains kept moving almost on schedule. Navigation suffered most, with ninety-one steamers clinging to shelter in harbors and rivers in Lake Superior as the blizzard of savage violence, almost unprecedented, swept over this region. The river is freezing over rapidly. Slush ice is forming from Little Rapids out to DeTour. Six inches of ice is reported at Sailors' Encampment. Dredging operations are about suspended for the winter. Crews of dredgemen are dispersing and the dredges are coming to the Soo for the winter.

Thirty-three hunters' automobiles are marooned in high drifts twelve miles North of Eckerman. Joe Beach and a party of eight or nine in the Betty Bane are lost somewhere on the Tahquamenon River. Some of the hunters were reported nearly starved by conservation officers coming through from McNarney to Eckerman. They came across twenty-two cars in one group, seven in another and four in another party. The men had given up the fight against the drifts and sat huddled around fires.

Mrs. Anna Marion, aged 63, wife of Charles Marion, the East end grocer, died Saturday at her home, 1057 Maple street. The bereaved has the sympathy of a large circle of friends.

One State ferry will continue to operate between St. Ignace and Mackinaw City on a three hour schedule, starting at 6 o'clock in the morning.

Our three banks are distributing $70,000 in Christmas savings to bring cheer to 1,250 club members.

About fifteen merchants and others left last week for Chicago to attend the live stock exhibition.

The place for the knocker is outside the door.

I. W. Malmborg, the well-known baker, has purchased the building now occupied by him as a bakery. He has finished the second story, which he will occupy as a residence.

The low price of turkeys on Thanksgiving enabled the markets to clean up on the large number offered. Very few were left over to keep for Christmas.

Peter Kotti, the well-known merchant and postmaster at Raber, was a business caller here last Friday, but was detained on his return by the blizzard. He left for home, but had to turn back a few miles out on U. S. 2.

Ham Hamilton, of the Pickford Grocery Co., at Pickford, was also detained by the blizzard and spent the night with relatives on the Canadian side of the river.

William G. Tapert.

Wide Sheetings Unaffected By Price Changes.

At the present time the wide sheeting, sheet and pillowcase situation is unaffected in price by conditions obtaining in print cloths and narrow sheetings. Whether so satisfactory a state of affairs can last indefinitely leads to conjectures as to what eventualities will be. Optimism prevails that by the end of January, when it is possible that a new contract period will be opened for the benefit of jobbers and retailers, the situation for the entire market may have clarified and no need for change may develop.

Because of such considerations there is general readiness to act with rare discretion in the merchandising of these textiles, to give buyers every assurance of price confidence and to keep every contract inviolate in value. In so far as these measures can be enforced there is every purpose to maintain them.

In effect, the primary market gained the impression that buyers were less active in their covering operations than their needs justified. That many are withholding orders because of fears that price changes are impending, whether voluntary or involuntary, is within the experience of various sellers. Were it possible to convince customers to the contrary there would be plenty of additional sheets and cases ordered.

December is scheduled to be a fairly active month, for a vast number of distributors must come in to prepare for their January sales that stimulate consumer purchasing beyond that of most months of the year. Were it otherwise, it would reflect seriously on the industry. Hopes prevail at present that nothing can alter the need of jobbers and retailers. Though many are covered moderately; there are many more who have hardly prepared for early next year selling. A number are very amply provided with stock and a few state they believe they have enough merchandise to go through January because of especially heavy earlier commitments placed with mills.

PLAYING WITH LAND.

(Continued from page 16)

brought into life by playing with the land. In my own case I have been brought up next to the land, and the greatest delights in my life from the time I played upon the sand pile in my aunt's garden until to-day, have been connected with doing something with the land, and mostly it has been a matter of recreation. For a time I was a market gardener and the money end of it made an appeal to me, but in these recent years I have tried to see how much I could get out of a small piece of land, and it has been real fun and I know that my friends have enjoyed visiting the garden which has been especially given up to the growing of vegetables.

In Argentina, where a large proportion of the meat and hides for the world are grown, men deal with great areas of land upon which cattle are pastured and fed, and from stories I have read there is a great deal of joy in the accomplishments upon these great ranches. The tendency of the age, however, is toward intensive cultivation of the soil, and men have found that by manipulating the soil in the very best way, results can be obtained from very small areas which compare favorably with the results from great domains. The studies of the experiment stations of this country are largely the working out of problems to secure the greatest results from the smallest areas of land. Some of the latest experiments in California indicate that we can economically develop methods of growing crops which will be multiplied anywhere from ten to one hundred times what we have called good crops upon the same areas of soil. We are on the edge of great developments in this country, and this is the result of scientists playing with the soil.

When I was a boy my father gave me a piece of ground and told me that I could grow upon it what I pleased and sell the products and could have the money for myself, and several of the neighbors' boys were treated in the same way by their parents, and we had rival gardens upon which we grew things to sell. The object was to make some money, but the enjoyment of growing things and competing with each other in securing results were of far more import to us really than the money we secured from our crops. All this awakened a taste for playing with the land and trying through skill to secure valuable results. Aside from this we took great pleasure in the artistic side of our gardens. We enjoyed showing them to people because we delighted in their beauty.

All these experiences have emphasized to my mind the importance of giving our children the opportunities to play with the soil and to do original work in finding out the possibilities of a piece of land. My final suggestion is that you who have homes in which there is an opportunity for a good sized garden, take the pains to have your children grow into a knowledge of what can be grown out of the soil, and thus give to them information which will be valuable to them and increasingly valuable because they are working out the problems themselves. And you who possibly are thinking of acquiring homes and are growing little families, be sure and have a lot that is large enough for the children to use as a playground and to combine the play with lessons in agriculture and horticulture which will not only be pleasant memories to them, but by and by will be suggestions of importance in connection with the business of life. The more play we can bring into our lives and the lives of our families to lighten up the cares of this world and the problems of getting a living, the greater will be the happiness of living in this world, and I commend to you the acquiring of technical information connected with growing things out of the soil and developing beautiful and attractive homes by learning the best ways of utilizing grass and shrubs and trees and vegetables and flowers in having good times in which all the members of the family can be factors.

Charles W. Garfield.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 15—On this day was held the first meeting of creditors in the matter of Steve G. Boyer, Bankrupt No. 3933. The bankrupt was present in person and represented by attorney Lucien F. Sweet. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

In the matter of Dorr M. Scott, doing business as Chocolate Cabin, Bankrupt No. 3609, the truste has filee his final report and account, and a final meeting of creditors was held Oct. 21. The bankrupt was not present or represented. The trustee was not present. The final report and account of the trustee was approved 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 to general creditors. 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 Stepthen Mezei, Bankrupt No. 3664. The final meeting of creditors has been called for Dec. 6. The trustee's final report will be approved at such meeting. There will be no dividend for creditors of this estate.

In the matter of R. & J. Drug Co., BBakrupt No. 3610. The final meeting of creditors has been called for Dec. 6. The trustee's final report will be approved at such meeting. There will be no dividend for creditors of this estate.

In the matter of Frank Harwick, Bankrupt No. 3747. The final meeting of creditors has been called for Dec. 6. The trustee's final report will be approved at such meeting. There may be a small first and final dividend for creditors of this estate.

In the matter of Frank B. Wilcox, Bankrupt No. 3818. The final meeting of creditors has been called for Dec. 6. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

In the matter of Charls H. Wilcox, Bankrupt No. 3707. The final meeting of creditors has been called for Dec. 6. The trustee's final report will be approved at such meeting. There will be no dividend for creditors of this estate.

Ih the matter of Peter Jensen, Bankrupt No. 3718, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Nov. 12. The trustee was present in person. Creditors were present Bidders were present. The trustee's final report and account was approved and allowed. The balance of the accounts, bills and notes of the esate was sold. An order was made for the payment of expnses of administration and preferred claims, 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.

Nov. 20. On this day was held the first meeting of creditors in the matter of Walter N. Sowa, individually and doing business as Owl's Confectionery, Bankrupt No. 3938. The bankrupt was present in person and represented by attorny S. Zamierowski. 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 Stevens, Bankrupt No. 3923. The bankrupt was present in person, but not represented. 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 Lynn Lowing, Bankrupt No. 3951. The bankrupt was present in person and represented by attorney C. G. Turner. 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.

Nov. 21. We have to-day received the schedules, reference and adjudication in the matter of Ralph V. Allen, Bankrupt No. 3966. 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 physician. The schedule shows asses of $2,031.50 of which $550 is claimed as exempt, with liabilities of $6,549.25. 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. 21. We have to-day received the schedules, reference and adjudication in the matter of John A. Pointer, Bankrupt No. 3967. 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 $200 with liabilities of $1,360.02. 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. 20. On this day was held the first meeting of creditors in the matter of Fred Schnurer, Bankrupt No. 3952. The bankrupt was present in person and represented by attorney C. G. Turner. 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 Rudolph Smith, Bankrupt No. 3937. The bankrupt was present in person, but not represented by attorney. 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 Louis W. Prestler, individually and as surviving partner of Prestler & Eagan, operating as Neu-Pro Station, Bankrupt No. 3946. 4Th bankrupt was present in person and represented by attorney Fred G. Stanley. 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.

In the matter of Fleckenstein Pump Co., Bankrupt No. 3942. The first meeting of creditors has been called for Dec. 4.

In the matter of Lee Grose, Bankrupt No. 3962. The funds have been received and the first meeting of creditors has been called for Dec. 5.

In the matter of Julia Purcell, also known as Mrs. Robert Purcell, Bankrupt No. 3960. The funds have been received ad the first meeting of creditors has been called for Dec. 5.

IIn the matter of Julia Purcell, also known as Mrs. Robert Purcell, Bankrupt No. 3960. The funds have been received and the first meeting of creditors has been called for Dec. 5.

In the matter of Joseph A. Friske, Bankrupt No. 3958. The funds have been received and the first meeting of creditors has been called for Dec. 5.

In the matter of James Carris, Bankrupt No. 3613, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Oct. 21. There were no appearances. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand permit. There were no dividends. No objections were entered by the creditors 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.

Nov. 22. We have to-day received the schedules, reference and adjudication in the matter of West Michigan Fur Farms, a Michigan corporation, Bankrupt No. 3968. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located in Grand Haven township, and their occupation is that of breeding and senllig fur bearing animals. The schedules show assets of $18,570 with liabilities of $12,948.29. The first meeting of creditors will be called and note of same made herein.

Nov. 22. We have to-day received the schedules, reference and adjudication in the matter of Frank A. Brooks, Bankrupt No. 3969. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Bostwick Lake. The schedule shows assets of $5,043.12 with liabilities of $11,828.21. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein.

In the matter of Richard A. MacDonald, Bankrupt No. 3697, doing business as Grandville Electric Service, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Oct. 28. The trustee's final report and account was considered and approved and allowed. Claims were proved and allowed. Expenses of administration were approved and ordered paid, and a first and final dividend to creditors of 17 per cent. was declared and ordered paid. There were no objections 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.

Business Wants Department

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

FOR SALE CHEAP—Complete assortment of store fixtures suitable for dry goods, ready-to-wear, and grocery store. I. Cohen, Alpena, Mich. 193

FOR SALE CHEAP—100 flat bottom gondola cars, forty ton capacity, steel underframe. Can be used as flat cars by removing sides. HARRY C. LEWIS, 156 Market St., Newark, N. J. 194

FOR SALE—High-class hardware business, showing profit on $50,000. Supports four people. $7,000 cash. Whittemore, 1028 State St., Santa Barbara, Calif. 195

For Sale — Up-to-date store, ladies ready-to-wear, and millinery. Best location, low rent, long lease. Will remove fur business. Bolt Fur Co., Lansing, Mich. 196

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

TYPEWRITERS; duplicators; adding machines; easy payments. Yotz Co., Shawnee, Kansas. 187

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.

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.

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.

J. B. Lederer, president of the Lederer Manufacturing Co., 1010 Beaubien street, is spending a two weeks' vacation in Asheville, N. C. He will return December 15.

Edward M. Mancourt, Detroit banker and coal magnate, died suddenly last week at his home at 720 Trombly road, Grosse Pointe Park. Mr. Mancourt, who was 66 years old, was a director of the National Bank of Commerce and of the Union Trust Co. He was one of the organizers of the National Bank of Commerce in 1907. He had retired as the vice-president of the Consolidation Coal Co., one of the largest in the world, but the coal business had been his life's interest since 1890, when he became associated with the old J. A. Clark Co. in West Virginia. Mr. Marcourt was born Aug. 1, 1863, in Terre Haute, Ind., and was graduated from Kenyon College in 1885. He was married Dec. 23, 1886, to Mattie E. Kenney, in Sandusky, Ohio. She died in Detroit in 1926. He leaves one son, A. Lester Mancourt, who is associated with the Providence Mutual Life Insurance Co., of Detroit.

George Cushing, advertising manager of the Graham-Paige Motors Corporation, and one of the best known advertising men in Detroit, has been placed in charge of the sales promotion department, previously a separate unit. The new move combines it with the advertising department.

Actors and prospective customers are on the qui-vive in anticipation of the annual Mid-Winter Cruise of the Detroit Board of Commerce to be held Wednesday evening at the Statler Hotel. In addition to the regular "gridiron roastings" the committee headed by Roger M. Andrews, of the Detroit Times, promises a bill of unusual interest and entertainment. A big night for the men folks.

The Liggett Drug Co. has completed negotiations for a twenty year lease for corner store space in the new C. S. Harrison building in Ferndale, a Detroit suburb.

Retail trade in Detroit, while fairly good in volume, is not up to expectations, due, in a measure, to unsettled weather conditions, says the R. G. Dun weekly trade review. The larger stores have had a reasonably good demand, with prospects fairly good for a more normal turnover with the advance of the season. Stocks are full and merchants are looking forward to a satisfactory Christmas trade. There is little prospect of any material change in the situation so far as the factories are concerned. Many of these, chiefly in the automobile line, are running on short time and this will, in all likelihood, continue until after the first of the year. Jobbing and wholesale houses report customers buying cautiously, as a rule.

Henry A. Schulte, well known Detroiter, died at his home last week after an illness of two days. Mr. Schulte had been in the banking business in Detroit for more than fifty years. Twenty-five years ago he entered the employ of the Home Savings Bank and at the time of his death was manager of Peoples-Wayne County Bank at Gratiot avenue and Riopelle street.

Cut yourself a piece of birthday cake and make yourself at home. On Saturday, Dec. 28, Detroit Council No. 9, United Commercial Travelers, will celebrate the fortieth anniversary of its organization. The event, according to secretary Perry Newton, will be carried out with pomp and eclat. Preparations to that end are now being carried out by the committee in charge.

Ten years ago if a Michigan merchant happened to be in need of merchandise to replenish the stocks in his women's ready-to-wear departments he would slip into a clean shirt, brush up his clothes and hie himself and overnight bag to the depot and buy a ticket to—well, it was seldom to Detroit. Ten years ago the Detroit market and women's outer wear merchandise were not at all synonomous, at least not on a scale that would invite buyers for stores who took particular pride in the aforementioned departments. True, there were wholesale stocks that were designed to care primarily for the smaller town store trade where stocks were usually small and the demands less exasting from a strictly style standpoint. Usually the stocks were selected with reference to staples rather than novelties and newest modes. During the last decade, however, there has been a metamorphosis in the Detroit market. The pioneer wholesale houses have discarded many departments entirely and have improved others and added new lines to meet competition from other centers that heretofore was met with only mild resistance. Specialty firms, too, with an eye on the rapid growth of the city and State, located here. They prospered even beyond the knowledge of many merchants in the city and State. Most important of this great market development was that relative to women's ready-to-wear garments, including dresses, for house and street wear, coats, suits and furs. A merchant or his buyer can to-day find ready for spot delivery in Detroit thousands of new, bright, up to the minute frocks and at New York prices. And the next day if the buyer returns he will find additional stocks to select from, for these houses receive new shipments daily. One of the ready to wear firms whose growth during the last few years was little short of phenomenal, is Lou Littman. Starting in a building on John R, Littman was compelled to take on additional space from time to time. But he finally found even these enlarged quarters inadequate and the facilities for handling the business were not in keeping with his ideas of modern business. Recently the Littman Company moved to the building at 133 East Grand River avenue where the layout is ideal, the additional space and daylight features contributing toward making his establishment one of the best.

James S. Phillips, who was a department manager for Burnham, Stoepel & Co. for many years, is now in charge of the drapery department of Edson, Moore & Co.

James M. Golding.

Live News From State Secretary Hanson.

January 23 and 24 the National Retail Grocer's Secretaries Association will hold their mid-winter convention in Chicago and all meetings will be held in the new club rooms of the Chicago Cook County Retail Grocers and Butchers Association.

The mid-winter conventions of secretaries has been held in November the past two years and this year is being put over until January, in order that the Secretaries traveling long distances may participate in the reduced railroad rates generally accorded delegates and visitors to the National Canners convention. The National Wholesale Grocers convention and the National Retail Owned Wholesale Grocers Association held in Chicago the fore part of the same week, although the meetings will not conflict with each other.

The Retail Grocers Association Secretaries' conventions are attended by Retail Grocer Association Secretaries from New York to California and from Louisiana to Minnesota. Henry Lohmann, of Brooklyn, is President and Shirley Haas, of the Louisville Association, is Secretary-Treasurer.

The program arranged is rather unique, inasmuch as not a single set address is provided for. Each session will be in the nature of a round table discussion, that will touch every phase of association work.

Among other things the secretaries will discuss Voluntary Chains and their effect on associations, Co-operative Advertising, the Functions of State and Local Organizations, Credit Reporting Systems and Legislation.

Orla Bailey, Junior Secretary of the Lansing Local Association, and the writer are scheduled to attend and the invitation is extended to all local secretaries to affiliate with the secretary's association. Every state secretary is delegated to extend this invitation and receive applications from local association secretaries.

It is the writer's contention that the mid-winter convention is most profitable from an educational phase and the inspirations reflected to all parts of the Nation. The aim and purpose is to increase the efficiency of the Association Secretaries, so that the local associations and their members may share in the benefits, and every retail grocers association secretary is urged to have a part, so that the Michigan retailers may also share in the benefits.

Next week Tuesday, Dec. 10, Wednesday Dec. 11 and Thursday Dec. 12, the West Michigan Fat Stock Show will be held at the Golden & Boter building, 55 Market avenue. On Wednesday evening Mr. Hartzell, of Chicago, will give a beef cutting demonstration and all retail meat dealers are most cordially invited to attend. No charge for admission. The demonstration is being furnished by the National Live Stock and Meat Board of Chicago and should be very instructive for all men engaged in the retailing of meats.

Herman Hanson, Sec'y.

Twelve Points of Window Display.

Twelve rules are laid down by an expert for the creation of the perfect grocery store window, as follows:

1. Window glass should be so clean inside and out that a store would stake its reputation on it.
2. The woodwork, floor covering, etc., should be carefully cleaned.
3. It is much easier to make a display with one, two or three relating objects than with a miscellaneous assortment.
4. Simplicity and common sense are absolutely necessary to good window decorations.
5. Size is not the most important feature of a show window. A small window properly decorated can get as good results as a larger one.
6. Windows should be well lighted with proper lamps and reflectors.
7. Do not fill a large window with small objects unless they are grouped.
8. Group only articles that go well together.
9. Every window should have a background that serves to make the display stand out and gives an opportunity to illuminate the display.
10. Windows should be illuminated at night. Many people who would not see them during the day have time in the evenings to view displays.
11. Pedestals in convenient heights and glass shelves serve to raise a display off floor and out of the mediocre class. A convenient size for glass display shelves set on pedestals is about 12 x 12 inches.
12. It is advisable to have at least one descriptive card or poster to "get over" the message to the less discerning.

Victor F. Sorg, grocer at 600 S. Main street, Ann Arbor, renews his subscription to the Tradesman and writes: "One journal every merchant should have, no getting away from this for facts of truth. Oh Boy! If all the press would stand by the people instead of the money and political powers, this would be a different country for all."

Paul Mercantile Co., Frankfort renew their subscription and say: "Find enclosed $3 as an investment for the Michigan Tradesman, for more authentic knowledge of the ways of the business world."

Lansing—The Buck Funeral Home, Lansing's oldest undertaking establishment has closed its doors and the stock and property will soon be offered for sale.

Being patronizing is not showing interest.

A TRIBUTE

IN THE days when Henry Ford was in his teens; when whisky was as plentiful as whiskers; when the problems of the nation were settled 'round the old chunk stove in the corner grocery; when the phrase "Rum, Romanism and Rebellion" lost the presidency for James G. Blaine—in those stirring times a young man dedicated himself to the task of publishing a magazine that would be "frank, free and fearless for the good it could do."

Times have changed since the first number of the Michigan Tradesman appeared. The business problems of 1883 now seem as complicated in comparison to to-day's problems as the oxcart does to the modern motorcar. Merchandising methods have changed; standards of living have changed; competition has changed.

But the ideals of Mr. E. A. Stowe, founder and editor of the Tradesman have not changed. Not once during his forty-six years at the helm of Michigan's leading trade journal has he betrayed the principles of service that inspired him to begin his task. Courageously, aggressively and consistently has he wielded an able pen against the enemies of business stability; against price-rigging; unethical practices; and the natural human tendency toward power rather than service.

Members of the John L. Lynch Sales Organization have learned to know and esteem Mr. Stowe during nearly a quarter of a century of friendly contact with him and his publication. We take this opportunity to congratulate him upon the successful completion of forty-six years of service in behalf of Michigan merchants. And we sincerely hope he will continue his good work for many years to come.

THE JOHN L. LYNCH SALES COMPANY

MURRAY BUILDING - - - - - GRAND RAPIDS, MICHIGAN

An organization that has specialized for more than a quarter of a century in conducting special sales.

LOWEST TYPE OF CRIMINAL.

Arson One of the Easiest Crimes To Commit.

Murder and arson are brothers in crime. Arson is classed next to murder and often results in a wholesale murder of innocent victims, because when a building is "set" no one knows how many lives will be lost in the fire.

The arsonist is the lowest type of criminal and the question is often asked whether an arsonist has any peculiarities in his physical or mental make-up. The answer is most emphatically no. Delinquency is present in every strata of society and the popular belief that criminals or potential criminals are instantaneously recognizable by a "criminal face" through special features of the face is pure "bunk." The "bumps and jaw" theory of Lombroso, the famous Italian criminologist, does not hold water because, like theories of crime heredity, it is based on theories that are unscientific. If a group of persons were questioned about an arson crime it would be impossible to identify the arsonist among them by "bumps."

Motives which drive men to commit the arson crime are, to collect insurance, pyromania, revenge and to "cover up" another major crime. The first motive can be prevented while the remainder can only be minimized. "Selling it to the insurance company" probably constitutes the motive for the largest percentage of arson crimes.

Arson is an easy crime to commit and for that reason many amateurs are found among arson criminals; also it is difficult to detect the crime and "pin" the job on an individual. Many times the strongest evidence may be presented in court but with a weak prosecutor and a clever defense attorney it is no task to "break down" the evidence. For that reason I have always maintained that special arson prosecutors should be sworn in, to fight these cases.

The tools of the amateur arsonist are few—a match, paper and materials saturated with oils make a good layout. Flashlight photography power, time clocks and "fixed" defective electrical wiring have also been employed.

Members of the fire departments must be careful to preserve all evidence and take official photographs of the surroundings exactly as found upon entering the building. Be careful not to disturb the arsonist's layout, that is, don't move or touch anything until the official pictures have been taken. If the attorney for the defense learns that you have disturbed the layout then it is easy for him to confuse the witnesses or jury. Never permit an engine company to take big lines into a place which may be suspicioned.

If a suspicious blaze occurs, investigation should be made into the financial condition of the business, when fire insurance was purchased and the amounts. How much insurance was carried on the stock and if the stock and amount of stock insured represents exactly the quantity and quality of stock originally insured when the agent insured it. It has been found that a business may have stock material valued at $5,000 and the day before the fire move $4,000 worth of material from the store, "set" the building, have a total loss and collect $5,000. Arson rings have operated and prospered on that system.

Let us review some interesting arson cases and also the method used in tracking arson suspects.

Battalion Chief Bersen of the Richmond Hill division of the New York City fire department answered an alarm of fire in a one family house at 9553 115th street, Richmond Hill, early in the evening of August 27 of last year.

It was discovered that the fire was of incendiary origin. Two partly burned candles were connected to a long fuse and extending to a pile of newspapers and rags were found in one of the rooms. There were also three cardboard containers on the premises which admitted a strong odor of alcohol.

Bernsen immediately notified Fire Marshal Thomas Brophy and an investigation was started. Assistant Fire Marshal Jacob Winkler was assigned to the case.

The house was owned by Angeles Marines, who lived in it and kept one boarder. Marines was immediately questioned by detectives and denied all knowledge of the articles found in his home and named Peter Maragopulos as a boarder. Detectives began a search and in combing the neighborhood picked up a "tip" which was exceedingly valuable. A neighbor lady said she had observed Maragopoulos hurriedly leaving the house a few minutes before smoke was seen coming from the second floor. Local detectives furthered their search for him but were unsuccessful in their search and the case was turned over to Manhattan.

Peter Hayias is New York's only Greek detective, attached to the homicide squad, but since that time has been transferred to the bomb squad. Hayias was assigned to the case and it was up to him to "bring in" Maragopoulos.

Throughout the country, Hayias traveled and searched for the suspect. Greek haunts in every large city were scoured by the detective in his countrywide search. Finally he got a "tip" which proved to be the right "steer." He learned that Maragopoulos was a resident of Orange (N. J.) and lived there as a boarder at a certain address. Upon enquiring at this address. Hayias discovered that Maragopoulos had left that place for Jamaica, New York, and he set out to get "his man." He sped to Jamaica, where he first spotted him in a Greek coffee house on Washington street, and trailed the suspect to the street, where he placed him under arrest. Eight months of intensive search work was conducted by the detective before the arson suspect was captured.

An interesting case where an actual arson confession was obtained occurred in New York City last February. A night of terror reigned in the Bronx. Four fires had been kindled in baby carriages left under the stairways in four different tenement houses in Mott Haven. Police sent patrolling parties through the district and a suspect was arrested. It was hoped that the incendiary fires would cease. A few days later five more tenement house fires were recorded in rapid succession and in each case the blaze had originated in a baby carriage which had been "parked" under the ground floor hallway. The first three blazes were of no consequence but the fourth blaze gained great headway and immediately after that fire was extinguished, another blaze was reported from the same cause, and like the first fire it had gained great headway, necessitating rescue work of persons almost suffocated in the tenement building.

A police officer named Seaton was assisting to keep order in the vicinity of the building when one of the spectators appeared to display a furtive expression. The officer recalled that this same man had been among the early spectators at the previous fires. He arrested the man. The prisoner at first stoutly denied connection with the fires, but under persistent questioning, admitted that he was responsible for all the fires.

About three years ago. in talking with a private detective, who had worked on a number of arson cases, I asked him whether or not he had experienced any unusual cases. He told of a successful "bluffing" which saved an insurance company several thousand dollars, in not paying a claim.

One day he was handed a note stating that a certain individual had presented a claim for fire loss on a small cottage along a river. The individual who owned the place not only had a police record but was bootlegging and had set other fires but no one could "pin" him to the jobs.

We knew from "tips" that he had set the joint, and there wasn't the slightest doubt about it. Information came through that he had collected several times on fires in other cities, and at no time could enough evidence be had to convict him in court.

We investigated his private enterprise of bootlegging and found that he operated from two places—each in a different state. Secret investigation revealed that he made regular trips to and from the joint and had also transported women "pick-ups" from one state to another. It was up to the private dective to protect his client, and although Sherlock Holmes would not have handled the case in this manner, it was necessary to deal with this crook on his own grounds and win the case out of court. We interviewed the young hi-jacker about the fire and casually "spilled" all we knew about his "racket."

We knew too much for him to continue his operations comfortably and he wasn't going to corner a possible squqeler. The case was dropped and the claim was never paid.

A master fire bug was operating on the West Coast from Washington to California and fired ten prominent Pacific Coast hotels in addition to burglarizing, forging and departing, leaving hotel bills unpaid.

The arrest of a man at San Bernardino giving the name of H. McNely, on Jan. 25 of this year, for attempt to put over a fictitious draft on the Bank of Italy, under the name of R. B. McCrary, ended a twenty-one month search. McNely was a man of many aliases, according to W. A. Groce, assistant fire marshal, of Washington, who used the names of McCoy, Mooran, Moran, Taylor, McEkath, Litus, McCray. Barnes, Barns and others to numerous to mention.

McNely committed these crimes in ten hotels between the hours of 11 p. m. and 4:30 a. m. and each time the fires were set in a linen closet or toilet. Pacific Coast fire chiefs and police were baffled by the mysterious crime which left fire and destruction in its wake.

An instance of a series of mysterious fires in a hotel recently occurred at Cincinnati. Managers of a very prominent hotel were much disturbed over the too frequent visits of the fire department to the hostlery. Chief Steinway of the Fire Prevention Bureau knew that a fire bug was responsible for the blazes and set out to get him. The fires always occurred on a tarred court roof.

For several nights Chief Steinway and his men watched for developments from windows of dark rooms which faced the court. The watch was conducted during the late hours of the night and the early hours of the morning. One morning about 3 a. m., a flash of a lighted match was seen—the observers watched the arsonist light a ball of newspaper and toss it out of his window to the tarred roof below. A successful traveling salesman was placed under arrest and later confessed that he had a mania for fire.

The nerviest arson job ever pulled was done by a bungling amateur, after he had purchased a farm, sold the live stock and six days later "set" the place. It took an amateur to think of something like that because he left his tracks bare and the "dicks" caught him quite easily.

After selling his live stock the arsonist proceeded to a nearby country town and where he purchased an excessive amount of fire insurance. Upon his return to the farm he stopped at a neighborhood oil station, purchased five gallons of gasoline in a can, sprinkled the gasoline in all the rooms, "touched it off" and sat in the barn where he watched the house burn.

A case of arson in a poorly fire protected town, resulted in the entire business section being burned to the ground. I was assigned to "cover" the $200,000 fire for Fire Protection, wired to the fire chief to meet me at the railroad station. The chief was waiting with his car when I arrived and as we drove into the town I asked him how the fire occurred.

"Well, it's a funny case and I know somebody 'set' it," he said. "I was working around in my store about 1 a. m. I hear a terrific explosion. Rushing to the street. I saw a man leave the vacant building where the explosion occurred and shouted to him

HEKMAN'S

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

First and Last

HEKMAN Crackers appetizing, fresh, nourishing, companions to the first dinner course

HEKMAN Cookie-Cakes, a selection of tasteful and appropriate dainties for the last course of the dinner.

Hekman Biscuit Co.
Grand Rapids, Mich.

to stop. He ran down the highway, yelling that the whole town was going to burn down and by George he didn't miss it much."

No attempt was made to pursue the suspect, who undoubtedly committed the crime, causing hundreds of thousands of dollars damage to citizens in that city.

The business of a retail tailor in a large city was bad, in fact, it was on the "red" side of the ledger. He devised an ingenious plan to burn his store and the plan would have been successful had not the fast service of a fire company "nipped it in the bud." He purchased a quantity of photograph flashlight powder and sewed it into the seams and creases of trousers. The trousers were hung so that one pair just touched the other and the line of trousers extended the full length of the store. When the firemen arrived the fire was jumping from one pair of trousers to the other right down the line. They headed off the fire and collected enough evidence to send him up for a nice long vacation.

Protection Against Automobile Damage To Others.

Property damage insurance indemnifies you against loss by reason of your liability for injury to or destruction of any property of others done by your automobile. The standard limit of protection is $1,000: but some care for additional amounts, which can be obtained. This policy also covers the legal expenses incurred.

Liability insurance provides indemnity for you against loss by reason of your legal liability for bodily injuries, including death, to any person, on account of any accident due to the ownership, maintenance, or use of the automobile insured. The ordinary policy covers up to $5,000 for injury to one person, and up to $10,000 for injury to more than one person. It provides for expert legal service, all court costs, judgments, medical and hospital bills, and the costs of adjustment and investigation. Under an "L-M-C" policy any member of your family above the age of sixteen may drive the automobile and your policy will protect him or her. No charge is made for this additional coverage.

In line with the times, howeevr, many business men are brought face to face with the fact that these old "five and ten" limits do not constitute adequate protection to-day. "Five and ten" is a policy providing for a maximum indemnity of $5,000 to one person in an accident, and $10,000 indemnity against total damages to more than one person. Jury verdicts are being returned awarding damages against motor vehicle owners that make the "five and ten" policy look small. Hence policy amounts of $25,000 are comparatively frequent; $50,000, $75,000, and $100,000 are not unknown. These "excess limits" insurance, giving protection for additional amounts above the $5,000 and $10,000 limits, are provided at low rates as supplements to the standard policy.

The Public Liability "five and ten" rate is used as a basis in establishing additional public liability coverages. In example, for the $10,000 and $20,000 rate 20 per cent. is added to the "five and ten;" for $15,000 and $30,000 coverage 28 per cent. is added; and for $20,000 and $40,000, 33 per cent. Additional, higher coverage also is given on this percentage premium schedule.

No limits are set by law or precedent for damages against motor vehicle owners for accidental injury to any person. Sometimes courts have reduced excessive awards, but the fact remains that in many other cases very large awards have been sustained. When a judgment is for a larger amount than the limits prescribed in the motorist's public liability insurance policy, the motorist must care for the portion of the loss above those limits. It should be remembered that in some cases of large awards the tendency of the juries appears to be not only to assess the motorist for damages incurred by the persons injured, but also to penalize for speeding, careless driving, and so on.

Complete service on all forms of automobile insurance is available through the Insurance Department of the Retail Meat Dealers Association of Chicago, at a substantial saving. An important consideration in the selection of your automobile insurance company is claim service facilities. You may need this service anywhere, anytime.

If you plan to tour on your vacation this year or even to take week-end trips, this is of real importance to you. Anyone who has had an accident away from home, where he was not known, realizes how invaluable the help of a claim service representative can be. Accidents cannot always be avoided, but protection is available and is a necessary adjunct to the operation of an automobile.

When Should We Insure Stock Replacement?

There is usually a differential in the Use and Occupancy insurance rate for the inclusion of stock replacement as against those policies which cover the period necessary to replace only the building, machinery and equipment.

Frequently a store can replace stock within a week, at least in sufficient quantities to resume business and ordinarily there is no occasion under these circumstances for stock replacement in the Use and Occupancy insurance carried. But, in the case of badly exposed risks there is the possibliity that a fire in the exposing premises may cause smoke and water damage to the stock in the store of our member under circumstances which would cause only a trivial loss to building. In such cases, the Use and Occupancy loss could be collected during the time the stock was being salvaged and replaced only if the policies insure interruption pending stock replacement.

By looking at the buildings exposing your store you can decide with reasonable certainty whether you are justified in paying the extra premium for stock replacement.

Ignorance is far from bliss and in many cases it is tragedy.

WE MAKE GUN CUT Leather Palm Gloves for the jobbing trade only. Calf-skin palm sewed with heavy shoe thread; no seams in the back to rip; no seams in the front to wear out.

Some are protected with tips and patches as cuts illustrate. Some are made plain.

We also make Leather Palm Gun Cut Jerseys. Be sure to write us for catalog.

PEERLESS GLOVE COMPANY

Grand Haven Michigan

Belding Basket Co.

Belding, Michigan

MANUFACTURERS OF BASKETS

We especially call attention to Our Line of Baskets

Fig. 32
Common Drop Handle Diamond Markets

Fig. 30
Extra Quuality Diamond Market.

We also make canvas cases for laundry, factory and shipping purposes. Also full line of Canvas Products.

No matter what your needs may be we can supply them.

Send for illustrated catalogue and quotations by the dozen or the carload.

Claims and Counter-Claims.

There is a good deal of bunk or blah or hooey or hokum or whatever you want to call it in the claims of both sides in the argument of independents vs. chains.

Chain efficiency does effect savings and it is right that they should be passed on to the customer, with the reasons honestly stated, but it is not honest to pass on a saving that is a loss and tell the customer that great efficiency makes it possible to sell at that price.

The independent merchant does dislike seeing the chains buying for less than he must pay, but why shouldn't a manufacturer—if he wants to do so—give the chain retailer the benefit of the savings in marketing costs in selling a thousand stores at one time instead of one store at a time for a thousand times? How, otherwise, can savings in the transaction between manufacturer and retailer be passed on where they should go — to the consumer?

It is logical for the distribution units in trade to buy and sell as cheaply as they can—as long as it affects no one's distinct rights. Some manufacturers do not care what their products bring over the retail counter. All right; let those products go on the market with or without a printed price and let them be sold for any price at all, receiving the good will or the ill will of the trade. That is the manufacturer's business. If he does not care, why should the general public care? It is not being defrauded if the price cut is honestly explained.

The general public may not be interested in seeing the retailer make a profit. Better economies may involve giving the retailer a living profit, but the popular vote will never award him any more money than it must. But price maintenance on the basis of a manufacturer's right to protect his prestige and reputation is sound. It is so sound that a chain's opposition to it must put the chain right where it would put the independents in the matter of legislation—on the defensive.

Some Facts About Red-Lead.

The chairman of the committee on standards for the engineering department of a great corporation said to me that the makers of adulterated paints, whose claims were disproved years ago, never lose hope that their products may some time be tried out on a large scale. He was referring particularly to paints low in red-lead content which are attractive to the manufacturer because they offer a source of high profit.

Twenty-five pounds of asbestine for example, costing perhaps 25 cents, has the volume of a little more than a gallon and is equivalent in bulk to 75 pounds of red-lead. Each of these pigments may be mixed to paint consistency with 3-gallons of oil. In other words, 25 pounds of asbestine and 75 pounds of red-lead mixed together with 6 gallons of oil make 8 gallons of paint. At current wholesale prices, 8 gallons of this mixture would cost about $14 against about $23 for 8 gallons of pure red-lead paint. This figures out $1.75 per gallon for the asbestine-red-lead mixture and $2.87 for the pure red-lead paint per gallon. This is for materials alone. The maker of the mixture can establish its price at "twenty and ten" under the cost of the pure red-lead paint and still make a 20 per cent. profit. On the finished goods, with manufacturing cost and other charges added, there is an indeterminate but always considerable profit.

Furthermore, the consumer is assured that the adulterated paint is not only just as good but much better than the real kind although it actually contains only half as much red-lead, the pigment that gives it its sole protective value. There is nothing new about this but always there are new and inexperienced people to tell it to; and it does mean a continual warfare for the responsible engineer. However, it keeps up the interest in good paint.

The use of pure red-lead paint, containing as high as 33 pounds to a gallon of oil, twice through a mixer and twice through a mill, is increasing. This applies not only in the case of the priming coat but many of the best and most responsible engineers use red-lead for the second or first field coat. Three-coat work with pure red-lead is frequent enough now so that it does not excite comment.

The great steel highway bridges being built now are almost always (without exception, so far as the writer knows) painted with two coats of red-lead and two coats of white-lead. Some important recent buildings—the Stevens and the Palmer hotels in Chicago, for example—had two full coats of the best red-lead paint on all the metal work before the concrete was applied. It is the safe way. Well-known bridge engineers follow this method; and I know of one of the largest railroad companies which makes this a standard practice.

A. H. Sabin.

New Process Perfected For Drying Pineapples.

Perfection of a process for drying pineapples, which is said to keep the fruit in good condition for nine months has been completed by a Porto Rican after five years of experimentation, according to a report to the Department of Commerce from Assistant Trade Commissioner Roland Welch at San Juan.

Under the new method, the report stated, the pineapples are peeled, cored and cut in thin slices which are placed in drying bins heated by electric lamps and hot air is blown over them, the temperature varying during the drying process. The dried slices are then treated with a light solution of sulphur dioxide to prevent fermentation and pressed together and packed in number ten tins. Small pineapples ranging in size from 30 to 48 to a crate are used. One pound of the dried pineapple is equal to fifteen pounds of fresh, and by placing the dried product in water, it is claimed, that it will regain almost its original appearance and taste.

MORE MONEY IS LOANED

on a building built of

BRICK

than any other kind!

Why?

BECAUSE, it is almost everlasting, has no depreciation or deterioration of any moment, and will not burn down.

THEREFORE, the investment is always a good one, and because of no upkeep expense, such as repairs, painting and insurance, more is paid on the loan and it is reduced faster.

SAND LIME BRICK is beautiful, economical and the safest and best material for all building purposes, whether it be "sky-scrapers," factories, residences, garages, basements and foundations, porches, drives, walks, garden walls or any other construction.

IDEAL WALL construction of Sand Lime Brick is most economical type of Brickwork known, and as low in cost as frame. We will be pleased to help in any of your building problems.

GRANDE BRICK CO.

GRAND RAPIDS

PUBLICITY FOR PHARMACY.

Clearing House For Industrial Business and Professional Problems.

As part of my presentation I will make use of slogans adopted and prepared by me as an introductory. Charles Dickens said: "It is well for a man to respect his own vocation, whatever it is, and to think himself bound to uphold it, and to claim for it the respect it deserves."

Give me a due and decent esteem of my profession and of myself, that I may regard no man's occupation higher than mine, envying none so long as I serve honorably and well the sick and injured.

Quoting a well and favorable known member of the medical faculty of one of the foremost Medical Colleges: "If we (the physicians) want scientific pharmacists we must support them. For the good of the public, physicians and pharmacists must work in harmony."

No single group in the pharmaceutical activities can stand alone, and is helpless in a degree, without the support and co-operation of the other associated and related groups.

Courts have held that pharmacy shall be practiced only by those charged with that responsibility, and this applies to pharmacists in civilian life as well as in the divisions of government service. A soldier is as much entitled to right pharmaceutical service as the civilian.

The American Pharmaceutical Association headquarters is an expression of yesterday's forethought and to-day's assurance.

Flux is the wholesome state for any worth-while field of endeavor and no profession which is alive to its responsibilities stands still.

The foregoing statements, in my opinion, are important essentials for pharmacists, physicians and the public to consider. Each of them would serve as a text for efforts to carry the message of pharmacy to the public, for we are all engaged in its service. Pharmacy laws are public health laws designed to give a certain definite protection to the public, and pharmacists occupy preferential standing in the community in direct proportion to the degree in which they perform their duties in measuring up to the requirements of professional life.

Repeating, "Flux is the wholesome state for any worthwhile field of endeavor and no profession which is alive to its responsibilities stands still." Apply this to our Associations. The Texas Pharmaceutical Association was established in 1879, but for a number of previous years the need of an organization was recognized and also the need of regulations for practicing pharmacy. The aim of the Association from its very beginning was to provide a law which would protect the public and also serve those engaged in pharmacy; for such regulations not only protect but supply the stimulus to measure up and to further the aims of the profession. These early pharmacists were not willing to let well enough alone, to conform to established code, but sought to do more to ennoble pharmacy and make better its practice and protection of the public. Pharmacists realized the dangers of narcotics and self-medication, and did not, as some of those pursuing other activities, advertise their allurements and thereby secure profits. Instead they themselves formulated restrictive laws for the sale of narcotics and poisons.

The knowledge that inadequate education was a hindrance to progress and a danger to the health and life of the public prompted the revision of the first Texas pharmacy law, and more recently aided in passing the present law, in which the importance of education is stressed.

The organization of the American Pharmaceutical Association was prompted by the fact that inferior drugs and medicines were imported, and to correct that condition the co-operation of pharmacists in all states was necessary; hence the formation of state associations was encouraged, not only for co-operative efforts in passing standardization laws, but for advancing the status of pharmacy by higher education.

It was astounding and deplorable, in a sense, that an effort was made to prevent the passing of a food and drug law prior to the establishment of the American Pharmaceutical Association. Every forward effort in pharmacy and drug legislation has been set on foot and furthered by pharmacists themselves, occasionally, hindered by some engaged in these activities, happily only a few, and not always supported by all medical men, which seemingly is a condition now obtaining in our effort to pass the Pharmacy Corps bill. But Congress will wake up to the justness and rightful claim of pharmacists. It may be said that the Committee on Military Affairs were attentive listeners to facts presented to them at the recent hearing and these facts will be augmented by further reports when the bill is reintroduced. There is no desire or purpose to force through a proposition without merit or need, and the importance of higher education is recognized; but any one who will study the situation without bias or unworthy motives must come to the conclusion that best medical service is possible only by co-operation of physicians and pharmacists.

Looking back fifty years in the practice of medicine and of pharmacy we find conditions quite different from that of to-day. Medicine has outstripped pharmacy in the study and application of educational systems, but pharmacy in one division or another has measured up to the requirements of medicine. It will not be denied that pharmacy has pointed the way to and produced a better materia medica and a more useful armamentarium for the medical practitioner.

The American Council on Education is publishing through the colleges a series of model vocational monographs for the use of counsellors and students in American Colleges. The purpose of the project is to crystallize the most recent and reliable information concerning business and the professions, and to present facts clearly, concisely, and graphically when possible, avoiding in all cases the prejudices which so often characterize the attempts of professinal men to discuss their own calling.

The American Pharmaceutical Association in co-operation with the National Association of Boards of Pharmacy and the American Association of Colleges of Pharmacy is planning to continue the work begun by the Commonwealth Fund to learn by actual study the duties which the pharmacist is called upon to do in actual every-day practice. This information is to be used as a basis for working out a satisfactory course of study for collegiate instruction, more dependable methods of examination for registrations and better enforcement of the laws regulating the practice of pharmacy. In other words, education, registration and regulation as applied to pharmacy should be based on facts and the actual needs and activities of the pharmacist rather than on theories.

In this effort these associations have been fortunate to secure the active co-operation and assistance of the American Council on Education and the studies which will be made will be carried out under the auspices of the Council.

The foregoing statements are included for recording, if that be necessary, that pharmacists realize that professional standing cannot be obtained by wishing, but by rightful application. Pharmacy has been somewhat slow in its advancement not altogether because of its own neglect, but because its aims and handicaps were misunderstood by the public; hence, publicity of the right kind is essential for the progress of pharmacy.

Good publicity in the press and literature is giving the layman a better understanding of what pharmacy means, and they are gaining a higher appreciation of its importance, which stimulates their interest beyond the mere going to the pharmacy for medicines and instills a realization that pharmaceutical education is of great importance to them because thereby they will be given a more valuable service and be safeguarded. They are beginning to understand what it means to have standards for medicines; that there is such a thing as scientific dispensing and that drug handling and preservation mean very much more than simply storing drugs. They are also becoming better acquainted with the importance of pharmaceutical education and the place of pharmacy and pharmacists in Government service, in commerce and community life.

Pharmacy is being strengthened by renewal of faith in its ideals and a greater realization of the value of its service; a profounder sense of the pharmacists' responsibilities to the public is being developed. Polypharmacy and related practice of medicine are giving way to a better understanding of drugs and therapeutics; there is a better understanding of the action of drugs, and specific medication is progressing. There is a renewal of the use of drugs; even those discarded years ago as useless are coming back, prompted by a better understanding of their components and their action. Not only that, but the studies of enzymes, vitamins and endocrine glands have informed us that conditions in the body are corrected by the use of the agents referred to. As a result we have the return of the old-fashioned drugs such as burdock, horehound, valerian, etc. We are also reaching a better understanding of what solvents should be employed, what temperature in extracting drugs and the stability and the activity in certain drugs and preparatins, of such important drugs as digitalis and ergot, for example.

The foregoing facts emphasize the need of pharmaceutical education and also the importance which pharmacy will attain when the "American Institute of Pharmacy" becomes a realization.

We realize that business is being largely organized on an ever increasing scale; what the end will be no one can foretell, but we do know that pharmacy is an essential arm of medicine, and human life will never be free from sickness and death; hence, we can with confidence say that pharmacy will survive and the demand for the best pharmaceutical service will grow.

More than twenty-five years ago I discussed the possibilities of combinations in my address as chairman of the Section on Education and Legislation of the American Pharmaceutical Association. My opinion is the same now as it was then—that pharmacy holds an essential place in human progress, and it will be of growing importance. Whether this will result in separation of pharmacy from the sidelines remains for the future to decide; but of this be certain, the public will come to a deeper realization of the service pharmacy can render and will insist that it be the best possible, under progressive advancement.

In a recent address Dr. Emory R. Johnson, dean of the Wharton School of Business, of the University of Pennsylvania, said in substance that the present day pharmacy is in many instances largely a mercantile establishment, the successful management of which requires wise practice in purchasing, selling, accounting, finance and personal management; therefore the head of the establishment must be both a business man and a pharmacist; he is concerned with scientific methods of doing business as well as with professional standards of conduct. Dr. Johnson said further, that pharmacy is a profession, the importance of which is receiving ever wider recognition; that pharmacists are health officers of society.

This leads me to my closing subject, which is near to my heart and I hope will be to every American pharmacist, and for it I ask your continued and added support and interest. The American Pharmaceutical Association headquarters will be publicity for pharmacy of a high order; because it expresses faith in the mission of pharmacy, it will be the outpost of phar-

(Continued on page 46)

A House With A History

1873-1929—Fifty-Six Years of Successful Service to the Drug Trade of Michigan

We enjoy the courtesy of more visiting buyers than any other Drug house in this part of the country

HAZELTINE & PERKINS DRUG COMPANY

Grand Rapids MICHIGAN *Manistee*

MODEL ARSON LAW OF OHIO.

It Has Been Enacted in Twenty-Eight States.

Recently, I had the privilege of attending the National Convention of the N. F. P. A. convention at Memphis, Tenn., which I have been attending for a number of years, which organization represents in the neighborhood of forty-five hundred individuals who are members of that organization interested in the cause of fire protection and fire control in its various phases. After having talked to a number of the individuals, I finally came to the conclusion there were four branches of the fire prevention or fire control forces of America—all of them important. There are those who are attempting to decrease the fire waste of this country through a continuous campaign of education, through fire prevention, and are accomplishing splendid results; there are others interested in the subject of fire control, in securing for the various municipalities individual plant organization and better facilities for combating the fires when they occur, and those whose time is given to the study of problems of construction, and also those engaged in the arson branch, who are attempting to make it "hot" for the arsonist, and I might say each individual is enthusiastic over his particular branch of the work. In my talk before that convention, I suggested that with the exception of the fire marshals and the fire chiefs, that tendency was manifest, all through our force, but the fire marshals and the fire chiefs are the ones and the only ones that are actually interested and engaged in every branch of that endeavor. You are right in securing where possible better standards of construction—your aim in securing better facilities and in every case I know that you are assisting the fire departments and the National Board in the elimination of arson.

When I joined the force of the Fire Marshal's Office six years ago I was an enthusiast on fire prevention, and I still am, but I came to the conclusion before long that in order to secure a real reduction in the fire waste of Ohio, something else was necessary, and I started a campaign to secure better facilities and the co-operation of the National Board of Fire Underwriters, together with the Ohio Inspection Bureau, also the co-operation from the various municipalities for combating the fires when they occur, and as a result of that campaign, there has been more apparatus sold in the State of Ohio in the last few years than they ever dreamed of, and day after day I received letters and telegrams from the fire chiefs in all sections of the State of Ohio that the pumper to-day and the new fire equipment more than paid for itself, through the resultant reduction, and it was done not only through our campaign of education but very largely through the better facilities that the municipalities have to-day for combating those fires. I suggested to the National Board that if they sent out a questionnaire to the forty-five hundred members of that organization, asking them to suggest the principal cause of our fire waste, that they would receive forty-five hundred separate and distinct answers, for the simple reason they don't know anything about it. The reports issued by the National Board of Fire Underwriters in reference to our fire waste should be published in "Life" or "Judge," because they are jokes, and many times fire losses are recorded and based on haphazard fire reports and that many fire chiefs do not know how to report the fire cause. I know very well after you attend a fire you go back to headquarters, you sit down for about fifteen minutes in a very deep study, and then report it from spontaneous combustion, defective wiring or a short circuit. Consequently those reports do not mean anything. I am satisfied and I believe that most of these all over the country, probably 85 per cent. of all the fires which occur in this country are the result of somebody's carelessness or neglect. I am also convinced that 50 per cent. of the fire waste is the result of "crookedness," and in the case of one of these "crooked" fires, when you arrive upon the scene, the building in all probability is a mass of flames before you get there, making it impossible sometimes to save even the surrounding property, and if we could eliminate entirely the crooked fires we could decrease the fire waste of the State of Ohio by ten million dollars a year.

We were able to secure the enactment of the Model Arson Law in Ohio, and it is now a law in twenty-eight states of the Union, in practically the most important states of the Union—the result has been a material decrease in the fire waste of those states beyond comparison of the other states of the Union. Almost every type of model law has always met with opposition in state legislatures, but in no state has such opposition been experienced and the legislators passed the law shortly after its introduction. The Model Arson Law is now framed in such a manner that a man can be convicted for burning his own propery even though the property may be uninsured. (Mr. Magruder then cited cases where property was not covered by insurance.) For instance, he related the story of a fire which Chief Moser of Warren had in his city, of a colored gentleman, a preacher, who burned his church, the insurance being in his own name. Before the arrest was made, the coon escape; but he was later found and they arrested him at once and took him down to jail. They held him under $15,000 bond, which he couldn't give. Grand jury met and the prosecuting attorney very carefully instructed the grand jury to release him and not to file an indictment, owing to the fact that he had burned his own property and had not applied for insurance. No, of course he couldn't—he was in jail.

The insurance feature always had an adverse effect upon American juries, in that the council for the defense always played up the idea of a penniless individual fighting a wealthy insurance corporation.

Under the present law to-day we will be able to convict a man for preparing a building to be burned—for instance, in Alabama, where the law was adopted two years ago, there was a case where a man prepared his building for fire, and when the fire occurred, the owner was in New Orleans. He is now serving a term in the penitentiary. He called a man in to do the job, because he was only an accessory and you can't vonvict an accessory. Heretofore, gentlement, your prosecuting attorneys have frequently hesitated, frequently refused to bring an indictment for arson—the law was absolutely insufficient. To-day, I don't believe the prosecuting attorneys of Ohio will have any hesitancy in the future. It's going to make convictions more certain, put the fear of God in the hearts of those committing these crimes, and will bring about a material decrease in the fire waste of our State. C. S. Magruder.

National Board of Fire Underwriters.

Fruits and Vegetables in Store Windows.

The time will come when the biggest potato, the largest corn, the best cabbage and the very best of everything in the farm and garden crop line will be getting the attention of the general public and that is a good time for the retailer to make use of what is close at hand for business builders.

People the world over are interested in what the other fellow is doing, even though they may feel that they could do better or greater things, if they wanted to make the effort.

That is vanity, but it also indicates the ever-present human element in life that the wide-awake merchant can turn to his own advantage in dollars and cents.

People will look into a store window most any time, if they see something that interests them or if they know that the window of a certain business house is a bit unusual.

A hardware store in one of the great farm and truck crop states won the prize last year for interesting display windows in the section. It is interesting to note some of the displays that brought more than 500 persons into the store in one week and at least 2,000 to the store window to see the exhibits and to talk about the store after they had departed.

Here is the list—

Four twin tomatoes of various sizes and odd shapes.

One twin potato specimen, named the "Siamese Twins," connected with a stem about an inch in length. (One of the rarest potato exhibits ever recorded in that section.)

Double peach seed. (Peach had been devoured before the seed was displayed.)

Several double ears of both sweet and field corn, of varied colors and sizes, making a pretty rainbow-colored display.

Double apple—a rare exhibit in the fruit world.

Odd-shaped sweet potato, resembling snake coiled as if ready to strike.

Squash that had "tail" twisted around the remainder of the vegetable, resembling a boa constrictor coiled over limb of tree.

Dozens of minor freaks in one form or another that not only attracted attention and discussion, but provided the store owner with a fine display window for two weeks without change.

Variations of this unique window can be arranged to conform to the season and locality, but every such window will turn as neat an advertising trick as may be found anywhere and will, in nine out of ten cases, win a half column free story in the home city newspaper—if first page, all the better. —Hardware Retailer.

Longer Skirts Mean More Looms.

At the recent New York Fall Fashion Show, which was attended by some 1,500 retailers, it was demonstrated and decreed that women's skirts are to be extended below the knee. Exactly what this may mean to the textile industry, assuming that the decree is generally observed, remains to be seen. We know what the ascending skirt did to cloth manufacturers, and we have been told that all of them would be transported to Easy Street if all Chinamen would only be so good as to lengthen their shirt tails a single inch. For the nonce it must suffice to learn that the garment tide, which has been ebbing with alarming rapidity in recent years, seems now to have turned. Even a little change would undoubtedly set idle spinning mills and looms in motion and add many dollars to depleted treasuries. The incident is only one among hundreds that illustrate the potency of fashion as a factor in business. But it is rare in one respect. Most industries that go down under the weight of society's approval pass out or at best struggle along as well as they can with little chance of relief. Think of the carriage and buggy makers, unfortunates who saw their kerosene lamps and gas jets superseded by electric lights, the hairpin kings of other days, the millinery queens whose thrones were built on plumes and all the festal bedizenments of saucer hats. Some spark of hope may be kindled in the hearts of the hairpin men as they watch the lengthening tresses on some fair heads, but to most of the victims of change the only prospect that is fair is opportunity in some of the new industries that are constantly springing up in place of the ones that are dying out. In the case of the textile men we see the unique possibility of restoration of old uses of cloth.

The most precious thing anyone, man or store, anybody or anything, can have is good will of others. It is something as fragile as an orchid, and as beautiful, as precious as a gold nugget, and as hard to find, as powerful as a great turbine and as hard to build, as wonderful as youth and as hard to keep, intangible something, this good will of others.

A bad temper has kept many a man from a raise.

Michigan Bankers
and
Merchants Mutual Fire Insurance Company

Fremont - Michigan

Chartered August 14, 1916

Safe, Sound, Conservative

Unsurpassed Record for Growth, Strength and Prompt Payment of Losses

Correspondence Solicited

If your store burns today---could you prove your loss?

Would that loss represent the saving of a lifetime?

Is your earning power decreasing? Would a fire loss ruin your credit?

In figuring your overhead expense, do you realize that the item of fire insurance is most important?

For net profit, which would you choose, to reduce your over-head 1%, or increase your volume 20%? Result would be the same.

If you choose to do one or both, we can help you to a saving of from 30 to 50% on the item of fire insurance.

For Rates and Terms on any Mercantile Risk in Michigan, write to **WM. N. SENF,** ***Secretary-Treasurer***

INSTALLMENT SELLING.

Consumer Credit Represents an Enormous Volume.

To-day 90 per cent. of all household furniture is bought upon the installment plan; 80 per cent. of all pianos, sewing machines, electric refrigerators, phonagraphs and radio equipment marketed in this country are sold upon the convenient-payment plan.

The same is true in regard to 78 per cent. of the washing machines, 67 per cent. of the vacuum cleaners and 25 per cent. of jewelry sales. It is also estimated that $140,000,000 worth of clothing was sold last year on the installment plan and that the total of clothing credits outstanding is close to $50,000,000.

The result is that to-day's grand total of consumer credit represents a huge volume of indebtedness which rests for the most part on the wage earners of the country, who, as a class, do the bulk of installment buying. No one can compute the exact total of installment sales for the years of 1927 and 1928. Economists are in disagreement about it. The consensus of opinion fixes it at about $7,000,000,000. The grand total of business credits is estimated at $30,000,000,000. Thus we observe that the American wage earners are assuming a great responsibility when they are responsible for 23 per cent. of the entire business credit. But let us see if this situation has any dangerous aspects.

When the first kind of credit was introduced, namely: Producer credit, depositors in banks protested against the lending of their funds for the financing of manufacturers. These protests at the time of the enactment of our banking laws, if taken seriously, would have halted the development of our financial system, the vital core in America's supremacy in the world today. No man would now question the imperative necessity of banks or would challenge the worth of our banking laws. Yet, similar opposition has been existent against installment selling.

The next development in credit is known as distributors' credit. This form of financial assistance was needed by the wholesalers and distributors who handled the mighty bulk of American products. This form of credit was also opposed in the beginning, but its economic value was quickly established. And consumer credit is now established after having started its development with opposition.

If a mean earns $3,000 per year, he is worth approximately $112,000 on assets consisting mainly of his ability to earn, according to statistics of the insurance companies. There are 25,000,000 workers in America and I leave it to your imagination to figure the staggering sum counted as their assets, according to the insurance companies' computation.

Producers may dissipate their assets thrugh bad management or poor judgment in the guidance of their companies and may become bankrupt. Distributors may do likewise. But the consumer, whose main asset is his earning power, can never dissipate that which is a God-given asset; a desire to live and enjoy the pleasures of life. And while he is possessive of that feeling, he must always work. His assets can never be dissipated, and as long as he lives, continually producing, with a desire to work, he is in a position to pay a just obligation.

Let us see what has happened during recent years when consumer credit developed so rapidly so that we may consider whether the workers of America are conscious of the great responsibility which is now theirs because of consumer credit.

In 1929, at the start of the extraordinary development in installment buying, the total of saving-bank deposits was $15,000,000,000. The number of saving-bank depositors was 22,500,000. At the end of 1926, deposits reached the total of $25,000,000,000 and the number of depositors grew to 47,000,000.

The admitted assets of the insurance companies tell a similar story. In 1920, the total of these assets was $7,300,000,000, and at the end of 1926 the total had increased to the enormous figure of $11,500,000,000. To-day, incidentally, nearly all insurance is bought on the installment plan.

No fewer than 4,000,000,000 new recruits have been added to the army of American stockholders and, according to an accepted estimate, 500,000,000 of them are employes and 100,000 are customers of the stock-selling corporations. There are 2,500,000 more among bondholders, according to the financial authorities, and a large proportion of the increase recorded has been recruited from the working classes.

The building and loan associations tell a remarkable story. In 1920 there were 8,500 building and loan associations with assets of $2,500,000 and about 5,000,000 members. In six years the number of associations has increased to 12,500 with assets of $5,500,000,000 and a total membership of 10,000,000.

In 1920, two labor banks came into existence with a capital of $1,000,000. At the end of 1926 there were thirty-six labor banks in the United States with a total capital of $10,500,000,000 and with deposits and total resources of about $127,000,000,000.

All of these savings were made by our wage-earners since the history-making experiment of installment buying began in 1920. These figures can mean only one thing; the people are becoming thrifty; they are beginning to understand the responsibility of credit; they are becoming business people, in a small way, and are being guided by the fact that they must budget their incomes to take care properly of their credit responsibilities and build up a reserve for a rainy day at the same time.

It also means that the best minds of this country are now saddled with the responsibility of reaching the great army of consumers which is purchasing its needs on a credit plan and is learning to respect the value of credit.

If the basis of all credit is character, then merchants, particularly, are

Have you ordered your

Calendars for 1930 ?

Don't forget we carry all kinds of

Advertising Specialties

Samples and Prices on Request

GRAND RAPIDS CALENDAR CO.
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S. A. MORMAN & CO.

DEALERS IN
BUILDING MATERIALS
Face Brick, Fire Brick, Metal Lath, Waterproofings and Flue Lining - Lime and Cement

MAIN OFFICES: S. W. Corner Pearl St. and Ionia Ave. Automatic 4647.
YARDS: Corner Ionia and Wealthy. Automatic 65304.
500 Lexington Ave., N. W., Automatic 65376.
GRAND RAPIDS - - - - - MICHIGAN

Cold Storage and General Merchandise Warehousing

Jobbers of
Butter - Eggs - Cheese - Fresh Fruits and Vegetables
Packers and Shippers of
MICHIGAN APPLES

KENT STORAGE COMPANY
GRAND RAPIES, MICHIGAN

compelled to help mold the character of their patrons. Newspaper advertising is an effective medium for conveying a message to the public, but I strongly denounce its use by advertisers to lure people into buying things beyond their means. I particularly object to any kind of advertising or propaganda that attempts to sell credit to the consumer instead of stating the merits of the merchandise and attempting to establish its value; P. T. Barnum advertisers is what I call them. Many such advertisers use the most objectionable copy and heavy, black type and, in a bombastic manner, attempt to beguile the minds of prospective customers and lure them into buying things they don't need by stressing the fact that the merchandise need not be paid for immediately.

On October 4, 1927, I called on President Hoover, then Secretary of Commerce, urging the call of a National Installment Selling Conference under the auspices of the United States Department of Commerce; a "round table" discussion, if you please, at which our leading financiers, economists, captains of industry and business men could meet and consider this gravely important problem of consumer credit now developing by leaps and bounds either for National weal or woe. At such a meeting of trained minds, reasonably certain safeguards could be decided on to check the growth of abuses in the operation of the system and perpetuate its clearly demonstrated values to the American consumer.

President Hoover, in a statement to the press, agreed cordially in principle with the suggestion, but took the position that such a conference should be called not by a governmental agency but by the United States Chamber of Commerce or a like organization, nationally representative and directly identified with the business of the country.

And so this important matter stands to-day—awaiting definite action.

Incidentally, President Hoover is one of the firm believers in the economic value of installment buying and his faith is based upon an intensive study of the system. About two years ago, while Secretary of Commerce, he issued a formal statement through the Associated Press in which he paid tribute to the worth of installment buying as "the backbone of continuing American prosperity."

Here is an excerpt from an advertisement that recently appeared in the newspapers throughout this country:

"You, Not Inc. The biggest business in the world.

"Not steel nor agriculture nor automobiles! not any of the great corporations listed in the stock coumns, but the firm of You, Not Inc.

"You are the American family, 24,000,000 strong. You hold the best jobs on earth, you make homes, you raise children. You earn more than any corporation — $70,000,000,000 a year! You are the world's best customer for almost everything.

"Your credit, however, is the best in the world. Other firms, ever so large, may fail, go to the wall. Executives may make mistakes, guess wrong. But nothing can spoil the credit of You, Not Inc.

"A member of your firm may may lose his job once in a while, be pressed for money, but he can find another job and again make money more easily than a bankrupt corporation. Business may be bad with some of your branches sometime, but never with your whole firm. Regardless of the gold supply, the stock market, elections, depressions, accidents and disasters, our good customers in You, Not Inc., are going ahead, continuing to earn money, to buy things, to run homes and raise families! Unless these United States are destroyed, You, Not Inc., will not fail.

"You may only be a junior member, but your credit is the credit of the firm." Julian Goldman.

Adventures in Banking

Recent failures of banks in various parts of the country are indicative of the sort of carelessness which is engendered by prosperity rather than of any weakness in the business structure. In some cases, notably in the South, unusual developments, local in scope, have been the cause. It is evident, however, that the notable success of banks as a whole in recent years has attracted to the suburbs of banking a considerable number of adventurous spirits who know little about the jobs they undertake, and are either wholly unscrupulous or fail to realize the peculiar responibilities that fall upon managers of other people's money. Public discussion of the matter has been curiously circumspect, not to say reticent. Banking evils are rarely aired until they become acute, because of the delusion that confidence may be undermined by criticism. But in banking circles no such caution is encountered. Many of the recent failures are there frankly ascribed, in anything but guarded language, to defective supervision of banks in many parts of the country, that permits, if it does not encourage, banking adventures which are taboo in every sound banking establishment. In a period characterized by furious speculation it is natural that people in general should be in a mood to take more than ordinary chances. But from this lure all properly managed banks hold themselves aloof, and it is the duty of supervisory bodies to see that improperly managed banks which do yield to temptation are brought to task, or else, if power is lacking, to ask legislative bodies for authority to deal with such siutations. That there is need of some further regulatory legislation is not denied in many responsible quarters.

Sounded the Same.

They were seated at a table in a night club. Suddenly there was a loud crash.

"Come," he said, taking her hand, "let's dance."

"Don't be foolish," she answered, "that wasn't the orchestra. The waiter dropped a tray of dishes."

THE VINKEMULDER COMPANY

GRAND RAPIDS, MICHIGAN

Founded in the year 1888

Branch Jobbing House at Petoskey, Mich.

Receivers and Jobbers of Fruit and Vegetables

Carlot Shippers of
"Vinke" Brand Michigan Onions and Potatoes

AN OLD AND DEPENDABLE PRODUCE FIRM . . . NATIONALLY KNOWN

THE GOOD OLD DAYS.

Trials and Tribulations Which Confronted the Tireless Traveler.

When an old-timer talks to a young salesman about selling, this young fellow almost always comes back with something like this. "Well, of course, it was easier to sell goods in your day. You did not have all the troubles and competition we have now. It must have been a snap to sell goods in those early days," etc.

As people grow older, they are rather prone to talk about the good old times. I have never been in this class. Personally (while I may not be old, I must at least plead guilty to being somewhat autumnal), I am of the conviction that these present days are far better than the days I have known of long ago.

I suspect some of the old-timers talk about the good old days because they remember those days with the eyes of youth, when all the world was a garden of romance, and on every side there were beautiful maidens to be rescued from dragons, and lovely castles that the young, brave and courageous could capture and call their own.

Recently at Kansas City, I made an address before a large number of retail hardware and implement dealers, many of whom were customers of mine when I first started out to earn my spurs as a salesman in the good State of Kansas. I had a prepared address. It was on the subject of distribution, but when I met these old friends I discarded my formal address and I talked to them about the good old times.

A previous speaker had just commented upon the present high cost of living and of doing business. I took this as my text. I admitted that when I went to housekeeping in Salina, Kansas, fresh eggs were 25 cents for two dozen, and a good fat chicken could also be bought at the same price. A Swede servant girl worked hard, doing the washing and all of the housework, for $12 per month. All this was lovely. "But," I added, "at that time my personal salary was $75 per month.

Here we get back again to Einstein's theory of relativity. Nothing in this world can be considered by itself. In order to get an approximately fair view of any situation, you must consider all the circumstances in the case. By the way, do you happen to know that the word "circumstance" is from the same root as the Latin word "circus," which means a circle, and, in this word, it means all the surrounding or encircling conditions? Allow me to say, in passing, that nothing is more delightful than the study of the derivation and meaning of words. The next time I retire, I think I shall devote my life to this one study. Nothing could be more pleasant, lead to more thrilling discoveries, or give one wider information.

Here again I am reminded of one of Mark Twain's sayings. In one of his books he remarked, "In this book I give you a great deal of information, in fact, I ooze information, just as the celebrated otter of roses oozes out from the otter."

When I traveled in Kansas, the average country hotel charged $2 per day, American plan. In some of the larger cities, such as Topeka, there was the exorbitant rate of $3, American plan. In those days, it was a common thing for the hotel clerk to say in a matter of fact way, "I suppose you will not object to doubling up with another guest to-night?" That meant that two slept in a bed.

If you have read "The Life of Abraham Lincoln," you will find when, as a lawyer, he made his circuit on horseback from one point to another, it was a common thing for the distinguished legal lights of that day not only to sleep two, but frequently four in a bed.

Retiring in those early days was not the long drawn out and complicated matter it is to-day. The salesman of that day did not open his toilet case, take out his tooth brush, his tooth paste and brush his teeth, as recommended by all dental advertisements. The lovely silk striped pajamas some of our Knights of the Grip sport today were then unknown. I do not think they even sported any night shirts in the time of Abraham Lincoln. When traveling, to remove one's boots, trousers, coat and vest, collar and tie was sufficient for the night.

Now salesmen tell us it is absolutely necessary to have a room with bath. It would be a mean house which would instruct salesmen to occupy rooms without baths, I am afraid such a house could not maintain their traveling force.

Then I remember in those good old days when the thermometer hovered somewhere between 10 and 20 degrees below zero, we took long drives off the railroad in an open buggy. How well I remember, after one of these trips of fifty miles, landing in Haynes City, Kansas, and being removed from the buggy as stiff as a dried mackerel. They took me into the little room off the livery stable, stripped me and rubbed me down with horse brushes until circulation was restored. Then I was given several rather large drinks of whisky and put to bed at the hotel. I awakened the next morning feeling as fit as a fiddle without even the sign of a sneeze.

Compare such conditions with the traveling salesman of to-day covering the territory in the winter time in his closed sedan automobile with foot warmers and lap robes. Would these salesmen go back to the good old times? I guess not! With an automobile, a salesman is just as independent as an Arab on his racing camel on the Sahara. You can come and go as you please. When you have finished with a customer, you can depart. How was it in the old days when there was only one train a day, and in order to work two towns with this one train system, a salesman had to double back and forth?

Nowadays, with an automobile, a salesman can eat his breakfast in peace and take his departure at a sensible hour. In those good old days, when trains came at all hours between 1 and 6 a. m., you had to be on hand to take the train, and you could finish your nap as you traveled. It was common in those good old days for a salesman to spend his night in two beds and sometimes three.

How well I remember in Salina, Kansas, when on Monday morning I would arise in the dead of winter at the witching hour of 4 a. m., and take a train on the "U. P." for the West. We arrived in some hotel at 6 o'clock, before the dining-room was open. We would sit and nurse the Cannon stove until breakfast time, and then we would screw up our enthusiasm and start out to greet a customer in a snappy manner. I never heard a salesman of those days complain of the life. It was considered the regular thing. Not one of us knew any better, and if we had been told of the luxurious manner in which salesmen would travel twenty-five years later, it would have seemed like an iridescent dream.

There was one good feature about the old system. It meant the survival of the fittest. A salesman who could not stand the life, or who was too fond of comfort, soon sought some other occupation. Those who remained were strong and healthy. Somehow, I never knew one of these salesmen to catch cold sleeping in a cold room and getting up in the morning and breaking the ice in the pitcher before performing his ablutions. I am inclined to believe our present system of steam heating sleeping rooms is not nearly as good for the health as the pure fresh air we enjoyed in my youth.

The traveling salesman's life in the old days wasn't all tough breaks, although he did have to travel in all kinds of weather and make trains at all kinds of hours.

I might write about the character of the food in those days. Sometimes it was pretty bad, but generally, as I remember, in the smaller hotels, it was good. And what breakfasts we did eat! Stop and think of a breakfast like this: two soft-boiled eggs, a nice thick juicy steak, plenty of potatoes, griddle cakes and syrup, and two or three cups of coffee. How did we ever manage to digest those Gargantuan meals? Still, salesmen in those days as a class were thinner than salesmen of to-day. Frequently in hotels I study the salesmen of to-day, and most of them appear to be too soft, too fat and they look overfed. Nevertheless, I do not believe they eat as much to-day as they did in the old days. Therefore, the difference must be in lack of exercise. Of course, when a man drives around in a car, carrying his samples, he does not get the healthy exercise old-timers did in carrying heavy catalog cases and grips of samples by hand and foot power from one store to another. Missing all that fine exercise I think is a very bad thing for the salesman of to-day, although he may not agree with me.

Of course, we hear stories of how all the old-time salesmen used to drink, and what a hard lot they were. Naturally, in those days there was considerable drinking among certain sets of salesmen. There was also quite a little poker playing at some hotels in headquarters towns, but I do not believe, now that I check up the salesmen I knew in those days, that they were any worse than the salesmen of to-day.

Of one thing I am sure, and that is the old-time salesman, as I remember him, was not nearly as much interested in the ladies as the salesman of to-day. Women, of course, have changed since those days. I think they have become far more attractive. Whether it is intentional on their part or not, at the present time the feminine lure, by reason of dress and in other respects, has been highly developed. I am quite sure the mind of the salesman in the old days was left more at peace by our lady friends than at present.

I do not remember in the hotels I visited that dancing was in full blast, not only every afternoon but all evening. The modern hotel has become the center for dancing. It is also the headquarters of the modern salesman. It is therefore not surprising that the young modern salesman has become more or less tangled up with dancing, jazz music and charming young ladies. In the good old times a salesman did not have these divertisements.

But, of course, I can well remember, if, after a hard day's work, an old-time salesman felt like being real devilish, he could go to the roller skating rink, hire a pair of skates and skate round and round all evening. Good Lord, when I remember the way the women looked in those roller-skating days, with their puffed sleeves and long skirts, they certainly were no temptresses to beguile the innocent salesman from the paths of rectitude.

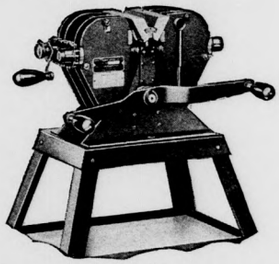
Do not think the old-time salesman was not a gallant. I can remember one evening arriving at Leonora, Kansas. There was a cowboy dance in full swing. There were about forty cowboys and about ten girls. The modus operandi was for every would-be dancer to pay a dollar to the hotel clerk and register in a book. Then he was given a number. When your number was called you could enter the dancing room, pick out a young lady and proceed to do your worst.

On this occasion, as it was impossible to sleep at the hotel on account of the noise, I decided to "shake a foot." I registered, paid my dollar, and, when my number was called I picked out a sweet young thing in a dark red, tight-fitting jersey. Those were the days when every young lady loked as if she had been poured hot into a form, and it was de rigueur for everything to fit somewhat tight. After I had danced with this belle of Leonora some four times, without dancing with anyone else, as I walked out in the hotel office, a cowboy nudged me in the side and suggested a word or two. We adjourned to the darkness beside the hotel. He remarked he supposed I was a stranger and he did not wish to be discourteous to any stranger who had just arrived in town, but he was quite sure I would be glad to have the information that the girl in the red jersey was his girl, and it would

The New No. 6

Clipper SPEED Lacer

Will lace any belt up to 6 inches wide in 1½ minutes



Price of lacer $75 — Stand extra if desired

Whatever your shop requirements may be there is a Clipper Belt Lacer to meet them efficiently, from the smallest of belts up to the big 8 inch size. The use of Clipper Hooks and Clipper Pins insures a perfect and long lasting joint. Try a Clipper right in your own plant on 30 days trial.

Name of nearest dealer by request

CLIPPER BELT LACER COMPANY

Grand Rapids, Michigan

In the following Widths and Sizes:

AAA-A and AA-B in sizes 7 to 12. A-C, B-D, C-E, and E-EEE in sizes 6 to 12.
In Black, Kid, either high or low cut **$4.25**
In Brown Kid Oxfords ---------- **$4.40**
In Brown Kid Shoes ---------- **$4.50**

"The TorSon" Shoe

Again *this year this is the Shoe* that is making more net profits for dealers and more satisfied customers than any other. An arch support shoe with exclusive features.

Write at once to

The Herold-Bertsch Shoe Co.

Shoe Manufacturers Since 1892

GRAND RAPIDS, MICHIGAN

WHEN

You have a customer buying

SEEDS

He expects you to furnish Seeds that

GROW

Reliable Seeds will produce more

PROFITS

"Pine Tree Field Seeds" are reliable

DISTRIBUTED BY

ALFRED J. BROWN SEED CO.

25 Campau Ave.,
Grand Rapids, Michigan

not be healthy for me to dance with her any more.

As this gentleman was wearing leather chaps, had a belt around his waist full of cartridges, and as this belt further supported a .45 Colt revolver, I decided I had danced enough that evening, and I sought the seclusion of my room.

The next morning, somewhat weary, I was sitting at the breakfast table when a voice said, "Beefsteak or liver?" There was a certain familiarity in the tone. I looked up at the charming young lady of the evening before and she still wore the red jersey!

The average salary of the hardware salesman in those days, and I mean a good salesman, was about $150 per month. At the Kansas City convention I met a young salesman who looked quite prosperous. He told me all about the present troubles of the traveling salesman. I asked him a few questions. "What," for instance, "are your annual sales of hardware?" He said that year he would sell about $150,000 worth of goods. He owned his own home. It cost $10,000. He had a garage and two automobiles. His wife kept a maid at $50 a month and he was drawing a salary of $6,000 a year. When he told me all this I said, "My young friend, I feel like weeping on your neck. I am terribly sorry for you. I suppose that, notwithstanding all of the competition you have, you have long since concluded you cannot sell any goods on Saturday and therefore you actually work only five days a week. You never have to take a night train, because you travel in your own car. My dear boy, your lot in life is a very sad one. Modern competition is a terrible thing and you are the victim of the system."

He, of course, thought I was joshing him, but what are the real facts? Just compare the salaries and the comforts of the present-day salesmen with those of the old-timers. Compare the comforts of transportation. Compare the service given by our hotels. As far as I can judge, and I still have managed to retain my eyesight, my hearing and my taste, I would far rather travel in these present unregenerate days than in the good old days.

Saunders Norvell.

The Doer.

Some salesmen are thinkers; but every salesman must be a doer.

Doing clears the mind.

Physical activity has a peculiar effect upon the judgment.

What we thresh out with our own hands—

What we suffer in our own hearts—

What we find out with our own visions creates faith. That is, doing creates faith.

Those who believe the world is growing better, are they who are trying to make it grow better.

The sweetest of joys is the joy of accomplishment.

Be kind steadily, persistently, and you will believe in kindness.

Be mean and you will cease to believe there is any goodness in the world.

Get things done.

PUBLICITY FOR PHARMACY.

(Continued from page 38)

macy and afford the means for combating destructive tendencies, conserving and preventing duplication of effort, and make possible a co-ordinating force and clearing house for industrial business and professional problems; it will mean a new note of pharmaceutical progress, because behind all of this stand the co-ordinated cooperative associations of the drug business and of pharmacy.

The sum of $1,000,000 will be required to fully complete this great undertaking for the benefit of pharmacy so it can better serve the public. The subscriptions total above $800,000 and represent every division of pharmacy and every section of the country. Every state and national pharmaceutical association has endorsed the movement and the fact that each state association has subscribed to the fund is a most encouraging indication. Surely every pharmacist will want a part in it, however, small. It has been said by another: "It can be shown that by any one of several recent achievements the associations have saved all druggists much more than the amount of their annual dues. We say all druggists, not merely members of the associations. But we have so much faith in the general soundness of human nature that we believe there are few druggists, now outside the membership gates, who will not wish to contribute to the success of a movement whose benefits they enjoy."

A wonderful site on the monumental thoroughfare of Washington has been secured, involving with recent purchases about $200,000. It may not be out of place to say that some individuals have contributed large sums, but it is highly desirable that all pharmacists have a part.

A laboratory has been donated, which will be devoted to standardization work, aiding in the revision of the U. S. Pharmacopoeia, the National Formulary, the Pharmaceutical Recipe Book, etc. The reference Library will be at the command of the retail pharmacists and of every other division of the drug activities and research workers. The Museum will be a service department also, aiding in the study of pharmacy, its history, development and present status. The imposing structure will advertise the importance of pharmacy in a way that justifies our pride, instills confidence and strengthens our ideals.

G. E. Eberle.

Don't Crowd Your Customers.

Grocers realize that suggestive selling increases sales. When Mrs. Robbins buys a loaf of bread, she is likely to buy a pound of butter, too, and a jar of jam if the grocer suggests them to her. But many grocers' clerks overdo the suggestive selling act and annoy the customer into a definite resistance.

Just because most men and women like coffee or tea to drink, does not mean that Mrs. Robbins drinks these beverages. Yet the grocery clerk tried again and again to get her to buy the special coffee. Mrs. Robbins finally resented his insistence and went to another grocery where she knew she wouldnt' be annoyed. You see, Mrs. Robbins was one of a great many persons who cannot drink any stimulating beverage. Mrs. Robbins never drank tea or coffee because her doctor advised against it. But the over-anxious grocery clerk had not discovered the fact, unfortunately.

Take another case where, on the other hand, a little business tact kept an old customer. Mrs. Smith was a steady customer. So when the grocer added a fine line of coffee rings to his bread and rolls, the clerk decided to force Mrs. Smith to buy some. She resisted because, to her, a baker's coffee ring had always tasted dry and anything but delicious. The grocer himself stepped up in time to save the situation. "Mrs. Smith doesn't like coffee rings," he said to the clerk in front of the customer. "She would like some fresh rolls though, I'm pretty sure." Mrs. Smith rather enjoyed learning that her grocer knew her prejudices and showed her satisfaction with a good order, including the rolls.

As a matter of fact, the grocer knew that his coffee rings were of good tasting quality and rich enough to taste fresh the second day. But he knew also from experience that Mrs. Smith could not be crowded into buying anything she didn't want.

A week later, when Mrs. Smith was ordering groceries for Sunday, the grocer said, "And rolls, of course, for Sunday breakfast?" Mrs. Smith said "Yes" through habit, and then expressed the wish that she could have something a little different, too, for a change. The grocer suggested that she might find one of his coffee rings delicious with fruit and coffee—especially as he knew they were quite a good deal richer and more delicious than the usual coffee ring. Mrs. Smith, because she had never been forced into buying by this grocer, consented to try a ring. Thereafter, she ordered his coffee rings frequently because she had found to her own satisfaction that a quality coffee ring is something quite nice for breakfast.

Suggestive selling is a part of modern merchandising. However, as these two simple experiences indicate, suggestive selling to be successful in a grocery store needs more tact than crowding.—Missouri Messenger.

Instructions To a Stenographer.

"I have just fired the third stenographer I have had this year," exclaimed a credit manager and office manager whose poise is not easily disturbed. "The new one I am taking on to-morrow is going to receive these instructions in writing."

Here he picked up a typewritten sheet and read aloud from it as follows:

1. Although work begins in this office every morning at 8 o'clock, this does not mean you.

2. If a telephone call comes while the manager is out, tell him about it later, if you remember to do so.

3. If the manager imparts some confidential information to you, do not selfishly keep it to yourself.

4. Always open the obviously personal letters addressed to the manager. The remainder of the mail is not so important.

5. When you have lost a document or a letter, ask the manager to help you find it.

6. In typing letters, remember that customers do not mind having their names and addresses incorrectly written.

7. The best time to use your lipstick is when you are at your desk.

8. Limit yourself if possible to twelve personal telephone calls during the business day.

9. Leave no memorandum in the general file when you remove a folder.

10. Never ask the name or business connection of a caller before letting him into the manager's office.

11. As the dictionary often gives several ways to spell a word, follow your own taste in spelling.

12. Let the manager understand that you are in no way responsible for the neatness of his desk.

13. A few postage stamps used personally will never be missed.

14. If a late party causes drowsiness the following day, remember that there is a comfortable sofa in the restroom.

15. Do not hurry to type a letter dictated late in the afternoon. The manager may leave for the day without remembering it.

16. Do not let company business interfere with a prompt handling of your own personal mail.

17. Never take the initiative in simplifying the routine of the manager's work.

Jos. K. Drake.

A Business Man's Philosophy.

Everyone is interested in trying to discover the real source of happiness.

Some think it is freedom from want and worry; others think it is a philosophical attitude.

I suspect the real source of happiness is the mastery of nature, of our environment, of ourselves.

Man gains in dignity, nobility and spiritual stature to the degree that he dominates natural elements and assumes command of his destiny.

All this boils down to self-expression.

The happy man is not one who is leading an effortless life, but one who is creating works on which his personality is impressed. He may be building bridges, raising wheat, tunneling mountains, isolating germs or composing music. If his work is true and honest it must bring him an exalting sense of satisfaction.

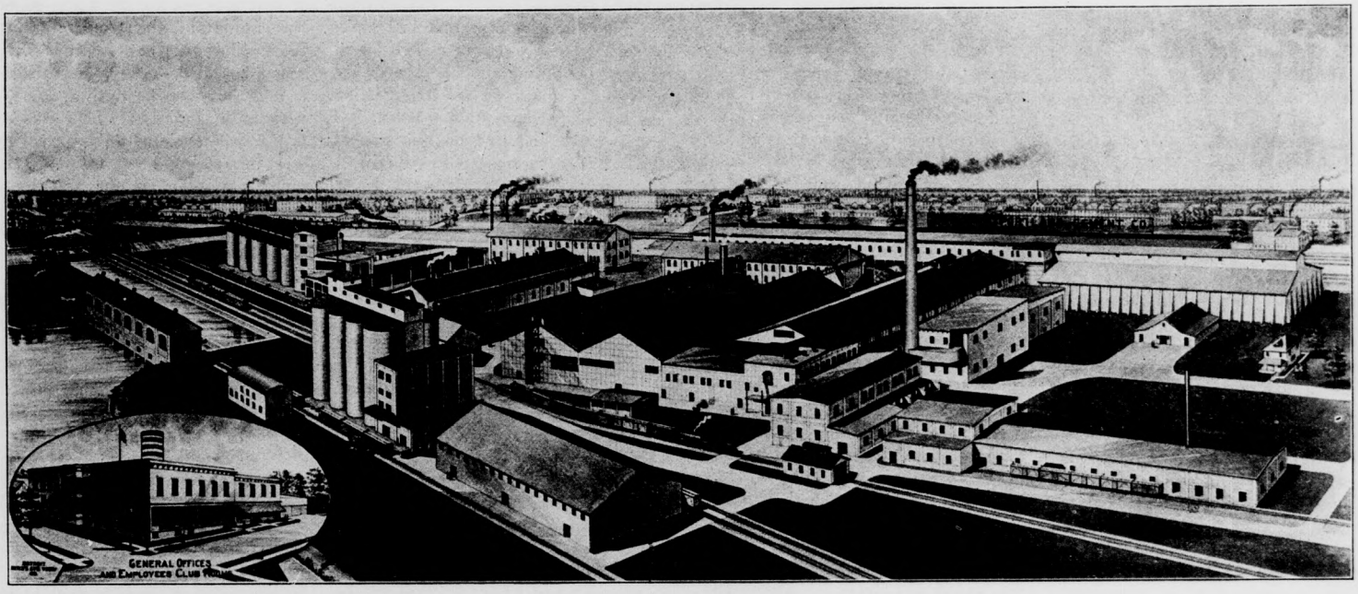
William Feather.

Efficiency.

It seems that one of the employes of Henry ford dreamed that Henry died. He dreamed that he saw the black casket being borne by six of Henry's oldest and most faithful employes. As the casket came by, Henry raised up, looked around, and offered the following suggestion:

"If you would put rollers under this casket, you could lay off five men."

Newaygo Portland Cement



Mammoth and Modern Plant of the Newaygo Portland Cement Company

For more than a quarter of a century NEWAYGO PORTLAND CEMENT has met with conspicuous success and unqualified approval in the building and construction field. It conforms to the most exacting and rigid specifications and is unsurpassed for uniform strength and color. Our facilities are continually being enlarged to meet the ever increasing demand. We offer high grade true portland cement coupled with painstaking service.

NEWAYGO PORTLAND CEMENT COMPANY

General Offices and Plant: NEWAYGO, MICHIGAN

Sales Office: GRAND RAPIDS TRUST BUILDING, GRAND RAPIDS, MICHIGAN

AS SEEN BY HARDWARE CLERK

Each Dealer Knows Best What He Should Handle.

As a clerk with some experience behind the counters of a retail hardware store, I like the hardware business; if not, I would not have entered and stayed with it as long as I have. It gives one an insight to more different kinds of merchandise than any other business I know of. It requires mechanical knowledge, also constant study to keep a line on new goods that are brought out from year to year; still we must keep in mind the regular line of merchandise of years gone by.

I have often wondered, after hearing the different traveling salesmen explain in detail their line of goods to the proprietor as to whether or not we were supposed to explain them the same way.

No, we cannot, as we have no special training on them. There are too many and the details too numerous; for instance, there are tools, cutlery, electric appliances, stoves, paints, brushes, guns, ammunition, builders' hardware, and who knows what else. These are all lines within themselves, but we must have a fair knowledge of them all, and should be able to answer intelligently all questions asked about them. In many instances I have heard the traveling salesman talk for an hour or more, finally he sells the proprietor. Sometimes they give us a few pointers on their line and sometimes not. If these goods are to be moved we clerks must read their literature, and figure out our own sales talk to put it over.

I have met and taked with many traveling salesmen; they are a fine bunch of fellows. They can and do give us all a lot of good pointers in the game; however, I find a number of them that do not take the time to give the sales-force the principal selling points on their products after they have sold the buyer. We realize, Mr. Traveling Salesman, that your life is not all sunshine; you have troubles of your own and many of them. You deserve all the business you can get. If you can give us fellows a tip on your line it makes more business for all of us.

When it comes to expressing your opinion about the man who employs you, and your article is for publication with your name signed to it, this is rather ticklish business for clerks, but as for me it is not. In regard to the man I work for, I can conscientiously say it would be hard to find a better employer than I have. In all the years I have been with him, he is always the same; never out of sorts or irritable whether business is good or bad. I, like many others, make my share of mistakes and possibly more. He calls my attention to these errors in a nice way, which means, try not to let this occur again. He is always ready to meet anyone half way on any proposition.

Is he successful in his business? Certainly he is. He started in a small room about twenty-five years ago. Now he owns his own building, a two-story brick 45 x 70. with basement and a fine show window across the entire front. This entire building is well stocked with good merchandise that pertains to the business.

The successful hardware store of to-day is quite different from the hardware store of even a few years ago; even selling methods and the class of merchandise are different. The department and variety stores have shown us that the goods sell better when properly and openly displayed. Our stores should always be kept neat, clean and attractive. The show windows are the eyes of the store; they should be well trimmed and lighted, also properly taken care of as they are the silent salesmen; they work day and night.

Statistics have proven that a large majority of our customers of to-day are women: they appreciate the more modern methods of merchandising, and it is here that the lady clerk is an asset to the hardware store, as womenfolk usually understand each other's requirements better.

I am sure that manufacturers, jobbers, dealers and clerks all get a real inspiration from reading the trade papers. I find they contain many interesting and practical articles and suggestions as well as the tried out experiences of others. After reading these articles it might be rather embarrassing to go to your employer and make these suggestions as he might think you were trying to run his business. In cases of this kind we clerks could say to him. "There is an interesting article in Trade Paper on page so-and-so," trusting he will read it and the suggestion will meet with his approval. Here is where state group and store meetings play their part, as we get together, proprietors and clerks, for the sole purpose of solving our problems to the best interest of all concerned.

I am sure we all appreciate the co-operation of the manufacturer, jobber, traveling salesman and publisher, also the fine high grade advertising sent out by manufacturers in the way of national advertising and high class display material for window trims and store displays, which cost them lots of money, and should be taken care of as they can be used from time to time in window display work.

Manufacturers should put up goods in good strong boxes or cartons, especially the lines for counter display purposes. as they protect the contents and make the stock look better. Many articles could have tags on them, either string tags or labels printed as follows: Place for number, size, cost and selling price, as some lines have articles of many different sizes and numbers such as shears, flashlights, saws, etc. This would enable the one who marks the goods to put on these details. It also familiarizes the sales-force with the line and makes re-ordering easier, as they have all the details on the tag, which can be pulled off, and the order placed on the want book any time. We have tried this out and it works fine.

In many instances the guarantee on various kinds of merchandise is abused and should not be emphasized too strongly. Adjustments of defective merchandise and unsatisfactory sales should be made as satisfactory to the purchaser as possible, and service should be promptly and cheerfully given at all times. Our paint department is so arranged that we can give quick and efficient service in regard to kind, size and color. When we receive a shipment of paint brushes we take a piece of fine sandpaper and sand the varnish or enamel off the handles at a suitable place to mark them plainly. If they are well marked at the time we never get mixed up on the price or kind of a brush, which is apt to occur where the dealer handles a large line.

Competition—not such a bad looking word, but the results are felt by all classes of business. The hardware merchant realizes we are living in an age of real competition. Much has been written and said on this subject through our various trade papers. I am sure the average hardware dealer intends to give his customers quality goods at reasonable prices: he, too, can buy the competition merchandise if he sees fit to do so, but he realizes when he sells a cheap article and it proves unsatisfactory, that the customer expects something in the way of an adjustment that he will not ask for if the article is bought at a department store or mail-order house. I am of the opinion that it would be well to carry a cheaper line of goods along with your quality line, but do your best to sell the quality goods. If you have the two lines side by side it is much easier to convince the average person that the best is the cheapest in the long run. I trust I will not be misunderstood in the above statement, as a dealer could not well afford to carry his entire stock in two grades of merchandise, but there are many articles where this can be done, and each dealer knows best what that line should be.

Albert C. Hoffman.

Pushed Out But Up.

When the electrical lamp displaced the gas jet as means of dispelling darkness the gas industry reeled in hazardous plight. But to-day, scarcely a quarter of a century later, the gas men seem to have more to boast of in the way of achievement, notwithstanding the marvelous advance of electricity in mechanic arts. A recently completed survey found that among 3,203 typical American homes of all classes there were electric refrigerators in only 3.9 per cent. and fully warranted the conclusion arrived at, that the potential market for electric appliances is still in its infancy in spite of all that has been said about its great development. There is obvious need to enlighten the housewife about the means which electricity provides for diminishing the drudgery of her labors. It is probable also that prices for power in the home are still too high to make the saving in toil worth while to the thrifty. Meanwhile transformation of gas from an illuminant to a fuel, under the spur of necessity, proved to be an unmixed blessing to natural as well as to manufactured gas. Since the carbon light first made its appearance in 1900 consumption of both has been trebled or more; and this is due largely to the diligent search that was made for new uses for gas and wide proclamation of these uses once they were discovered. It is estimated that to-day gas is an important factor in no less than 20,000 industrial processes, and the end is by no means in sight. Indeed plans are now under way for a National survey designed to assemble and make generally available in the trade all useful information in connection with merchandising and sales management in the industry to the end that further expansion can be assured. Discovery of new uses for old articles is scarcely less important than supercession of the good by the better. It is well to remember also that to be pushed out is not always to be pushed down, especially in industry. This was seen in the experience of the ice companies with mechanical refrigeration. It was obvious as soon as the new method was perfected that among consumers of high buying power and in apartment houses with many tenants the ice box was likely to be displaced. Novelty and convenience are factors of irresistible appeal to those who can afford them. But the peril of loss of business prodded the ice companies to new activities in other fields with such good effect that to-day they are selling more ice than ever.

Whoever Uses Tobacco.

For several years we have said nothing about tobacco. Cigarette consumption is rampant and colossal and only an astronomer can give us the figures. But the time is near at hand when the women crusaders are going to assail the habit among women, and the result will not be in doubt. Fantastic it seems, but fact it will become, that tobacco will soon be fighting for its right to be a solace to humankind, as alcohol has fought and lost. The manufacturers are advertising as lavishly as the liquor people did the decade before prohibition came. They sense something. The utterly bad taste they show and the outlandish prices they pay for names and pictures of persons, many of whom never use tobacco, to hoist their brands show their extremity even in the ensuing plenty. Medical experiment is all against the weed, as we demonstrated in the extraordinary clinicle articles that were published in the Tradesman years ago. The reactions in those experiments with smokers, conducted by Prof. George E. Dawson, were not violent or dangerous, as some of our readers will recall, but they were palpable, cumulative and bad. Whoever uses tobacco habitually in any form, but especially in smoking, the clinic said, is not the same person, nor as good a person as he would be, in body, mind and spirit, if he let it alone. We are not arguing about it. We are just telling the world. And the world is going to hear much more about it the next decade.

Many an old saw gets its teeth knocked out in the hard grind of experience.

Putnam's

CANDIES

THE STANDARD OF QUALITY
FOR 65 YEARS

BUY
MICHIGAN MADE

Christmas Candies

FOR YOUR HOLIDAY TRADE

BOOST FOR THE MANUFACTURER
WHO BOOSTS FOR YOU

MEMBER MICHIGAN TOURIST AND RESORT ASS'N

PUTNAM FACTORY
GRAND RAPIDS, MICHIGAN

CONFECTIONERS' EDUCATIONAL ADVERTISING Contributor

A CARCASS OR A CUT?

Individual Retailer Only Can Answer the Question.

A retail meat dealer is a merchant distributor of meat. He serves his customers by having for sale in his shop the particular kinds of meat they want to buy. In a sense he is a co-operative buying agent for those who buy from the stock in his market. He works not for a salary, but for the profits he can make through his ability to manage efficiently. In other words, his reward is in direct proportion to his ability to please a group of customers in service, in quality of goods, and in price.

One of his responsibilities is always to have on hand the exact cuts his customers want. In order to have in his shop the particular cuts for which customers ask, he must buy the sides and wholesale cuts from which he can get the retail cuts wanted by his customers. This presents quite a buying problem as the cuts for which his customers often ask do not come always in just the proportion that his customers want them. The sides, quarters and wholesale cuts he buys, contain retail cuts in a proportion determined by the breed and conformation of the animal from which they were taken and not in the proportion in which customers buy. Just so many loin chops can be cut from a lamb or lamb saddle, just so many porterhouse steaks can be made from each beef loin. However, as an efficient purchasing agent, a retail meat dealer must have available for sale all the loin chops and tenderloin steaks his trade wants. Buying these cuts most desired by the customers of a market often means buying other cuts, such as stewing and boiling pieces, which some of his customers seldom want, so herein arises one of the perplexing problems of the meat merchant.

The centralization of the packing business and the development of a nation-wide system of packer distributing agencies has accompanied other great changes in the retail meat business. Parallel with these changes has come intense specialization in retail meat markets so some markets cater to one class of trade while other markets cater to entirely different classes by merchandising on a quantity rather than on a quality basis. All classes of merchants have tried to reduce their stocks and to turn over their meats as rapidly as possible. Jobbers have developed buying and selling services to supply the needs of many kinds of meat retailers, while the practices of the boners and wholesale peddlers have helped to widen the opportunities to buy cuts rather than sides. Indeed, even the packers are now cutting up many sides so that buying wholesale beef and lamb cuts is an established practice in the large communities served by packers.

From what retailers report these cuts are often of great service to them, and worth the extra price paid, while apparently the wholesalers find that they can increase their sales revenue by cutting up sides. However, the current of opinion in the trade seems to set strongly toward buying sides, whether because of tradition or because of greater profits is not always clear.

As a merchant dealing in meat, the retailer is primarily interested in giving service and satisfaction to his trade and in making a profit for himself. Whatever buying practice gives him the maximum of profit and facilities for best serving his trade will probably best promote his interest. As giving service to his customers requires that a dealer always have on hand the cuts for which customers ask, a retailer frequently finds that he needs to buy cuts rather than sides. A shop in an apartment house district in the summer can not hope to sell lamb legs in sufficient volume to keep pace with the demand for loin chops. Of course, the prices on the legs could be reduced to a point where some customers buy them; but that would make the selling price of the chops extremely high. On the whole, it seems better for the retailer catering to such a special trade to buy just the lamb backs and let some other market catering to an entirely different class of people, buy the legs and stews.

Of course, this means that loin and rib chops may cost the first retailer more than if long saddles had been bought and sold in the same market, but it means also that the loin chops will probably sell for less than if they had to carry an added cost burden from the sales of the legs at the very low price necessary for selling them in that market where only chops were wanted.

Since buying wholesale cuts unquestionably gives the retailer the supply of cuts he wants for his trade with but few of the slow moving cuts which reduce his turnover, the only remaining problem seems to be whether or not buying wholesale cuts will give a profit. If a retailer can sell his retail cuts over his counter at a price which gives him an excess of sales income over costs, including all overhead or handling expenses, then buying wholesale cuts would seem to be the profitable procedure. The answer to this part of the problem then becomes one of figuring the cost of the cut to the retailer in relation to his sales income and overhead costs. Thus a retailer who was selling loin chops at 70 cents a pound and rib chops at 65 cents a pound found he needed to buy more lamb backs, for lamb legs were moving in his market only through special sales. Lamb flanks and stews were moving slowly also. He knew that lamb backs could be purchased at 45 cents a pound. As his cost of doing business was a little less than 25 cents on the dollar of sales, the following calculations were made to see if he could handle lamb backs on this basis:

	Case No. 1	Case No. 2
Sales Income.		
4-lbs. rib chops	$2.60	$2.60
4-lbs. rib chops	2.60	2.60
1-lb. rib end stew	.15	not sold
9-lb. lamb back sells for	$5.55	$5.40
Wholesale Cost:		
9-lb. lamb at 45c	4.05	4.05
	$1.50	$1.35
Margin:		
as fraction of selling price	5.18	¼
as cents on the dollar of sales	.28	.25

One of these calculations (Case No. 1) was made on the theory that the rib ends and flanks could be sold; the other calculation (Case No. 2) was made on the theory that they wouldn't be sold. The calculation in case number one showed that if the rib-ends could be sold, then some little profit would be made. This profit was satisfactory, for the turn-over on the lamb backs was very rapid, several being sold each day, as the demand for chops was good. However, the very fact that so many customers wanted chops raised a doubt whether a pound of lamb stew could be sold for every eight pounds of chops.

The calculation in case number two showed that if the lamb stew could not be sold then the dealer just about broke even. The problem of buying these cuts then forced a consideration of the problem as to whether or not the rib ends and flanks could be sold. Good salesmanship might do it. In that case a profit would eventually be realized.

The dealer who made these calculations felt that it would be good business to uphold his reputation for being able to give his customer loin and rib chops without question even though he made little or no real profit. However, as another dealer pointed out, the only opportunity for making a profit in the meat business lies in getting a wide margin from the high priced cuts. This last dealer claimed there was no gain from using high priced cuts to advertise the fact that less desirable cuts could be had in that market. So in this market part of the problem of buying cuts became one of good market management and profitable merchandising.

A study of this method of deciding whether or not a cut of a certain kind should be bought shows that the dealer had to know: (1.) What his estimated sales income on that cut would be; (2.) What his margin on the dollar of sales should be. To know what his estimated sales income from the cut probably would be, the retailer needed to know at what price he could reasonably expect to sell each cut within a day or so, including the price a pound, which any retailer should know for each and every cut he is selling. It also required that the dealer know just how he cut so that he knew just how many pounds of each cut he made from the piece he was considering buying. A knowledge of the margin on the dollar of sales required for paying all costs made it necessary that the dealer know just what it cost to do business in his shop figured on the basis of cents on the dollar of sales. These are the simple things that each retailer meat dealer should know in order to make a profit.

This study shows that part of the answer to the problem of buying was that salesmanship or ability to influence the buying decisions of customers was needed. In this case the dealer who could so display rib-ends and flanks, or so recommend or suggest to customers the economy, variety, or toothsomeness of the lamb stew made from rib-ends that he could sell all he had, would be making a good margin considering the rate at which the stock could be sold. Another part of the answer to the problem was that good market management was needed. Buying wholesale cuts on one side often means the purchase of very high priced cuts and on the other side service to customers. Good management of a retail market requires that careful consideration be given all the cost and income elements in each problem with due regard to the possible effect of the decision on the service the market gives to customers.

Apparently the dilemma of buying a side or a cut almost always must be solved in terms of profitable management and of effective salesmanship. Dealers consider buying wholesale cuts because they can not sell all the retail cuts in the same ratio in which they come in a side. As a merchandiser, the dealer has the choice of trying to sell the slow moving cuts either by making the necessary price adjustments or by changing his style of cutting, or else by buying the wholesale cuts which give more of the cuts most wanted by his customers. Thus hind quarters can be cut so as to yield not only the usual steaks from the rounds but also several additional pounds from the lower end of the round and even up into the rump itself. However, the shanks and flanks are not necessarily popular in summer, unless they are ground into hamburger, which when fresh ground, can be easily sold when economical frying meat is wanted. Some of the heavy flank can be corned.

In some communities the flanks can be sold to jobbers and to sausage manufacturers. Each of these possibilities for disposing of the cuts which are not moving rapidly is an example of the way in which the managerial problem of deciding which way of handling the cut will give the most satisfaction to customers and the greatest amount of sales and profit. Occasionally ingenuity and resourcefulness are needed when the usual way of handling such slow moving cuts fails to work. In order to meet such situations the marketman should know what the possibilities are.

In a sense, changing the price scale so as to reduce the prices on the slow moving cuts and to raise the prices on the popular cuts is also a managerial problem. The changes must be made so as to leave a profit; so as not to cause a loss of sales, and so as to continue to satisfy customers. What is to be the decision on the point depends upon the kind of market, the kind of trade, and all the other elements which make managing a retail meat market a problem which can be successfully solved only by those familiar with all the circumstances.

Entirely independent of these managerial questions is the matter of salesmanship. Some retail meat dealers know how to display, how to suggest and how to recommend their slow moving cuts in such a way that they can dispose of them. When slowly

(Continued on page 54)

Stop - - guessing about a mayonnaise - - *sell* IVANHOE

It represents a nice profit and such a volume that you can, if you like, eliminate a couple of poor sellers. Ivanhoe is backed by a large and **consistent** advertising campaign in local papers. You can **bank** on the certainty of an A-No. 1 product and sure sales. In all conventional sizes—quarts, pints, 8 and 4 ounce jars. That's briefly the story of Ivanhoe—**the mayonnaise that won't** stay on your shelves. Ivanhoe is Rich and Creamy because of more eggs and faster beating. All the flavor and taste that the most critical housewife insists upon—plus all the convenience she demands in today's food.

LEE & CADY

Grand Rapids, Michigan

CASE OF THE MIDDLE-AGED.

Changing Business Conditions Cause Youth's Preferment.

The age old prejudice appears to be based wholly upon the assumption that the great trouble with the middle-aged worker finding employment is that a new occupation must be learned. This limits the problem to the mannal worker solely, a limit that is not right. Don Dickinson, in a recent issue of Printers' Ink, wrote about "The Dark Spot on the White Collar," and discussed the plight of clerical men and technically educated men who are being thrown out of employment in great numbers as the result, principally, of mergers.

The feeling against men over 40 is merely a fashion. It is leading thousands of men to shave smooth, to dye their hair and drop as many years from admitted ages as they believe the smooth face and the darkened hair will permit. In the ranks of middle-aged unemployed can be found men who have held very important executive positions and who have earned good pay. They may be functioning splendidly when the business changes hands, but once out they are out for good. I have made a personal investigation and know that many employment agencies will not register men who confess to more than 40 years of age, no matter how good their experience. They say that employers do not want them.

In my opinion the real reason for the rapid spreading of the fashion to prefer younger men is the changing of business conditions. From 1873 to 1898 we were doing business on a constantly lowering price level. Men trained to do business in those days are now old, or at least elderly. From 1898 to 1926 there was a rising price level and people bought rapidly because by waiting prices might be too high. Money was plentiful, in a sense, and production was speeded up. Selling became a hectic affair and the majority of salesmen became little more than order takers for products that were extensively advertised. Advertising became a very important factor in all business.

The peak was reached in 1926 and since then the tendency has been downward, fluctuating within very narrow limits for months at a time, but showing a net recession at the end of each year. Management has become almost panic-stricken and we have the authority of Herbert Hoover in the unemployment commission report for the statement that management is far more greatly responsible for inefficiency in business than labor.

Management to-day does not understand what is happening. Instead of the former habit of laying off thousands of workers and reducing wages mergers are formed to reduce overhead, which to-day has reach unwarranted proportions in many establishments. Good paying positions filled by middle-aged and elderly employes are filled with very young men at low wages and seasoned executives at good pay are replaced by very young men who were their assistants at considerably lower salaries. The workers are not interfered with to as great an extent as formerly because present employers have adopted the theory of ford, that the employe is not merely a producer, he is also the ultimate consumer, so must be kept working and earning in order that he may continue to buy. When the worker, however, is laid off or leaves a job, a very much younger man is hired to take his place. The young man is hired because American employers are hysterical and follow the crowd. They are crazed with "pep" and the gospel of pep and think that only young blood contains pep.

The present stock market craze is merely a symptom of conditions that are affecting our business world. Everyone has become a little bit insane over what money procures. What people want does not appear to be a guarantee of safety after working days have departed, a haven in age, but those who earn salaries and wages wish to live in all respects like people with inherited incomes. The unjust treatment of workers who have passed the age of 40 is merely one symptom of what will go down in history as "America's Jazz Age," a phenomenon akin to the Dutch "Tulip Mania" and Law's "Mississippi Bubble." The world appears to be compelled to go through such periods of insanity when injustice reigns, followed by years of depression and remorseful plodding, the tempo of which gradually accelerates until another attack of insanity follows. The human race cannot, nor can anything in nature, progress on an even gradient; there must be humps and hollows.

For the present generation of middle-aged there is small hope. There must be worked up a sentiment for the display of heart in attacking the problem, but that will not fully settle the matter. The present problem is to keep production at a high pitch with consequent purchasing at a high pitch. It can be done only by holding down to a minimum the number of dependent persons in the mass of people living. Were every one independent, other than those of course too young to produce, each would spend according to his means.

The solution lies in compulsory insurance. Endeavors to have industry or the Government, or both, take care of aged dependents by taxation have unwittingly done much to cause the fashion to spread of not employing those who have passed 40 years. This can be all avoided by compelling each worker to leave with the employer to be handed to the Government a definite percentage of the weekly wage or monthly salary. This money will be credited in a book carried for the purpose, like a bank book, and good interest will be paid on it. When the worker becomes uncapacitated through illness or injury or fails to find employment after a certain age the savings will be returned in the form of an annuity for life. Some aid may be given by industry and the state, but the main reliance should be upon forced contributions on the part of workers to a retiring fund. Then elderly people will not be a burden on their children and their gloominess will not affect current thinking.

Much is heard of the unfortunate plight of unemployed middle-aged people because more people live to-day to middle age than ever before. Also, the average person over 40 is far more active than ever before. Also, and this is important, the bar against middle-aged employes affects many whose education and social standing are far better than those of manual workers who chiefly were affected a generation or so ago. The people now affected are more articulate than the manual workers. This is not saying that the prejudice against middle-aged employes is apt to lead to a movement to lay off all those over 40, but it does mean that to-day when such an employe does lose a job it is impossible to obtain another without the aid of good friends.

The average man, as well as many of our most eminent men, appears not to understand that we are at the beginning of one of the world's periodic slowings down in tempo in industry, because the number of non-producers, unwilling dependents and actual parasites is increasing at too rapid a pace for the workers to support them and still enjoy all of the comforts and luxuries the common people have been taught to appreciate.

Ernest McCullough.

Have a Grocer's Training School.

There is a training school for grocers in California which is doing good work. It functions in Santa Clara county and holds regular meetings at which live topics are discussed from all angles. At the last meeting the topic was "How to Discover and Stop Leaks in the Grocery Business," and its handling was interesting. It was divided into three separate heads:

First—How to discover leaks.

Second—Cause of leaks.

Third—How to stop leaks.

The first segregation was discussed under five separate heads, as follows:

1. By an accurate system of records.
2. By rechecking of sales tags.
3. Rechecking invoice extension.
4. Checking goods received.
5. Checking cash register.

The second division was taken up under seventeen heads, as follows:

1. Carelessness in marking prices.
2. Carelessness in making change.
3. Carelessness in extending credit.
4. Carelessness in handling goods.
5. Carelessness in cashing checks.
6. Carelessness in hiring help.
7. Carrying excess stocks.
8. Poor quality merchandise.
9. Poor method of display.
10. Failure to recheck invoices.
11. Breakage in delivery.
12. Failure to check cash register.
13. Shop lifting.
14. Family shopping.
15. Failure to take discounts.
16. Too many items in stock.
17. Failure to check all items in sale.

The third division, "How to Stop Leaks," received the most earnest attention and was thoroughly discussed under ten separate heads, as follows:

1. Install an accurate system of records.
2. Recheck all sales tags.
3. Recheck all invoices.
4. Pack goods carefully for delivery.
5. Check all goods received.
6. Careful check of cash register.
7. Insisting that all goods going out are charged to some one.
8. Having satisfied clerks.
9. Do not allow clerks to wait upon themselves.
10. Require applicants for credit to fill out complete credit application .orm.

If I Were a Salesman.

If I were a salesman I would draw away from the curse of being just an average salesman and establish a reputation for excellence in a certain direction; for example, selling a particular type of product better than the rest: or specializing on a certain type of clients.

If I were a salesman I would read a lot, especially good trade journals and periodicals, so as to become a good conversationalist and have something to talk about authoritatively apart from matches and molasses.

If I were a salesman I would so cross-file my customers and prospects in an index file that they would be classified by territory as well as alphabetically. In this way I could always prepare a day's route without waste of time in assembling the calls, or later, in making them.

If I were a salesman, even if employed on commission only, I would certainly take a couple of weeks vacation and forget all about the goods I sell, concerning myself only with the strength of a fishing line and the finish of a row-boat.

If I were a salesman I would take care not to endanger the good will of any of my customers by overselling them on any item, remembering that constant repeat orders are worth more than a sporadic and uncertain burst of business.

If I were a salesman I would bear in mind the elementary rule of psychology of placing my samples into the hands of my prospects wherever possible, their sales resistance being reduced at least 50 per cent. as soon as they begin to feel and test them themselves.

Right Man in the Wrong Store.

Every now and then one meets a good business-like clerk in a store owned by a careless boss.

For there are many careless retailers the kind who finally fade out of the picture.

As long as that business-like clerk who wants to do things well is in that kind of a store, he needs to be on guard against acquiring the poor business methods and habits of the boss.

He will need to keep his eye on the goal ahead—that of making a good business man of himself, and do his work the best he knows how regardless of the influences around him.

Also he will be looking for a better job in a better store, and he will find it.

Solid Comfort

with

GAS HOUSE HEATING

"THE IDEAL FUEL"

The little control on the wall makes you master of temperatures. You just set it for the particular warmth that pleases you.

Down in the basement where the heating plant is located —and where you never have to go unless you desire to do so—what a change has taken place! ! Instead of coal and coal dust and a generally uninviting appearance, there can now be cleanliness and attractiveness. In fact, it's just like adding another room to the house. A room for recreation or lounging or a cozy den for the man himself.

And the cost of gas heating? More than the cost of dirtier fuels to be sure—but a cost you can well afford and really want to, as soon as you truly visualize the great benefits you are bound to secure.

Think of it! Banished forever are building fires and stoking; coal and dirt; ashes and ash handling. And what savings are made when it comes to cleaning and re-decorating.

OUR ENGINEERS WILL BE PLEASED TO GO INTO THE MATTER WITH YOU GIVING ESTIMATES — ALL WITHOUT OBLIGATING YOURSELF IN ANY WAY.

GAS COMPANY

HOUSE HEATING DEPARTMENT

47 DIVISION AVE., N. PHONE 8-1331

A CARCASS OR A CUT?

(Continued from page 50)

moving cuts are preventing the making of a profit, good management requires that these cuts be sold. Good salesmanship is required to sell to customers cut which they had not entirely decided upon buying at the time they started shopping. Studies have shown that most women customers have practically decided upon what they will buy when they enter a market. That is, about 75 per cent. of the customers of the average market have decided upon the kind of meat—beef, veal, ham, mutton or pork—which they want in order to get the variety or change they plan to serve. Further, weather conditions often have caused them to decide whether they will buy frying, boiling, or roasting meats. Even within these strict limits there seems to be an opportunity for the average retailer to call the attention of his customers to the slow moving cuts which fall within the general limits of their plans. If the dealer's recommendation or suggestion is tactfully made and results in a decision on the part of the customer to buy something she had not expressly planned to get, then good salesmanship has been used to help move some slow selling cut.

If the customer is entirely pleased with the success of her trial of the cut which the dealer recommended, then a situation pleasing to both parties has resulted. This of course is the result always desired but not always attained unless the dealer knows his customer and in addition knows enough about the cut he recommended to be certain that the customer would be pleased with this dish new to her. As 25 per cent. of the customers of the average meat market admit they are sometimes, or quite often, influenced by the salesmen, it is obvious that the retailer has an opportunity through his knowledge of his customers to help influence them to buy the slow moving cuts.

Recommending cuts is very often a service to the customer, for these cuts are usually economical and often unknown to the customer. This kind of salesmanship requires a knowledge of the customer, of the cut, and of how to prepare and serve the cuts. This kind of information constitutes one of the most essential requisites for good meat salesmanship. Probably one of the important elements in good retail meat market management lies in seeing that the sales force can give this kind of service to customers. Markets which give this kind of service seem to have solved much of the problem of disposing of slow moving cuts.

So long as he can serve his customers satisfactorily and make a reasonable profit, the average retailer is content. Changes take place in the meat trade largely to enable the meat industry to give more satisfactory economical service to customers. The continual expansion of facilities for buying wholesale cuts is an evident response to the purchasing practices of retailers who find that they can serve their customers more satisfactorily and more profitably by buying on this basis instead of the additional side or carcass basis.

In studying whether to buy cuts or sides, some retailers are often influenced by what they think are low wholesale prices for cuts. Thus a dealer to whom loins of the grade he buys were offered for 20 cents a pound when sides were quoted at 16 cents might think the loins were a bargain. Whether or not loins were low in price compared with the price of sides is not a particularly vital question to him as a retailer. He buys meat to sell. Whatever meat he can buy and sell at a good profit is cheap meat to him. Whatever meat he cannot sell within a few days at a price enough to pay for all the overhead is dear meat to him no matter how much he paid for it. A dealer who buys loins at 20 cents which he cannot sell for a week or more and then only because he offers steaks at reduced prices is paying too much. In other words, to a retailer, wholesale prices are low or high only in their relation to the prices at which he can sell the goods within a short time. A retailer's real base for figuring wholesale prices is thus seen to be selling prices and the overhead in the market in which the goods will be sold. Whenever wholesale prices are such that the retail price in any market will give a good margin, then those wholesale prices are cheap to the manager of that market. A retailer in whose market there was good demand for lamb shoulders and rattles might think long saddles were a good buy at the price quoted; but unless he could sell these saddle cuts at a good margin he would not profit nor give better service to his customers by taking some of them.

Thus, on the whole, the problem of buying either cuts or sides is really one to be answered by each retail meat dealer in terms of the nature of the trade in his own market. The first consideration to every retailer is service to customers on a profitable basis. Whatever cuts can be bought and sold at a price which leaves a reasonable profit are the cuts for a retailer to buy. If he can get most of the cuts his customer wants very reasonably by buying sides, then it may pay him to buy sides, if he has the salesmanship to sell the slow moving cuts. If the nature of his trade or the salesmen in his market are such that slow moving cuts cannot be sold—that the salesmanship in his market is not equal to this task—then the retailer had better confine his buying to the cuts which he can sell. The only way for a retailer to tell whether or not his salesmen can sell slow moving cuts is to make a study of the results of their efforts; in other words, keep sales records.

Since what is sold in a retail meat market determines what should be bought, sales records of some kind should be kept to furnish the information necessary for answering the question as to whether or not sides or cuts should be bought. Sales records will tell the rate of turn-over, the selling prices, the yields from each major cut, and the kinds of cuts selling most rapidly and the kinds dragging. They also furnish information about the success of the efforts of the salesman to sell the slow moving cuts which so often absorb much of the profit. The prices obtained for all cuts and the yields obtained from each wholesale cut as well as the overhead on the dollar of sales are all essential for determining in the coolers whether to buy sides of cuts. Good management in each shop will provide the records necessary for obtaining data so essential for better profits.

Mushroom Growing Demands Extreme Care of Amateurs.

Not every one possessed of a disused cellar is a potential mushroom grower—not even if he has also a fondness for this delicacy and is eager to pry into its semi-mysterious habits. If he wishes to use his cellar to satisfy his taste and his curiosity, perhaps even to turn in a profit, he must be prepared to lavish no end of care and attention on his crop; for the harvest that springs up over night is none the less exacting for the suddenness of its appearing.

This warning has recently been issued by the United States Department of Agriculture, in view of the increasing popularity of mushroom growing. The rules of the game have not been easy to ascertain. Colleges and institutions that furnish all manner of instruction along agricultural lines commonly leave mushroom raising out of consideration, and books on the subject are few. The only people who know much about the peculiarities of thte crop are those who have learned by experience, ofttimes costly, and mushrooms are not given to passing their secrets on to newcomers. To meet the need of the amateur the Government has now undertaken to guide him in the utilization of idle cellars, abandoned ice houses and old barns.

Mushrooms do not require a lightless environment. In England they are often grown in the open. But because they have no use for the sunlight, being non-manufacturing and therefore unable to turn its power to advantage to make starch for their food, as do the plants provided with green coloring matter, they can grow as well as not in the dark; and so their cultivation in dark buildings has been adopted in the United States largely as an economy measure. What is essential to the health of the crop, however, is a constant given temperature and thorough protection from drafts.

The locality in which mushrooms are grown makes no difference so long as the temperature and humidity suit them. Where they are produced commercially on a large scale artificial heating and refrigerating are sometimes necessary. Commercial growers also provide specially built houses of tile, cement or brick, but old buildings are advised for the amateur, to save overhead expenses, if the cracks can be plugged up and the temperature maintained between 50 and 60 degrees. Caves or abandoned mines may serve as well, if a suitable ventilating system can be arranged.

Mushrooms require natural fertilizer in place of soil, and its quality is a matter of importance. This must be painstakingly cured and made into beds from ten to fifteen inches deep. Instead of seed the grower plants spawn, and unless he gets good spawn he will have no crop at all. It comes in bottles or in bricks. When the spawn has begun to run, as indicated by the development of white moldlike growth, a thin layer of soil is sifted upon the beds.

The bed usually begins to bear from six to ten weeks after it has been spawned. Picked daily, it should produce for a period of from three to six months.

Cultivated mushrooms vary considerably in color, from dark tan to snow white. The color has little to do with the quality of the mushroom, but different markets, nevertheless, have decided preferences.

To Keep You Guessing.

Why is a black horse hard to train? Because you cannot make a black a bay (obey).

What never bites with its teeth? A comb.

When is a pig an expensive animal? When he's a guinea-pig.

If apes eat apricots, and crabs eat crabapples, what would geese eat? Gooseberries.

Why do the cliffs frown? Because the sea waves.

What moves all the time yet always remains in the same place? Your heart.

How do you know that King Henry the Fifth's archers were all artists? Because they all drew their bows.

What is it that runs all the way between two towns and never moves? A road.

When is the worst weather for rats and mice? When it rains cats and dogs.

Why is a quarrel like a bargain? Takes two to make it.

What precious stone is like the entrance to a field? A-gate.

What toe can never have a corn? Mistletoe.

Why isn't it strange that a man's toes grow so long? Because they grow by the foot.

What is it that never asks questions, but requires many answers? A door bell.

Why is the rooster's neck so much like a door bell? Because they are both rung when company comes.

What is everything doing at the same time? Getting old.

What has an arm, but doesn't hug you? A chair.

When is butter like Irish children? When it is little pats.

What does a lawyer do when he dies? Lies still.

What's almost like a cat's tail? A kitten's tail.

What is it which if you ever name it you break it? Silence.

Why is it harder to spell purple than green? Because green is spelled with more e's (ease).

Which fish carries a weapon? The sword fish.

The Brand You Know By HART!

Hart Brand canned foods are known throughout the nation for their natural flavor and uniformly fine quality, for nothing is left to chance in Hart Brand production.

Constant supervision and inspection start the moment the seeds are selected and planted, and extend until the crop is properly prepared in Hart Brand cans and placed on the grocer's shelves.

Only by controlling all of its production all of the time can Hart Brand make definitely sure of its quality!

That is why, for more than a third of a century, Hart Brand has stood consistently for the utmost in canned vegetables and fruits.

From coast to coast, everywhere in America, leading grocers sell HART BRAND PRODUCTS, the quality goods which bring greater profits.

W. R. Roach & Company

GRAND RAPIDS, MICHIGAN

How One Merchant Increased His Coffee Business.

My observations and chats with retailers lead me to believe that many general merchants and grocers are falling down rather sadly in the matter of cashing in on the sales possibilities of coffee, particularly when one considers that this item carries a mighty satisfactory margin, and margins are the things which are needed in retailing groceries to-day.

Since sugar and flour and literally dozens of other items are sold so close that when the costs which Old Man Overhead rolls up are scarcely covered in the spread between cost to buy and price to sell, it seems as though when an article pops its head up on the shelf or in the bins and squeaks, "I can make you some money if you'll give me a chance," this small wee voice would be listened to and heeded.

Not so long ago I had a chat with a retailer who figured out that he was not doing the volume of coffee business which he felt he should. Having reached this conclusion he did not sit around and lament the fact, but got right busy seeing what he could do about it.

He started in by doing a little of what the highbrow would probably designate as research work, although my grocer friend did not give it any such high sounding title.

First off, he figured out as nearly as possible how many families there were in his town and in the surrounding country which really represented a reasonable trading radius. When he had a fair approximation he estimated that each family on the average would use about one pound of coffee each week. Thus he had a fair idea as to the possible coffee consumption in his community.

Comparison of this approximation with the actual figures of his coffee sales during the past six months gave ample proof of his initial idea, to-wit, that something was "haywire" with his coffee business. At least, he reasoned, there was a chance of speeding it up a bit.

Again he did not stop here but went several steps further. He knew, for example, that on one side of his town was a community largely German in nativity, and on another a community whose residents came from the Scandinavian countries. Both, he knew, were rather fond of the cup which stimulates and gives zest to the daily meals.

He learned, by enquiry and a few trips to the local railway freight station, that every little while incoming freight included bags of coffee purchased by farmers from peddlers or agents or salesmen, call them what you will, who represented certain Chicago firms which sold groceries in this manner.

Both these facts gave him ground for a campaign which he put in effect without delay.

Featured in his store was one certain package coffee and one bulk coffee upon which he had placed considerable stress for months back. These formed the basis of his next move in his battle for more coffee business.

He figured that if he could get a definite number of these families to whom he was not selling coffee to give one of these two star items of his a reasonable trial, a real start would be made in his campaign, reasoning as he did that it's the taste which tells in a case of this kind.

Accordingly he took steps at once to get in touch with the firm from whom his coffee was purchased. He outlined to them his idea of serving coffee hot from an urn in his store, not for a couple of days but for a period of at least six weeks. He also told them of his determination to make it possible for the families whose business he desired to have his coffee on their home tables for a few meals without cost to them.

He told his coffee house that he was going into this compaign unaided if necessary, but that he would appreciate any co-operation they might care to give, with the distinct assurance that their product and none other would be featured. "You furnish the urn and ten per cent. of the coffee which I use and distribute," was his comback to a query as to what measure of co-operation he desired. On this basis the community of interests was worked out.

Selecting from families in the German and Scandinavian settlements about one hundred whose coffee business he did not enjoy, he mailed to each one a half pound of one of the two blends featured, with a letter asking them to give it a trial on their tables. He said in this letter that he wanted their honest opinion as to its cup quality and their business if the blend pleased them. He gave its price by the single pound and then suggested that if they were accustomed to buying in twenty-five or fifty pound lots the price per pound would be a certain figure. This move, obviously, was aimed at diverting to his store some of that freight business which his trips to the local station had uncovered.

He also advertised that commencing on a certain date and continuing indefinitely an urn of good hot coffee would be on tap in his store from morning to night, and invited people coming to town to come in and drink their fill, regardless of whether they were customers of the store or not. The campaign starting in the Fall when mornings were chilly, the response to this invitation was immediate.

In telling me of the drive for added coffee business this merchant stated that he found the sampling campaign very effective, it bringing him nearly fifty new coffee customers, with many a 25 or 50 pound purchase. Likewise his coffee serving stunt proved so popular and productive of business that it was continued throughout the entire winter.

His coffee sales increased by better than 30 per cent. and his profits in natural proportion. Coffee customers bought other groceries, as well as merchandise from shoe, dry goods and other sections of the store. It was, he remarked, one of the most successful business getting campaigns which he ever staged. — Grocers Commercial Bulletin.

Barclay, Ayers & Bertsch Co.

321-323 Bond Avenue

Grand Rapids, Michigan

JOBBERS IN

PIPE, VALVES, PUMPS, SINKS, ROOFING, AND MILL SUPPLIES

The Merchant Must Meet Competition

For twenty-five years and up to 1920, I contended that the price we retailers paid was only a small factor in the retail hardware business and that a well assorted stock of hardware bought in a legitimate way and principally from the jobber, with a good selling force, simple but complete accounting system, business control, etc., was all that was necessary for our success.

I had only $775 when I began in business in 1896. If I had failed, it would have been for the lack of capital; but I didn't fail. My store room was small, only 20 x 50 feet. I had three strong competitors and they had plenty of money, good locations downtown—my store was away out—but those fellows were all money makers. They sold goods for a big profit and hardware was cheap at that. Some of them had been in business twenty years and styled themselves as the old reliables; sold goods on credit; if you were good they wouldn't present a bill, just waited until you got ready to pay. They bought from the factories by the carload, paid cash, and some were on the jobbers' list. I had all that to meet. My friends told me I was foolish for trying to compete with such strong financial and experienced hardware men, but I had to do something, for I had a sick wife and I knew when my 775 was gone that my wife and three little ones might suffer. So I went to Little Rock and bought my opening stock from a jobber near by, so I could replenish my stock fast—which I should be doing now. I knew then just what I know now and I did the same thing to my competitors in a small way that the chain stores are doing to us retailers now in a big way.

The chain store started soon after the war when our stores were full of high priced merchandise. They bought new goods at low prices and we were like my competitors when I began in business; we had been selling goods at such enormous profits that we hated to turn loose.

My first effort back in 1896 was to find out what my competitors were getting for a few staple articles such as I had. I was confident they wouldn't pay any attention to me, as I was too small, and they relied upon their capital, location, competency, good citizenship, big and complete stocks of nationally advertised merchandise of good quality—they handled no cheap stuff at all. They occupied the same position then that we all occupied when the chain stores opened upon us. See what happened!

That little hornet's nest of mine was very attractive. There were only a few hornets at the start but we worked fast and furious. We picked out about one-half dozen items which nearly every farmer had to have—8 inch mill file was priced at 25 cents each by my competitors; my price, 15 cents; chop ax, their price, $1, my price, 75 cents; 8 ounce wagon covers, their price, $2.25, my price, $1.75; plow points they sold for 85 cents, I sold them for 60 cents; they sold nails at 5 cents base, I sold them for three cents; they sold barb wire at $4, I sold it at $3.50. Now, mind you, I made an average of 25 per cent. margin on my sales. I knew what I made then. I put it down in a little book—every nickel's worth that I sold; what it cost and what I got for it. I didn't guess; I knew every night just what I had made. Some days my sales were $3.60 and some days $13.60. This month ran up to—as I remember—$165.

When the people began to talk about my cheap prices my competitors began to make light of my little joint. They told the people that I was selling re-cut files—seconds in chop axes, poorly galvanized barbed wire, soft and brittle plow points. They ignored me just as we have been ignoring the chain stores and mail order houses, and we see what happened! My sales first year in round numbers were $6,000, second year $13,000, third year $18,000 and on up and up until I did reach $850,000. Only one of my competitors survived. Several have come and gone since.

If low prices won in 1896 when hardware was 50 per cent. cheaper than it is now, why will not low prices win in 1929? If we sold our merchandise as cheaply as the chain stores, our neighbors and friends would buy from us even though our stores were not so attractive and fancy; but our friends and neighbors, even our kinfolks, won't buy from us no difference how pretty our stores are or how well the merchandise is displayed if our prices are not right, and it is foolish and ridiculous to say that they should. And to say that the mail order houses and chain stores do not handle any first-class merchandise is another absurdity.

I heard over the radio last night an appeal by Montgomery Ward for us to buy our auto casings from them; first quality they guarantee for 30,000 miles and their second grade for 16,000 miles, and they pay the freight. When I heard that I thought to myself that I had better buy casings for my own private use from them, for the casings that I get out of my store don't run 30,000 miles, and Montgomery Ward's retail price is very nearly as low as our cost; and yet in face of all this we are told to ignore prices.

If the individual retail stores were equal in every respect to the chain stores and our prices were as cheap, a lot of us would go broke before we could convince the trade to that effect. "You can fool some of the people all of the time; you can fool all of the people some of the time; but you can't fool all of the people all of the time."

Hamp Williams.

You Know This.

Many good people like to argue.

But argument is the last thing you want to indulge in.

Your job is to be agreeable and please, and listen. Let the argufying customer spill it out of his system as soon as he can.

Turn the conversation as quickly as you can.

Talk about the weather, the harvest, and the health of his family.

But dodge an argument as you would avoid the small-pox.

Wholesale Women's and Children's Headwear

We specialize in POPULAR ITEMS and prices for Department Store trade.

— TRY US WITH A MAIL ORDER —

J. A. SCOTT & COMPANY

28 Ionia Ave., S. W.

GRAND RAPIDS -:- -:- MICHIGAN

Goodyear Glove Rubber Co.

16 Ionia Avenue, S. W.

GRAND RAPIDS, MICHIGAN

Goodyear Glove Rubber Footwear

Keds

Mohawk House Slippers

QUICK SHIPMENTS

"Get in the habit of asking for PAGE Brand Evaporated Milk, the milk with the natural milk flavor. Look for the blue label."

A STUDY IN COURAGE.

Rapid Growth of Japan During Recent Years.

It is Easter Sunday, the festival which perhaps lies nearest to the Christian heart. I am in Miyajima, the sacred island of Japan, bound up with the affections of loyal Japanese by thirteen hundred years of eventful history and hardly less significant legend.

The great torii gate stands in the water beckoning me to the numerous shrines clustered on the hill-side. The tame deer stand still and stare at the stranger as though they were under a religious spell. The superior crows, as the Japanese like to call them, caw loudly from the tree-tops and the pigeons are just as saucy and independent here as elsewhere. High up in the mountains are concealed little shrines where the devout can obtain a blessing if, and perhaps because, he takes the climb to reach them. The Buddhist and Shintoist temples are built with the idea that the worshipper must exert himself in going to church. Religion in the East is not made too easy for the believer.

A sense of history and sentiment steals over one here, all the more, probably, because it is raining, and a sad and tender stillness rests upon this holy island. One is reminded of the courage of the great nation that established this island shrine and embodied in it the hopes and fears of an entire millennium.

They have achieved so much with such slender resources. They have overcome obstacles before which weaker stocks would have surrendered in despair. They kept on trying when cruel disappointments repaid their best efforts. They simply would not give up the effort, no matter what happened.

To-day the Japanese empire stands before the world for courage under unique difficulties, which can hardly be found elsewhere. It is one of the great forces for progress in a part of the world which, apart from Japan, gave up trying to progress fifteen centuries ago.

We talk, and rightly so, of the marvelous advance of the United States of America, since the close of the Civil War in 1865, to the headship of the nations of the world. Denmark can boast that she has solved the farming problem of her people and achieved prosperity in consequence. Germany may claim that she is the most highly technically trained nation in the world and presents the best example of industrial efficiency.

But Japan has no natural resources to be compared with those of the United States of America, she is not close to the markets of the world as Denmark is, nor has she had the long training in culture which Germany has enjoyed. In 1867 she was centuries behind in everything which constitutes modern progress. Japan has still a long way to go, as the observing tourist readily notices. Progress and crudity, advancement and survival of primitive standards, present themselves side by side everywhere in Japan, as the thoughtful Japanese themselves realize and frankly acknowledge.

But these sharp contrasts, instead of being just grounds for criticism, are really evidences of her rapid progress in recent years. They show her determination to put herself abreast of modern life. The sociologist who visits Japan to-day is fortunate because the sharp corners of the past have not been entirely rubbed off.

The greatest marvel about Japan is that she ever woke up from the sleep of conservative contentment in which the great East apart from her still slumbers. India has had civilization forced upon her and is still accepting it most grudgingly. China would turn the foreigner out to-day, if she dared. Japan welcomes the progress of the West with open arms.

Then consider the uncertain character of the land upon which the Japonese empire is located. Geologists describe it as a volcanic mountain range which has forced its different summits above the surface of the Pacific Ocean. The eternal fires which raised these mountain peaks are still active and exert themselves repeatedly with destructive power. The seismological observatory at the University of Tokyo studies these subterranean movements with a machine so delicate that even the human breath starts violent motion. Again and again cruel surprises come like that which shook Tokyo and Yokohama to their foundations in 1923.

Yet the Japanese people rebuild on a larger scale after every earthquake. Tokyo has torn down large areas of congested buildings and laid out broad avenues which remind one of Paris. Yokohama is doing the same, and her new docks will be among the finest in the world. She plans for eight miles of harbor, and she will need it as the port of Tokyo, which has two million people. To-day Japan is using reinforced concrete for her buildings. This withstands earthquake shocks.

The third evidence of Japan's courage is her struggle to maintain a large population on a small area. She has 70,000,000 population, and yet Texas could comfortably take in the entire Japanese empire. Moreover, only one-sixth of this restricted space can be cultivated for food. More than one-half of it is forest. The remainder is mountainous. Lack of water around Nikko prevents terrace farming. Japan has no pasturage for live stock. Consequently fresh milk is scarce and the dressing upon which American farming so largely depends is practically unknown. Yet steps are being taken to remedy this lack of dressing by an ingenious use of bacteria acting upon the straw and leaves which every farmer possesses. Conservation of the sewers of the great centers of Tokyo, Osaka (2,000,000 population) and Kobe (800,000) will supply the nitrogen needed.

An American trained specialist, Dr. Arao Itano of the Oharo Institute at Kuroshiki, is working on this problem under the patronage of Mr. Oharo, who has already given $1,000,000 to the institute bearing his name. All sorts of studies into agricultural problems are here carried out with an efficiency corresponding to our American Agricultural College Experiment Stations in each of our states.

For more than Fifty Years Woolson's unexcelled coffees, teas, and spices have told the story of satisfaction in countless thousands of Michigan homes. These products reached the consumer under the private brands and names of Michigan's leading wholesale grocers.

THE WOOLSON SPICE COMPANY
TOLEDO OHIO

The climate of Japan presents another challenge to the courage of its people. The mountain range which runs through the islands divides the land into extreme contrasts of temperature. On the Western side, towards the mainland, snowdrifts fifteen feet deep occur at the same time that flowers grow with almost tropical luxuriance on the Eastern slopes. This peculiar feature is due to the Japan Current, which affects Japan as the Gulf Stream does England. Curiously enough this current crosses the Pacific Ocean and washes the coast of California, giving both Japan and California a similar climate. A cold current coming down from the North complicates the problem still further, by providing variations of climate in places which are close to each other.

All these factors of climate limit the amount of land which can be used profitably. They challenge the courage and resourcefulness of the Japanese people.

Yet the Japanese face all these problems with a smile which seems to me to be the supreme evidence of his courage. He loves his native land in spite of all the problems it has brought him. He beautifies it with the beauty in which he is such a consummate artist.

We had the privilege of visiting the home of one of Japan's greatest artists, Mr. Kozima, of Kuroshiki, who died only a short time ago. The funeral wreaths were still in the room when his neighbor opened the door to us. Kozima had the patronage of Mr. Oharo, who gave him perfect liberty of action, even to visiting Europe and America, on the condition that he never sold any of his own workmanship. Now that he has passed away at the comparatively early age of forty-nine, it has been arranged that one-third of his work will be sold in order to erect a museum which will hold another third. The remainder will be distributed among his friends. Kozima burnt out his powers, which extended to all kinds of art, in eager and joyous productiveness. He built his home and adorned it with elaborate wood carving. Even the beams of the ceilings were carved. He would get up at 5 o'clock in the morning and work by candlelight. He picked stones out of the brook for his mosaic patterns in the floor. His workshop breathes out his spirit of artistic expression.

Kozima expressed the distinctive genius of the Japanese people. They have beauty in their soul and find a passion in esthetic expression. May they keep this in the industrial and scientific era which awaits them.

Commercial and business greatness will come to them in the future. They are going to prove that they can carry on commerce and machine production with the modern nations of our time. Yet they and the world at large will be infinitely the poorer if they lose their artistic power. Tagore of India is right when he warns them not to blindly imitate the West and forget themselves. The tourist who passes through the vast stretches of monotonous homes, built for mere existence, and almost touching elbows with their neighbors, without sunlight, and congested in extremely narrow lanes, which form the outskirts of Tokyo, Osaka and Kobe, must feel that Tagore points out a real danger. What shall it profit Japan if she wins the world and loses her own soul?

A redeeming feature is the erection of fine hospitals such as a spinning mill at Kuroshiki has built for its operatives at an expense of at least half a million dollars. So too is the fine nursery built in the same city by another business concern, where working mothers can leave their very young children in the hands of competent trained nurses and teachers. Milk is furnished, such as Japan can provide, for twelve cents a month per child. The beautiful park which crowns the heights at Shimonoseki also keeps the blighting hand of mere business without soul training away.

The numerous Shinto and Buddhist shrines, which weary many a tourist by their great number, also help to foster imagination in the minds of the people. When you see a mother praying for her sick child at the shrine of an emperor who died one thousand years ago, somehow believing that his spirit will help her, you feel the solidarity of the nation. Already Nogi, the great soldier who saved Japan in her critical war with Russia, is prayed to by patriotic youths.

East and West alike, the world over, beauty is needed to make life worth living. This gift Japan can give us in especial measure, for she has it in her soul. It is her distinctive opportunity to contribute to the great family of nations. Henry G. Ives.

Subsidies in Selling.

In the perennial race to market with their goods manufacturers are, in ever-increasing numbers, countenancing subsidies and extra allowances of various kinds which would have been laughed out of consideration in other and, perhaps saner, years.

Some of these selling expenses which manufacturers have assumed and which they now find to be mounting at an alarming rate, "when detailed in print look too foolish to be believed." The fact that they are assumed at all indicates the highly competitive condition in which all business now finds itself embroiled.

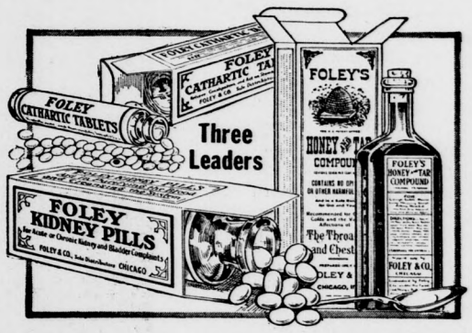
That the extxra allowance feature is by no means confined to a minority was indicated in a recent study made by the Federal Trade Commission based upon the experience of 849 manufacturers. Of this number 27.8 per cent. stated that rebates, extra allowances and free goods were given for advertising purposes. Grouped by industries, manufacturers of tobacco products headed the list with a percentage of 60.

The trained clerk or merchant is distinguished from the untrained by his ability to grasp the underlying principles of a job.

If you are careless about your personal appearance, the boss is justified in assuming you are careless about his work.

Recommend with Confidence

The Reliable Foley Line



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Alpha Butter — Ten Bruin's Horse Radish and Mustard

We cover Central-Western Michigan with weekly truck delivery service.

QUALITY -- CO-OPERATION -- SERVICE

Last of Town That Kept Railway Away.

Pegtown is soon to join the limbo of Michigan's departed villages. Its historic mill is to be torn down, and then not a stick or stone will remain of what was a thriving community in the Tiffin Creek valley, Southeast of Hudson, before the civil war.

Long before Grant or Lee rose to fame, Pegtown maintained a coffin and a shoe peg factory, and had stores, houses and a real estate development in addition to the mill. A fitting epitaph for the village would be: "Born 1842—died in 1929 because its founders opposed the coming of the railroad."

As a matter of fact, Pegtown virtually has been dead for fifteen years. In 1914 or thereabouts, Carroll C. Morris, the last operator, ground his valedictory sack of flour between the ancient burr stones of the mill. Since then it has stood as a shambling ruins, tenanted only by bats and owls, its props being gradually washed away by the spring floods.

So long as the mill remained, Pegtown had claim at least to a spiritual existence. But to-day a wrecking crew is leveling it to the ground.

The site of the village is surrounded by farm land. The coffin factory has vanished, and the grass has grown deeply over the place where the shoe pegs were made. The dam has crumbled, permitting the creek to swirl unfettered into the lower levels of the valley. The houses and stores were located on what is to-day a sandy embankment or plowed fields. And the railroad the Pegtowners fought against, and succeeded in directing elsewhere, is bringing progress and prosperity to neighboring communities.

In 1840 Lauren Hotchkiss built a sawmill at Pegtown, and about 1844 or 1845 a mill by Nathan Bassett for carding wool, and later still, for fulling, shearing, coloring and pressing cloth. Weaving also was done in the establishment. About 1854 Hotchkiss exchanged the machinery for flouring apparatus, and began grinding grain. The mill was afterward the property of Morse & Christophers, and later was owned by C. C. Morse & Son.

For years the mill did a heavy business, running day and night, with as many as 200 wagons in line for their loads. Flour from Pegtown was hauled to Detroit, Monroe and Toledo, and thence shipped by schooners on the Great Lakes.

The shoe peg and coffin factories and the saw mill sprang up several years later. Although the village was named Tiffin, it was called Pegtown in honor of the first named enterprise. Hundreds of old settlers were laid away in the walnut caskets manufactured on the creek bank. Great things were prophesied for the village, and much additional ground was platted for additional residents.

In 1847 the Lake Shore, Michigan and Southern Railroad pushed to Hudson, which gradually began to increase its population. Several years later what is now the Wabash railroad surveyed a proposed route through the Tiffin Creek Valley. When the news was received at Pegtown, the citizenry became indignant. They held a large mass meeting, at which it was decided that the coming of the "steam cars" would be a great detriment to the locality.

It is a peaceful place, this valley, with hills on all sides, wooded knolls rolling plains. The pioneer Pewtowners, men of great resolution, determined to keep it so. The snorting, wood burning engines would frighten their horses, they believed, and fill the air with smoke. They would constitute a menace to life and limb, it was generally held, and the nights would be made sleepless by the clattering of cars and the ringing of bells. The railroad could go elsewhere.

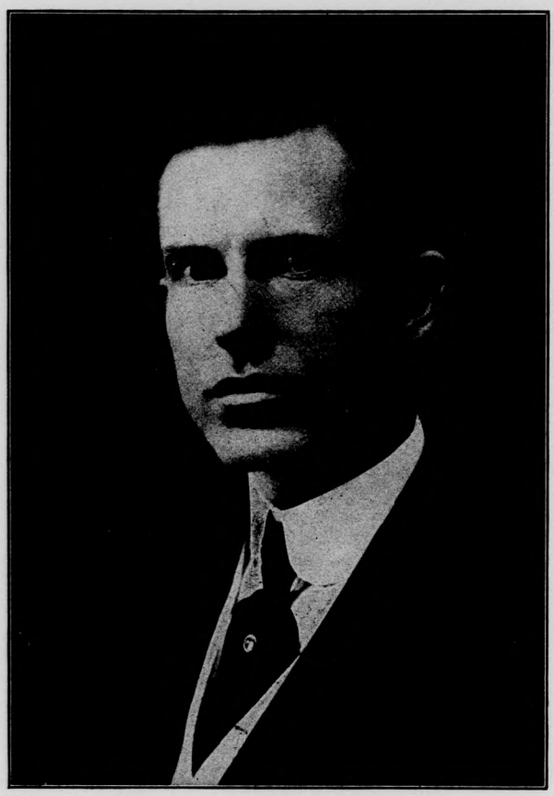
After the mass meeting a committee of Pegtown citizens rode to Monroe on horseback to protest to railroad officials. When the tracks were finally laid, they skirted the community four or five miles. The citizens rejoiced that the peace of the valley was left undisturbed. Few realized that their "civic pride" was in reality short sightedness and because of their zeal, the village was doomed.

Gradually Pegtown—a manufacturing community without freight facilities—began to lose her bustle. Fewer wagons came to the old mill, and a night shift was required no longer. The inhabitants moved to Hudson, or to other shipping points where the railroad helped newer industries to prosperity. The peg and coffin factories were closed. The store pulled down their curtains.

The mill continued, however, until Morris, the son of its later owner, declared it was no longer a paying venture. For fifty years the old miller, now ill in a Hudson hospital, had been its owner and operator. Recently the property was sold to Fred Gould, a farmer, who decided to tear down the ancient structure before it toppled into the creek.

To-day the Morris and Gould families find themselves in an unusual position. They are the only inhabitants of a village which no longer exists.

The hardest thing to find is the independent business man who knows how to get all the factors working together, and who can so organize them that he can pay the bills out of the receipts. That everlasting problem spoils a good many business enterprises. I think I could run almost any business if somebody would pay the bills. I talk to a great many radical clubs. They say that capital exploits labor, that all the capitalist does is to hire some labor, underpay it, sell it at a high price and pocket the difference. Sometimes I say to them, "Now, if that is all there is to do, why don't some of you do that and make money yourself? The reason you don't is because you can't. If there are one hundred radicals present, I am pretty safe in saying that there isn't one man among them who can hire any kind of labor, pay the current wages, and get a product that he can sell for enough to pay the wages. **Thomas N. Carver.**



DOUGLAS MALLOCH

Shadows Pass

The shade moves on, I've noticed that
It doesn't stay the place it's at—
At morning westward of this wall,
By afternoon not there at all.
The shadow that points west at eight,
If you've the patience just to wait,
Is pointing east at two once more,
There's sun where there was shade before.

And troubles never hang around
Forever, any I have found.
I've had my troubles, plenty, too—
They do just like the shadows do.
My house, that seemed the darkest one,
Before I knew, was lit with sun;
The ground was bright, the shade was gone,
For all my troubles had passed on.

I never yet have found a way
To make shade run, to make night day,
But I have found the next best thing
The sun to fetch, the day to bring:
I've plugged along as best I could,
When matters didn't look so good,
And always found, my lad, my lass,
Though shadows come that shadows pass.

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The House of Quality

RADEMAKER-DOOGE
Grocer Company
Grand Rapids, Michigan

Distributors of

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Peter Pan Corn

Larabee Flour

Bouquet Tea

Ra-do Teas

Morning Cup Coffee

Old Time Coffee

Chicken of the Sea Tuna Fish

American Beauty Oats

Every Day Evaporated Milk

Elks Pride Catsup

Puritan Malt

The House of Service

MODERN MERCHANDISING.

Most Interesting Era in Retail Hardware History.

In this new era of distribution it is apparent that the retail distributor of hardware is engaged in one of the most interesting business adventures of his career. There are no secrets or hidden springs, nor any fanciful Houdini magic invoked by present day competitors. They burn no joss sticks at the feet of Confucius in an effort to wring from this ancient god unknown methods of merchandise movement. It is all an open book, nothing is hidden. Every operation is a carefully studied outined program of advancement, destined by good business judgment, and tried adoptions to produce desired results.

Turn back the pages of time two decades to the days of the general store, and you have a picture of present-day distribution sifted through the sands of the years. A colorful era attuned to the present-day mode of living.

With the retailer studying closely those self-same successful methods and adopting those that may be aptly applied to his own business, satisfying returns should result from such an intensive program of modernistic merchandising.

To profess a preference or choice for any other method of satisfying consumer demand would infer an inherent lack of vision capable of coping with problems of retail distribution of to-day.

No hardware retailer need offer any apology for his business when he seeks to serve his customers, with merchandise at a price consistent with quality demanded.

We have learned much during the last decade, lines that during some period of these years were major lines, have lost all appeal to his customers. The never ending change in living conditions, in the mode of satisfying idle hours of pleasure, increased earning capacities and a general tendency to purchase luxury and style merchandise has keyed the present hardware retailer to a program of advanced activity.

In this futuristic age those gigantic distributors who buy and sell at retail merchandise of every conceivable type at a fixed price level, use highly paid experts, who devise the lure to attract patronage, they sell for cash only; have no charge accounts, and cannot meet the public in the same spirit as the manager or owner of the individually operated hardware establishment.

It is with this competition that the retail hardware distributor is mainly disturbed. If, instead of complaining of this new competition, the old line hardware merchant will co-operate with his present sources of supply, he will receive every consideration possible from these factors who have a vital mutual interest in the continued prosperity of the retailer.

While it would appear to be an impossibility to meet the new competition in all lines, the efforts of suppliers to offer merchandise at lower than market prices, should be appreciated and considered as a potent action to assist the retailer in his effort to hold his trade.

Although the retailer may believe he can sell such merchandise for more money than the supplier suggests as a sale price, it is the duty of said retailer to distribute such merchandise at the suggested price. He may be right in his theory that he can dispose of it at the regular mark-up, but the very object of the supplier in offering it would be thus defeated.

It is possible through this medium of retailer and supplier co-operation, to maintain a flow of merchandise through the old line retail merchant, that would compensate for volume in considerable amount lost to the chain.

Another important decision should be carefully studied, the advisability of offering a representative line of tools for household use. It appears that a considerable demand has been created for such merchandise by our competitors. The buying public has been soid on the value of such offerings to satisfy their needs. If the hardware merchaint fails to take advantage of this opportunity to increase his volume, it will naturally find its way into other channels. It is my vision that a surprisingly large volume of merchandise is bought by the public when plainly marked at a price they wish to pay.

Representative suppliers after a careful studied survey of this market are building up a line of so-called household tools and advocating to their customers the need for such action. This action would not interfere with whatever sales of mechanics' tools the merchant has a market to supply.

The old line retailer who persists in following the trend of the times is carefully selecting his merchandise to meet the demands of the present era. He has an innate desire to meet his competitor and to match his ingenuity and business acumen against mass competition. He is imbued with the idea that he will awaken of a morning to find himself rewarded.

Many merchants are not mindful of the fact that their chain store neighbor is a mighty factor in drawing patronge to the location in which both are interested.

Chain operation in close proximity to an established hardware business may be the means of increasing the volume of business far beyond the visualization of the owner.

Alfred Rosenberg.

The Tailless Cat To Be Preserved.

Lovers of cats will be interested to hear that the Isle of Man has determined to preserve in tailless perfection the Manx cat. This breed, whose origin is lost in dim antiquity, is dying out and it has been decided by the Manx Board of Agriculture to take immediate steps against what to a cat fancier is more than extermination—mixed blood. Henceforth there will be strict supervision of the Manx's hitherto nomadic life. Manx cat shows will be held on the island and prizes awarded for perfect specimens. It is possible that future purchasers will receive a complete genealogical chart with every pussy.

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Like the famous orange cats of Venice, those beloved pets of the magnificent Doges, the Manx cat attracts chiefly the person with discriminating taste. In fact, authorities at New York's annimal pet shops assert that it is sought only by those demanding the bizarre or unusual in pets. With hind legs longer than the front, tailless and short-eared, the cat is not the type of comfortable, purring feline cherished by the average householder. The Manx cat is haughty, quick-tempered and grudging. Having its favorites among humans as well as among felines, it does not respond to every man's stroking. A litter of nine Manx kittens brought to a local pet shop last spring found ready buyers. Not, it was said, because the breed is so popular, but because specimens are so scarce. The youngest kitten sells for $25, a mature cat for a price that places it in the luxury class.

Whence came the first Manx cat? Encyclopedic references state that unless the jungle cat can claim the honor, the ancestry of the Manx cat is still unknown. The strain exists today in certain parts of Russia, and Siam; Malay, China and Japan also have a similar tailless variety. It is generally believed that ships belonging to the Spanish Armada wrecked on the Isel of Man brought over the first Manx cats. At any rate they have flourished for centuries on that island and have in more recent years been brought in increasing numbers to the United States. Lately the scarcity of Manxes has aroused comment and investigation discloses that their chief claim to distinction—lack of a tail—may soon be a thing of the past. Forgetting their forbears, they are mating with long tails, to the consternation of the meticulous.

The body of the Manx is stubby and short. Its head is round, small and compact, with two bare spots on the forehead. Owing to its long hind legs and shorter front ones it jumps like a rabbit, and this characteristic tends to bear out the theory that the Manx was once crossed with the rabbit. The color of the Manx may be any variety of cat color and the fur is short and soft, resembling in texture that of the rabbit. One handsome speciment, owned by a New York woman who prizes it highly, is black and white, the black spots sharply defined against the white. Unlike some other members of the species, this cat is amiable, sweet-tempered and well-mannered.

Some Manxes have the cry of a jungle cat; others more domestic have a softer voice. The Manx, so far as is known, is the only completely tailless cat. Other cats from the Far East, including the weird-looking Siamese, have oddly formed tails—forked, kinked or otherwise abbreviated, but these tails grow longer with cross breeding. Occasionally, however, the persistence of the Manx strain astonishes even the experienced breeder.

A New York woman who is proud of her Silver Persians was surprised to find a tailless kitten among a litter of pure bloods. Searching the pedigrees of the parents, she discovered many generations back a Manx ancestor which accounted creditably for the little "black sheep." It is said among cat experts that striking characteristics will crop out even "unto the seventh generation," although the tailless variety is least likely to endure.

Liability For Injuries Caused by Defective Stove.

In King Hardware Co. vs. Ennis, 147 S. E. 119, it was disclosed that a woman purchased a gasoline stove from a hardware dealer who had purchased it from a manufacturer's state agent.

At the right of the stove and at the top was a tank or receptacle wherein the gasoline, fed into the pipes leading to the burners, was store. When the burners were lighted, the heat caused the gasoline to vaporize and generate a gas. When the burners were not lighted, the flow of gasoline should automatically have stopped, if the stove was properly constructed. However, the stove was defective, because the gasoline from the tank, which supplied the burners, permitted the gasoline to leak into the stove, and as a results, when the burner was extinguished, the gasoline leaked and immediately caught fire and caused an explosion when the woman attempted to light it.

The injured person sued the manufacturer, state agent and hardware dealer for damages. The hardware dealer attempted to avoid liability on the grounds that the stove was in the same condition when he sold it, as it was when the state agent delivered it to him. However, the Court held all three of the sellers liable, stating the following important law:

"All three of the defendants were negligent and liable to the plaintiff (injured person) because of having manufactured, furnished, and sold to her husband for her use a defective appliance. It is the general rule that the vendor or dealer, who is not the manufacturer, is under no obligation to test an article purchased and sold by him for the purpose of discovering latent or concealed defects, but that, when he purchases and sells an article in common and general use, in the usual course of trade, without knowledge of its dangerus quality, and with nothing tending reasonably to call his attention thereto, he is not negligent in failing to exercise care to determine whether it is dangerous or not. In such a case he may assume that the manufacturer has done his duty in properly constructing the article, and in not placing upon the market a commodity which is defective and likely to inflict injury. However, this is to speak only of articles which are not inherently dangerous . . . we think it may be reasonably inferred from all the facts alleged that the defect was one which a reasonably prudent dealer should have discovered before placing it upon the market and delivering it to a customer."

A business well learned is a career to be proud of.

Finding fault is the pride of small minds.

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GRAND RAPIDS, MICHIGAN

CASH AND CARRY OR SERVICE?

Pros and Cons of This Perplexing Question.

It has been noted that delivery is one of the distinctive extras of expense carried by the service store. It follows, therefore, that it should be considered entirely on its own account and costs charged to it as a separate business. The delivery department should never be run at a loss. No charge should be made against the general business that properly belongs to the delivery department. It may be urged that where costs are not shown under delivery as such, but are taken into consideration under other designations of expense, the purpose of determining total expense is served. This would be sound if the sole need was for information to help determine the general mark-up for the business. The danger lies in the fact that delivery is not strictly a merchandising function but rather an extra commodity, and that just as the merchant figures on the full cost and profit on any commodity item so must he figure on delivery cost and add it to the selling price of his goods. If competitive conditions are such that this extra mark-up cannot be added, then the loss should be shown on the delivery department and charged off to advertising if the service is so considered. The chief advantage of such an arrangement would be found in the constant check it would give the merchant on the actual cost of this function which enters so largely into his expense total.

There can be but one purpose for maintaining a delivery service, and that is to secure additional volume. No merchant would maintain this costly service if he could sell the same amount of goods without its use. To secure the extra volume, the merchant expends a certain amount of money on his delivery equipment and maintenance. The only point for him to consider then is whether or not the extra volume secured is enough to justify his expenditure. The only possible way for him to be able to know this with any degree of certainty is to keep the delivery operator under constant and searching scrutiny. Failure to consider delivery service in its true light as a tool with which to secure more volume is causing loss to great numbers of retail grocery merchants.

"The Harvard Bureau of Business Research found, from examination of the profit and loss statements of 500 retail grocers, that nearly half of the houses were without a sound delivery policy. It was found that, of the 500 stores, 110 operated under a definite service policy, 46 operated on a definite cash and carry basis, and 233 operated without definite service policy. The latter group was able to save only 3 per cent. on delivery expense and only 1.6 per cent. on total expense. This saving, however, was offset by a loss of volume that made their profit considerably less than for the straight service stores, which secured a gross margin of 21.5 per cent. and a net profit of 2.1 per cent., leaving them an advantage of 0.5 per cent. net profit on gross sales over those stores operating without definite service policy. The stores catering more exclusively to cash and carry custome secured substantially the same advantages over the straight service stores, but the stores specializing in service had a typical sales volume of $85,000 against $65,000 of the cash and carry stores.

From this summary two things are apparent: One is that straight service stores can compete favorably with cash and carry stores, and the other is that the store without definite policy has little chance of successfully competing with either of the two types operating under definite plan.

It must not be understood from this statement, however, that the mere adoption of definite credit and delivery policies will assure increased profit for the independent stores. The one thing that determines the desirability or efficiency of any delivery system is its costs in relation to its sales. It is not possible here to lay down a specific formula for the ascertainment of retail delivery costs because of the peculiar nature of the activity, but it would seem that the retail merchant should devote serious consideration to this item of expense. Realizing its position in his organization as an extra and potentially costly service, he should watch its cost and its results either in profit on itself as an activity or in increase of sales volume, with the purpose of adjusting it to his exact requirements. The percentage of orders delivered should be given consideration to determine whether or not such service may be continued profitably. Stores now carry expensive delivery equipment whose volume of delivered goods does not warrant delivery service at all. Delivery as a service will continue to be required, but it will be well for the merchant to know its exact cost and its exact worth to him.

The store under observation operates a rather extensive delivery system and well over 75 per cent. of its business is conducted on a credit and delivery basis. In order to get some idea of the workings of the system used, a careful check of delivery operations was made. It was impossible to carry on these observations for a long enough period of time to give an exact cost condition, but the results obtained may serve to indicate to merchants generally the necessity of some such check in the case of their own business.

The company owns five trucks, one of them a heavy-duty truck and the other four for light service, and in addition uses at times a light coupe for special orders. The cost of operating the light coupe as a special delivery unit was not considered because of the difficulty of separating its delivery functions. It is used as a general service car by the managers of the store for visiting the market and other similar purposes, and used for delivery only in very special instances. During the time this observation was made the large truck was not used, but the four light trucks and the coupe were in operation during the time of the check.

The delivery expense for the year was calculated to be $9,161.16, divided according to the following tabulation:

Salaries	$6,240.00
Gas, oil	1,000.00
Auto expenses, repairs	1,384.00
Depreciation	306.66
Insurance	230.50
Total	$330.86

From this the average daily expense properly chargeable to delivery was found to be $29.68. Using this amount as a base, the average cost per order per day was found to be $0.209. This figure is subject to some criticism on the ground that an average cost is being applied to a particular day. If, however, the number of delivery miles for the day be calculated at 15 cents a mile and added to the labor charge —four men for twelve hours each, at 25 cents an hour each—the cost will be found to vary only a few cents from the figures used. The figure for average cost per order becomes interesting when considered in connection with the average value per order.

W. E. Williamson,
U. S. Department of Commerce.

Finds Country Bank Must Wage Fight For Existence.

How country bankers have been forced through the economic development of recent years to place most of their resources in loans and investments outside their communities was told recently at the Mississippi valley conference on commercial bank management.

The meeting, which was under the auspices of the clearing house section of the American Bankers Association, was held at the Stevens hotel. So important did the 1,200 bankers from twenty states of the valley regard the information presented them during the two days that they voted to have the entire proceedings printed and distributed to the banking fraternity in book form.

The change in the conditions under which a country bank must operate was summed up by Max B. Nahm of Bowling Green, Ky.

"Good roads and cheap automobile transportation are moving the business of small towns to larger towns where there are better facilities for trading, amusements and the conveniences of life," he said. "The era of the country store is passing away. Country churches are without pastors, and country communities have no doctors. They must send to large towns for physicians and pay them $12 a visit.

"In thirty years, only six towns in Kentucky have increased to as much as 10,000 population and many small towns and villages have almost passed away. To stay on the map a town must locate factories or colleges or attract trade from other places.

"The bank's problem is to exist at all in the small town. Chain stores are evading the territory of the larger towns and mercantile paper, once the banker's mainstay, is becoming uncertain. Farmers of late years are not so prosperous and their paper is slow, sometimes frozen."

This lack of good borrowing power in the country—and the entire programme was composed of talks by country bankers to country bankers—came in for a great deal of attention during the conference. Good borrowing power to a banker means not only that the loan will be repaid with interest, but that it will be repaid when it is due, in order that the interests of depositors may be properly safeguarded. Loans on farm real estate are pretty definitely out with the bankers and most of the speakers recommended that they be kept to a minimum.

The attack on the problem of how to get away from low profits for good banks and failures for the less efficient took two forms. One was an attempt to outline plans for internal administration comparable in efficiency to that of industrial concerns. This included studies of the variations of personnel in various banks, the suggestion being that forces might be cut down. The second broad classification considered was financial management, including means to get funds cheaply into the bank, the charging for services that are unprofitable, and the formulations of standards for investment. Co-operation for clearing purposes and disseminating credit information also was recommended.

Quite frankly, some of the country bankers admitted that they had funds in the call market. One of these was Omar Wright, president of the Illinois Bankers' Association. There seemed no question of the morality of this procedure; the only criterion was whether such loans were profitable in comparison with other modes of investment. Mr. Nahm stated that some bankers in small towns who were formerly leaders on call ceased because the city banks refused to form $100,000 pools for them. The same speaker, who is a member of the economic committee of the American Bankers' Association, sounded a warning against the call market at present as being too risky.

The new system of corporate finance, with the firms getting in cash by sales of securities instead of by borrowing, was pointed to by Dr. Paul M. Atkins of Chicago as one of the reasons why commercial loans were no longer required in large volume, at least locally.

What, then, does a country banker do with his institution's money? If the statements of those attending the conference are typical, he sends somethink like 90 per cent. of it out of his community. He purchases bonds, bank acceptances, treasury certificates of indebtedness and paper of outside corporations and firms. His idea is to maintain a large secondary reserve of paper which he can collect at need. Safety and liquidity rather than high interest rates govern his decisions on his purchases.—Chicago Tribune.

Business is never any too good for the merchants who belong to the "sit-down-and-wait-for-customers variety. They are in the 'blow-up stakes" before they start.

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Cor. Fulton St. and Commerce Ave. ***Grand Rapids, Michigan***

THE HOUSE BEHIND THE PRODUCTS

IT IS just a matter of where you can get the most for your money that decides your patronage. If we couldn't give you just as good or better values for less money we wouldn't ask for your trade. It's only because we know that we have THE RIGHT GOODS AT THE RIGHT PRICES that we solicit your patronage. No other house shows better or more comprehensive lines in—

DOLLS, TOYS and GAMES
BOOKS and STATIONERY
WHEEL GOODS and SLEDS
PARTY FAVORS
NOVELTIES
FANCY GOODS

HOTEL and RESTAURANT SUPPLIES
"LEONARD" REFRIGERATORS
HOUSE FURNISHING GOODS
"COLEMAN" PRESSURE LAMPS
ELECTRIC LAMPS and APPLIANCES
IMPORTED FANCY CHINA NOVELTIES

CHINA, POTTERY
DINNERWARE
SILVERWARE
"PYREX" OVEN GLASSWARE
TINWARE and ALUMINUM GOODS
CLOCKS and WATCHES

Wholesale Distributors FADA RADIO

Gift Goods That Sell Every Day

Our Gift Goods lines include the most attractive and most interesting novelties from all over the world, in well-balanced assortments and in open stock. Gift novelties that have a ready sale for prizes and favors are in growing demand and give a quick, profitable turnover.

UNUSUALLY LARGE SELECTION OF

BEAUTIFUL COLORED FANCY GIFT GLASSWARE AT POPULAR PRICES

Perhaps you will find time, in the early future, to come to Grand Rapids where we will be glad to show you our complete lines in our sample rooms arranged for easy buying, and where you will quickly sense the friendly feeling that exists between the men in this business and their customers.

WE INVITE YOUR MAIL ORDERS AND INQUIRIES

WHAT WOULD HAPPEN

If I Gave Way To the Practice of Overselling.

For nearly twenty-five years I've been a retail grocer. My business is located on Q street near 30th street, N. W., in Washington, D. C., and several years ago I bought the store I occupy. I guess I've been somewhat more successful than the average independent retail grocer, and I expect to remain in business many years longer. If a lot of food manufacturers and wholesalers had their way, however, my business would be in the hands of the sheriff in six months.

It took me several years to learn how to retail groceries, and ever since then the practices of manufacturers and wholesalers that tend to kill off their business and mine have amazed me.

If the trade papers tell the truth, the manufacturers would be up against it if they had to sell all of their production through chain stores, and the wholesalers would all go out of business if the retailers went to the wall. So you would think that both manufacturers and wholesalers would do everything possible to assist us in building up our retail businesses. The facts, however, reveal a different story.

As an example, the other day one of Colgate & Co.'s men spent an hour or more in my store, handing me a line of selling talk every time the store was clear of customers. He first offered me a deal on Palmolive soap—one-half case free with a five case order. I told him that I never bought free deals, and that I did not find it profitable to buy direct from manufacturers. He argued that I was all wrong, and then offered me another deal—seven cases of soap with a case of powder free.

Although I assured this salesman that I had learned at considerable cost that free deals lose money, and that if I accepted either of his offers I would have enough of his goods to last many months, he persisted and did his best to follow his company's instructions. His sole purpose was to sell orders, regardless of how much I lost on the goods, and there is a large flock of salesmen like him. Although mine is a typical neighborhood store, several blocks from a shopping center, I have had as many as fourteen calls from manufacturers' specialty salesmen in a single day.

The reason I do not buy free deals is simple and logical. When I went into the grocery business I thought my success depended on buying cheaply, and I frequently overbought in order to get a little better price. After four or five years I had made just a fair living and was about where I started. That wasn't my idea of what my business should be, for I was selling a good volume and giving first-class service.

So I began to study my business, and one day I read an article in a trade magazine that put me on the right track. This article pointed out that retail grocers were losing money by duplicating their lines and buying in too large quantities. It was the first explanation of profit from turnover I had read. It gave some of the details of an inventory of a typical store and mentioned, among other duplications, six different brands of corn.

Next morning I found that I, too, had six brands of corn, also about ten kinds of toilet soap, four or five brands of baking powder, and similar duplications from one end of the store to the other. I at once began to cut them out. During the next few days I did a lot of sampling, and I retained the best brands of canned goods and the best sellers in everything else. I also figured out a plan of buying that would give me a profitable turnover on everything but a few accommodation items.

The following year showed me a profit above my living expenses, and I've been making money ever since. I've proved in my own business that buying free deals costs me considerably more than the profit on them. During six months I sell about six cases of Palmolive soap and make a little money on them, although toilet soap is not a good item with me. If I buy five and a half cases at one time, I have to carry the stock nearly six months, and I estimate that I lose nearly two cents on every cake in doing so. To sell that free deal on a turnover fast enough to show a profit, a grocer would have to do a business of six times my volume—and about one in 5,000 is doing such a volume.

This means, apparently, that manufacturers who attempt to force sales with free deals, by promises of profits that retailers cannot realize, are willing to have those retailers lose money in order that the manufacturers may temporarily increase their volume. They are building their business on a fallacy. By causing losses to the retailers they are tending to close necessary outlets for their goods, and to the extent that they sell free deals they are killing their own businesses. I can't see the proposition any other way.

Selling retail grocers direct on quantity bases has the same tendency. My store is only a one-story structure, and the ground on which it is built is worth about $5 a square foot. It is too valuable to use as a warehouse or as a wholesale house.

To make money for me, my goods must flow through my store as rapidly as possible. For this reason the wholesaler is my natural and most profitable source of supply. I have proved this fact beyond doubt; but hardly a day passes that some manufacturer does not offer to sell me direct.

He wants me to warehouse his goods and go into the wholesale business with only one customer, as I see it, regardless of the fact that regular wholesalers can carry surplus stock much cheaper than I can.

This practice is as detrimental to the manufacturers' business as it is to mine. I could mention a number of manufacturers whose goods have passed out of this market because they tried to make wholesalers out of retailers. A typical example is the Beechnut goods, as far as my business is concerned. I used to handle a great many of them. My customers liked them, and for years I ordered them regularly from wholesalers.

Then the company began skimming the cream from the distribution by offering retailers slight concessions to buy direct shipments. Because of this our wholesalers found the line unprofitable and discontinued it. For a time I bought direct shipments; but I found the practice inconvenient and expensive.

The Beechnut salesman called on me the other day, the first time since last September. To handle the goods I would have to buy six cases, and while I easily could use the quantity, the direct shipments would disturb the flow of my business. I would have to make an exception of Beechnut goods, and wait for the shipments to come through. Regardless of all the advertising on Beechnut, I have found that my trade will buy other advertised goods or items of high quality just as readily—porducts that I can get within a few hours after ordering and that do not reuqire special handling. Therefore, by selling direct, the Beechnut people have made it too inconvenient and expensive for me to handle their goods, and they have killed off business in my case.

From experience, I am convinced that anything the manufacturer does to disturb the kind of distribution that I must rely on is costly and depressing to his own business in the end. If half the money spent on trying to force goods on the retailer were devoted to co-operating with wholesalers in finding cheaper and better methods of distribution, I am sure that we would all be making more money and giving the public better service. If there ever was a time when manufacturers, wholesalers and retailers should be working together to trim waste, it is right now; but a good many of us seem to be getting farther and farther apart.

Terms that are unfair to the retailer are also killers of business. For instance, at one time my purchases of National Biscuit Co. crackers and cakes were more than they are now, and in the meantime my volume has increased about 50 per cent. Then the company practically had a monopoly, although its terms were never satsifactory to any but the largest retailers. Protests did no good. We thought we had to have the goods; "take it or leave it" seemed to be the firm's policy.

Well, when competing specialties came on the market a good many retailers tried them out and found that they sold as readily as N. B. C. goods. The Edgemont cracker people made an investigation to find out how the trade wanted the goods put up and a lot of other facts. Their goods are of excellent quality and have taken well. Cape Cod cookies made a hit, and a number of other specialties of the kind, sold the way retailers want them sold, have gained quite a volume. The friendship and regard of the retailer are well worth the manufacturer's cultivation.

The many ineffective methods of advertising used by manufacturers is another thing to be remarked. At one time, for example, couponing was good; but the public here, at least, is sick of it. Yet seldom a month passes that some manufacturer's representative does not try to induce me to stock his goods to the roof on the strength of a coupon campaign.

Not long ago, the Crisco people canvassed the stores in our section of the city on a coupon proposition. I told the representative that it would be a waste of money; but he painted a beautiful word picture of the great increase I was going to have on his goods. They sent people to every door in my section to give each housewife a little sales talk and leave a coupon good for a ten cent rebate on a pound of Crisco.

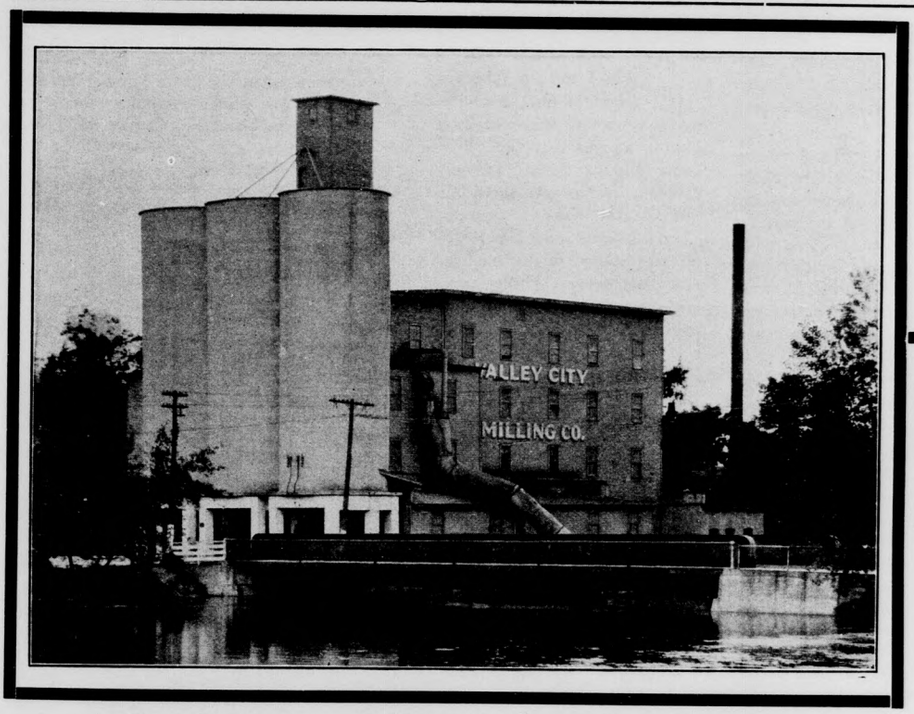
My sales of Crisco amount to about thirty cans a week, and I did not notice any increase. Following the drive just two coupons were brought to my store. Other grocers in my section have told me that their returns were about the same. It appears that the campaign was a flop, and I know of no quicker way to kill business than to waste money.

There are a good many selling plans that are equally costly and ineffective. Many manufacturers think only of immediate returns and overlook the future sale of their products and the necessity of making it easy for the retailer to sell those products. For instance, the Sauer Co. has recently placed a salad dressing on our market. A local advertising campaign announced to the public that two jars of the product would be sold for the price of one for a limited time. I bought two cases, sold out in a few days, and ordered two more; but I know of several smaller grocers who ordered large quantities at the half price in order to get the extra profit at the regular resale price after the time limit had expired.

Here, again, the sole desire of the manufacturer appeared to be to load up the retailer, with no consideration for the real business—the resale. In the first place, we had some trouble in inducing customers to take two jars of a new product. If the goods had been advertised at the regular price and the loss on the cut price put into additional advertising, I am sure that the introduction of the new dressing would have been much more satisfactory, with the resale better established.

As it is, now that the introductory cut-price campaign is over, some customers say that the manufacturer must be making an enormous profit on the product, since he could afford to sell it at half price. Others cannot understand why they have to pay twice the price they paid a few weeks ago. I believe the campaign made but few friends among either retailers or public.

All successful retail grocers realize the value of new goods. I will buy any product that is attractive, that does not conflict with established goods, and that promises to turn over rapidly enough to show me a profit. Like most retail grocers I know, I will take the time to introduce new goods; but I think I have a kick coming when a manufacturer causes me to spend my time in explaining or excusing his sell-



The home of "Rowena" products

Truly the Grocer's friend is the Valley City Milling Company, working so busily to serve you better. An immaculate mill housing modern equipment and experienced happy millers. The place using the choicest golden grains, fully ripened and plump with mellow goodness. Making the famous "ROWENA" flours, so popular these days. Your trade is getting the "Rowena" habit, so order now and be ready for this demand. And remember, you are protected by the "Rowena" money-back guarantee, as reliable as the sun.

Lily White Flour

"The flour the best cooks use"

"True to its name—always the same" is Lily White Flour, which is so dependable in quality and so universal in application. In the "Rowena" Family," also, are the following choice flours—the finest that can be milled:

Prepared Cake and Biscuit Flour

Prepared Pancake Flour or Buckwheat Compound

"Yes Ma'am" Graham Flour

Wholewheat Flour

Golden "G" Granulated Meal

Pure Buckwheat Flour

"GET THE ROWENA HABIT!"
YOUR **CUSTOMERS** ALREADY HAVE IT.

VALLEY CITY MILLING CO.

Established 45 Years

GRAND RAPIDS, MICHIGAN

ing methods. Profitable business cannot be built up that way.

Another source of surprise to me is the large number of manufacturers who have killed their business in the local market by neglecting both their trade and their merchandising. Shaker salt is a typical example. During the war we couldn't get any Shaker salt, although it had been a wonderful seller. Other manufacturers who accepted Government contracts took care of their trade as well as they could; but the makers of Shaker salt did not, and I haven't seen a box of it for several years.

Similarly Durkee's spices and a number of other excellent specialties under that brand have just about faded from our picture. In this case, as in numerous others, the manufacturer merely failed to advertise and merchandise his goods, and other brands gradually replaced them. I don't care how big the company is, let it neglect its merchandising and it will kill its business.

In the scramble for business, a good many wholesalers also appear to be stopping up rather than clearing out their only channel of distribution. During all my years as a retail grocer, the constructive, sound propositions I've had put up to me by wholesalers could be counted on the fingers of one hand, and frequently representatives of wholesale houses urge me to do things that I know would be fatal to my profits.

There is no doubt that my business is dependent on wholesale distribution, and I realize that every wholesaler must make a profit to be successful. I also know that my wholesalers cannot serve my business adequately and economically if I cause them losses. Therefore, it is to my interest to concentrate my buying and to buy in quantities economical both to myself and my wholesalers. So I buy from two local houses and one in New York; it is the nature of their business that makes it necessary for me to split my buisness three ways. Since the size of my orders has much to do with the wholesalers' expense, I take care that those orders are for profitable quantities, I make them range from about $60 to $150.

These are facts that I have proved and tested, and it is clear to me that any wholesale grocer's salvation is to line up his customers the way I am lined up with my wholesalers. Yet wholesalers' representatives are continually urging me to split my business. They requently offer me "specials" at cut prices, and will accept $5 or $10 orders, although we all know that orders that small create losses. Anything to get me started with them! Of course I recognize the bait. It's an old story, and I know that because the practice is wasteful and deceptive it tends to kill business.

The truth is that a great many manufacturers and wholesalers do not realize what they are doing. They are merely selling goods by the easiest methods, regardless of consequences. That's not merchandising.

As I see the proposition, the manufacturer's main purpose is to get his goods into the hands of consumers as economically as possible, and the wholesaler's only excuse for existence is to bridge the gap between the manufacturer and the retailer in a manner that will allow both to serve the public properly.

The old-established method of distribution, from manufacturer to wholesaler to retailer to the public, has had some severe tests during the last ten years. Many thousands of retailers like myself, who depend on this form of distribution, have proved that we can survive in the face of mass competition because we serve a large part of the public the way it wants to be served.

As we prosper, manufacturers and wholesalers will prosper, and what we need above everything else is more goods of quality that are advertised sanely and merchandised on sound business principles. We are slowly getting more goods of the kind, and as their number grows we shall become more successful, because, for one reason, we will have more time to devote to our merchandising—time that is now wasted in resisting the practices of manufacturers and wholesalers that demoralize our business.

John T. Jenkins,
Retail Grocer, Washington, D. C.

Smaller Packages of Food Find Place in Pantry.

The American package goods industry, having canned, bottled or boxed most edibles, has of late turned its attention to packing in smaller containers and has created a lilliputian series of cans, bottles and boxes.

The innovation has come gradually over a period of years. From time to time a collection of sample-size packages would present themselves at the neighborhood grocers. But the range of choice was narrow. Now the miniature package has become a standard. Five and ten cent sizes are all that some stores carry; yet the shelves show an infinite variety, many of the brands being the same ones long purchased in the larger containers.

There are fruits and vegetables, spaghetti and baked beans in what may be considered either individual portions or double portions, according to one's ideas about such things. There are flour and sugar, tea and coffee, olive oil and salad dressings.

There is a handy little bottle of vinegar, one of ginger ale that just fills a glass, and one of pickles to go into a picnic basket for two. Many expensive sauces and drink flavorings may be had in sample quantity, and cheeses and cereals packed for single servings. Entire pantries might be fitted out in miniature, and doubtless many of them have been.

In vain have economists preached to New York the greater saving of buying in quantity. Experience has taught it rather the wastefulness of opening a large can of pimentos for a bit of salad garnishing. Leftovers arouse the impatience of the housewife.

The miniature package solves many difficulties of the kitchenette or service pantry. Rather ashamed to request the weighing and measuring of fractions of the average order, the small-apartment dweller delights in the little packages. No doubt they were designed to fit her needs.

If I were a Jobber.

If I were a jobber I would take all my salesmen to lunch at least once a month, and at that time I would become one of them, listening to the problems not as their boss, but as their sympathetic friend.

If I were a jobber I would keep up the interest of my men by getting new lines wherever they would fit in with my business without conflict or confusion, provided of course they possess merit.

If I were a jobber I would employ a girl who would do nothing else but co-operate with my salesmen by sending out follow-up letters, confirming salesmen's calls, sending polite acknowledgment of orders, because I believe that this would be a profitable investment for the men as well as for me.

If I were a jobber I would do some sort of advertising constantly, even if only in the form of a blotter, a ruler or merely some direct-by-mail letters. Advertising creates prestige, builds good will and, even if the results are not always immediately apparent, it usually promotes additional business.

If I were a jobber I would instruct my men to go after the business of state institutions, hospitals, etc., because they use large quantities of various kinds of products—and not everybody seeks their business.

If I were a jobber I would offer some prize every month to the salesman with the best showing. This would not necessarily be a money prize, but a watch one month, an order for a suit of clothes the next, etc.

If I were a jobber I would make it a point to keep in personal touch with the trade by making some calls on customers every week. This would give me an opportunity to bring greater sympathy and understanding to the problems of my salesmen.

Six Good Reasons For Price Tags.

Here are six good reasons for the use of price tags:

Price tags save time—when the customer stops to ask the price it not only takes her time but the clerk's too. They avoid frequent interruptions.

Price tags make sales—plain marked goods help customers decide that they can afford to buy. When no price is shown people assume the goods are too high. Pricing merchandise encourages customers to look over your stock more thoroughly.

Price tags avoid mistakes—Mistakes in business are costly; not only in the immediate or actual loss in profits, but in good will, confidence, loss of trade, etc.

Price tags build confidence—They assure the customer of a "one-price" policy.

Price tags hold business—Customers do not like to ask the price of every item they might care to buy. Perhaps it is a touch of false pride or timidity that makes them hesitate to ask. But they go to stores where they know what they will have to pay for the goods before they buy them.

Pricing saves embarrassment.

Customers often ask the price only to find the goods too high. The one course open is to say "no" and let everyone in the store know they cannot afford the goods; the other is to say "yes" and be dissatisfied. Such customers are usually lost.

Price tags increase profits.

Swedish Colony Thrives in Maine Potato Belt.

New Sweden, Me., in the heart of Northern Aroostook county's great potato belt, and now a busy, prosperous town, was only fifty-nine years ago this Fall a wilderness known as Township 15. The late William Widgery Thomas, Jr., of Portland, former United States Minister to Norway and Sweden, knowing the Swedes to be a thrifty, hard-working, intelligent people, and believing the climate of Northern Maine similar to that of their own country, conceived the idea of a New Sweden in America.

Overcoming many difficulties, Mr. Thomas, then Commissioner of Immigration, finally was empowered to go to Sweden and assemble a limited number of Swedish colonists. It is said that in selecting them Mr. Thomas investigated the family trees of the prospective settlers back to their grand parents. In July, 1870, he and his band of colonists arrived at Halifax.

In the party were twenty-two men, eleven women and eighteen children—fifty-one persons in all. At Fort Fairfield they were welcomed with salutes from cannon, flowers, flags and a banquet. The following day they embarked over a wagon trail to what was to become the New Sweden of to-day.

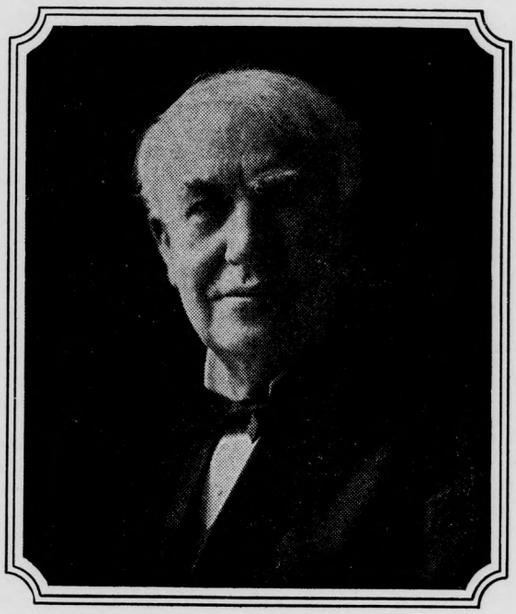
Keep Tool Samples Spick and Span.

Now that open type tool displays are being generally favored by hardware dealers, it will be necessary for the merchant to see that tool samples receive better care than when glass front tool cases were in vogue. Nothing can detract from the sale of a high grade tool, more than to have the salesmen proffer a dirty, rusty or shop worn tool. True, a small rust spot left on a fine saw by a perspiring thumb has little effect on the inherent quality of the saw, but such a rust spot often has a disastrous effect on the mind of the customer.

It is a good plan to keep a slightly oiled rag handy and to make it imperative that every salesman wipe off the metal parts of every tool he has shown, before he puts them back in stock. Some dealers, who are using the open type panels for tool display have mounted the samples with spring clips and as the sample on the panel is the only one shown, it is the one the customer receives. Dealers who are using this method assert that such samples seldom stay on the panels long enough to become shop worn.

My job has always been to take care of Mr. Edison; to take care that his home contributed as much as possible to his doing the work that he had to do the best advantage. We have always put his work first—all of us. And we have tried to organize our home life to give results, just as much as the laboratory.—Mrs. Thomas A. Edison.

LIGHT'S GOLDEN JUBILEE



As the sun lifted itself above the horizon on the morning of October 21, 1879 . . . . . penetrated the gray shadows that hemmed the mantle of night . . . transformed bleak space into natural living colors . . . . never did the world dream that this sun smiled benignantly down upon a building wherein a new light was to be born that day.

This new light was destined not only to prolong day . . . . revolutionize and even create new industries . . . . change the living habits of the world . . . . but to immortalize the man who created it—Thomas Alva Edison.

This year marks the fiftieth anniversary of Mr. Edison's great invention. A half century has passed since the glow from the first practical incandescent lamp made possible a world flooded with light at the flip of a finger on a switch.

In Light's Golden Jubilee a grateful people finds opportunity to pay tribute to the father of many human comforts. For Light's Golden Jubilee brings to Edison the greatest tribute ever paid a living man.

HIS SERVICE TO MANKIND

When Rutherford B. Hayes was President of the United States and women were wasp-waisted, the tallest office buildings were from four to six stories high; rapid transit in cities was provided by horse-drawn street cars, and every little while somebody's house was burned because an oil lamp had been upset.

If you will consider the improvements that have come during the past half century, you will find that many of them were made possible because of inventions by Thomas A. Edison.

He invented the phonograph, the motion picture camera, the multiplex and multiplex telegraph, and the essential parts by which the telephone and radio were made practical.

In addition to the success of his incandescent lamp, it is through the application of principles invented by Edison that many lamps can be used upon one lighting circuit. Before he applied himself to the task of making this practicable, scientists were of the opinion that it was an impossibility.

Up to that time burning two or more lamps upon lighting circuit caused a reduction of the light produced by each. The more lamps, the less light at any single point. It was not until this difficulty was overcome that the electric lamp became practicable for general use. Edison's success in solving the problem was one of his major achievements. It opened the way for his development of the system by which light, power and heat are distributed from central stations.

Owing to radical improvements that he made in the construction of dynamos, they became available for industrial and domestic uses. Without the dynamo as Edison improved it, it would be impossible to get power from wires to operate washing machines, sweepers, fans, and other appliances for bringing comfort into and taking drudgery out of the home.

Is it to be wondered at that Thomas A. Edison is regarded as America's greatest national asset?

Good Light Costs Little

Electric light is less expensive today than it has ever been in the past.

The charges for electricity have steadily been reduced, and the best lamps cost only half as much as they did five years ago.

At the same time, lamps have been greatly improved. They give much more light than formerly, without using any more current.

Your electric service is the only one for which you pay less today than before the war.

If you burned candles to get as much light as is supplied by a 60-watt Mazda lamp, the cost would be a hundred times greater.

This Service Free To You

Many people are paying for light that is not used to the best advantage.

Unsuitable fixtures, or fixtures that are not correctly located, are often to blame for poor lighting, eyestrain and accidents.

Without obligation, one of our lighting specialists will be glad to tell you how to get the full benefit of the light you pay for.

This is a service you are entitled to as a user of electricity for lighting, and it will cost you nothing.

A phone call will bring you this free service promptly.

CONSUMERS POWER COMPANY

HONEY BY THE TON.

Harvested By Many Michigan Bee Keepers.

There are 30,000 beekeepers in Michigan, and not the least of these are women. Some have set about apiculture as a hobby, or perhaps for pin money, but there are striking instances in which they have been, by force of circumstances, thrust into it as a means of livelihood, to maintain homes—to feed, clothe and educate hungry, growing children.

Bee culture and honey production has grown to such importance as to require that it be taught in Michigan State College as one of the important phases of agricultural pursuit. Furthermore, the industry is being scientifically regulated and developed by a division of the Department of Agriculture. This division is in charge of W. H. Krebs, chief apiary inspector, whose staff penetrates to every corner of the State.

In Michigan there are a third of a million colonies, or hives, of bees that have had throughout this year the most abundant honey flow in years. The season has been kind to the beekeeper, moisture having come at proper intervals to make for an unusually long period of honey plant growth and nectar secretion.

Forty-five million pounds of honey! That is the size of the crop Michigan was expecting from its bees this season for hot biscuits and flapjacks this winter. This is in addition to a sufficient supply to carry the producing colonies over into next spring. Apiculturists never rob bees of their hard earned winter stores, removing surplus only at the end of the main honey flows.

Among the women in apiculture is Mrs. Florence A. Robinson, of Pellston. She has been engaged in honey production for twenty years, working from 250 to 350 colonies each season, producing in tons, not in pounds. Mrs. Abe Carson, of East Jordan, has kept a large number of colonies for years and has been quite successful. Mrs. C. E. Halstead, of East Boardman, runs about 50 colonies. This number of bees, scientifically handled, can be made almost to support a family. Mrs. Frye, of Sand Lake, a widow, has reared and educated several children with the income from her apiary. These are only a few, names selected at random from scores of women identified with the Michigan State Beekeepers' Association, which numbers more than 800.

Mrs. Robinson became interested in beekeeping when her husband, J. D. Robinson, established an apiary. The busy creatures, indefatigable workers, fascinated her.

Then it so happened that Mr. Robinson, because of other duties, was unable to continue work in the bee yard. For the last ten years she has been sole manager and mistress of the Robinson apiaries, assistd by her two sons, upon whom devolved the heavier work. In one season her bees produced 25,000 pounds of honey. The boys are nearly grown now. and, realizing that one of these fine days they will be going out into homes of their own, she is reducing the number of hives so that when the time comes she will be able to handle the work alone.

Once one becomes engrossed in bees he never gets entirely away from them. Fascinating, wonder workers! No architect ever has been able to improve upon the hexagon forms of the rhomboidal mid-rib of the honey comb; no mathematician has been able to find that bees could use less quantity of material than they employ in building the cells that cradle the young and that are used as store rooms for honey and other hivehold necessities. The interior of a hive is an exposition of ceaseless energy and wondrous works that defy man-made science.

One of the foremost husbandmen of the State is Floyd Markham, Route 3, Ypsilanti, but it would not be fair to give him all the credit for the large yields from his four apiaries, for his researches that have given to the beekeeping world the results of many interesting experiments in furtherance of the industry. Mrs. Markham is an apiculturist in her own right, capable of performing any task among the bees, and does when occasion requires, although she confesses a weakness for the gladiolus, having an acre or more of the finest specimens for miles around.

And queens! Mrs. Markham knows all about them. As a visitor strolled into the Markham home apiary the other afternoon there was issuing from one of the strongest colonies a swarm, producing a joyously alluring symphony. The attuned beekeeper comes to know and love the song of the bees, whether it be the soft and droning hum of contentment within the hive, the note of warning against intrusion, or the piping of the queen always heard before the swarm is about to leave on a frolicking flight to a new abode. The air was full of bees, thousands of them, reveling in merry excitement, and there was Mrs. Markham calmly standing in the midst of them.

The bees presently started to return to the hive: They had lost their queen! Knowingly Mrs. Markham began to look around, and soon her eyes caught a little close knit mass of bees in the grass near the hive. With a deft index finger she dissembled the cluster, and there, behold! in the midst was a beautiful Italian queen, golden to the tip. Nimbly she lifted up her ladyship and softly imprisoned the luckless creature in her closed palm.

"I found her, I found her," she gleefully exclaimed as she ran to the honey house to cage the queen to be used later as head of another colony, perhaps displacing a matron who had outlived her usefulness.

And so it goes with queens. At the Markham apiaries, as in all well regulated bee yards, queens are bred and reared for replacement and improvement of stock. In this scientific pursuit Mrs. Markham is adept and thorough.

Queen rearing is a delightful pursuit. Bees are bred for color, for gentleness, for prolificacy and for honey gathering proclivities. By application of this science and the introduction of pure bred stock the Markhams have developed their own strain of bees, well behaved and splendid workers.

Though the queen is in many respects an empress in name only, forced often to do the bidding of her sometimes capricious subjects, she is indispensable to the life and welfare of the hive. Without her no colony can survive, and upon her prolificacy as a mother depends the quantity of surplus honey gathered.

There have been individual colonies, headed by unusual queens, which have produced 1,000 pounds each of surplus in a single season. Such a Michigan queen, "Honey Girl," several years ago, sold for between $300 and $400 for breeding purposes.

David Running, whose apiaries are at Filion, in the "thumb" of Michigan, operating around 1,000 colonies, gathered in 1926 and 1927 an average of 300 pounds of surplus honey per colony. The amount, as well as the consistency of the production, is a tribute to his queen bees.

Michigan's honey crop this year will run into the millions of dollars, and still it is not the first honey state in the Union, largely by reason of the fact that there is so much unoccupied territory, particularly in the Upper Peninsula. There, incidentally, conditions are ideal for commercial apiculture.

But Michigan does produce the finest honey in the country. It far surpasses the much vaunted orange blossom product of California, a fact attested by the premium Michigan honey draws on outside markets. Clover abounds in all parts of the State, the sweet, white and alsike varieties growing not only under cultivation but wild in large areas.

Bees, by reason of their industry throughout the entire season of plant growth, are the greatest known factors in the production of large yields of fruit. In orchards where bees are active as pollen carriers fruit is most abundant, so scientific pollenation of fruit bearing trees, shrubs and plants has become an important part of the curriculum of the State College of Apiculture and Applied Science, East Lansing. This department is in charge of R. H. Kelty.

The practice of utilizing bees in the development of large fruit yields has reached its height in California and in the large apple growing areas of the Northwest, where apiculturists are retained at attractive yearly salaries.

Rapidly this science is spreading in Michigan, the gospel of apiculture being carried far and wide by the State Department of Agriculture and the Department of Horticulture of the State Agricultural College. Capable staffs of scientists, teachers and inspectors are constantly in the field.

One of a number of outstanding examples of pollenation activity is to be found in the beautiful country lying between Ypsilanti and Ann Arbor. A part of the vast Edison properties there is an orchard of 100 acres, the pollenation of which has been entrusted to Floyd Markham, of Ypsilanti. He has been engaged to distribute throughout this orchard during the fruit bloom period 100 colonies of bees, one colony to the acre. The results have been astonishing. The bees love the nectar in the fruit blossoms and busily going from flower to flower unconsciously collect and distribute the fertilizing pollen. Left to the wind to carry the pollen, there would be little fertilization and consequently, little fruit.

Back in the dim past hieroglyphics chiseled on tablets have glorified the labor and bounty of the honey bee. Inspired scribes of the Old Testament drew lessons from them. Aristotle wrote about bees, and though his observations fell short of the facts that later were discovered by the genius Francois Huber, who, although blind, carried on in the eighteenth century experiments that fixed for all time and for those who may follow, facts that had puzzled countless generations. The ancient Greeks glorified the bee, her industry and her thrift, by emblazoning her likeness upon the coinage of the times. Even in the present day the bee is stamped on an Italian copper piece.

Bruce McIntyre.

Keeping Tools Unsoiled.

The white hickory handles of hammers, hand axes and hatchets, which have become soiled by grimy hands, can be cleaned up with a piece of fine sandpaper or steel wool. A special eraser made of a combination of rubber and emery is a handy article for redeeming some of the smaller tools. A little metal polish will make the dull nickeled tools take on new lease on life. Any hardware merchant who has offered a customer two samples of the same tool—one bright and shiny and the other only thumb-marked or slightly shop-worn, know the customer will take the spick-and-span tool every time. "An ounce of prevention is worth a pound of cure"—but if your tool samples are soiled it will pay you to clean them up.

Dodging Tariff Barriers.

Revived announcement that the famous small English Austin cars are to be made in this country to meet a supposed demand here for low-price vehicles that burn very little fuel is not likely to alarm our makers of handy gadabouts on wheels. But the news is interesting as another item pointing to a disposition on both sides of the ocean to save freight charges and custom house tolls by export of capital and ideas in lieu of goods. Both ford and General Motors are doing this on a considerable scale. Why should not Austin follow suit? There is more in foreign trade these days than meets the eye in reports of exports and imports.

When a man really concentrates on any problem, he is sure to find ideas and suggestions of value for its solution in what he reads, in what he sees, in the incidents of his daily life, in everything about him. He has attuned his mind to get what he wants. He has prepared himself to levy tribute on whatever crosses his path.

Michigan Shoe Dealers Mutual Fire Insurance Company

LANSING, MICHIGAN

Purely Mutual - Full Legal Reserves

Originally for Shoe Retailers only, now writing freely all classes of Mercantile property

More than $400,000.00 returned to policy holders in dividends since organization

PROMPT ATTENTION GIVEN TO INQUIRIES

Address

L. H. BAKER, *Secretary-Treasurer*

NO MORE HOLIDAYS.

We Already Have Too Many in This Country.

The growing number of holidays being observed in our country is becoming an acute problem to American business. While it affects the the manufacturer. nevertheless he can more readily adjust his production schedule and adapt himself to the situation. The retailer, however, is concerned primarily with the business of distributing the necessities of life of the consumer and these wants must be met three hundred and sixty-five days of the year. During the past decade the more progressive retail stores of this country, prompted by a humanitarian point of view towards their co-workers, have decreased the number of hours of the business day. Not only has the business day itself been shortened. but merchants to-day have adopted either the half day closing or whole day closing each week during the summer months in order to afford their employes an opportunity for relaxation which they deserve. Unfortunately all merchants have not seen the wisdom of thus protecting the health and general welfare of their employes. The result has been that progressive merchants in many parts of the country have been forced to meet the competition of those stores which remain open holidays whenever possible, which are open every business day of the year regardless of the season, and which remain open one, and in many instances every evening of the business week.

Consumer demands know no holidays. In every trading area there are always a number of prospective customers who will shop at times which are most convenient to them with no regard whatsoever as to observance of holidays which are recognized by the more progressive retailers of the community. No one will question the propriety of all merchants, in fact all business, observing certain holidays which have through tradition become recognized as National in importance. However in certain states of our country legal holidays have become established, the observance of which is accepted on the part of the larger and more progressive merchants but which is not rigidly enforced on the part of other merchants who desire to remain open. Massachusetts in particular has its share of such state holidays. The 19th of April known as Concord and Lexington Day; the 17th of June in observance of the Battle of Bunker Hill, are examples of holidays held in the Bay State and not observed elsewhere in our country. Other states have such public holidays as; January 8, Battle of New Orleans Day, observed in Louisiana; March 2, Texas Flag Day, observed in Texas; March 25, Maryland Day observed in that State only; June 15, Pioneer Day in Idaho; August 16, Anniversary of the Battle of Bennington, in Vermont; Sept. 9, Admission Day in California; Sept. 12, Defenders' day in Maryland, etc.

Nov. 11, Armistice Day, is now observed as a legal or public holiday in the states of Alabama, Arizona, Arkansas, California, Colorado, Florida, Montana, Nebraska, New Jersey, North Carolina, North Dakota, Pennsylvania, Illinois, Iowa, Louisiana, Minnesota, Rhode Island, South Dakota, Tennessee, Texas, Vermont, Virginia, and in other states by the Governors' annual proclamation.

November is a month which is especially "blessed" with holidays for in many states the first Tuesday after the first Monday in November is generally observed as the general election day, and the last Thursday of the month is observed in every state in the Union as Thanksgiving day, by proclamation of the President.

When days have been set apart for the observance of patriotic epochs in our Nation's history, or to honor the memory of those who have laid down their lives for their country, we most respectfully hesitate to suggest that the memory of these events should not be kept alive to posterity through appropriate observance. But we do feel that many holidays have crept into our calendar which have more or less a common purpose in their observance and that business should give serious consideration to the merging of these holidays to the end that they may be decreased in number. For example, many leaders in our industrial life whose patriotism could not be questioned for a moment have suggested that Armistice day and Thanksgiving day be jointly observed in this country as has been done in the neighboring Dominion of Canada; others have maintained, as Ex-President Coolidge did in 1928, that the day should be observed with displaying the United Sates flag and conducting suitable exercises in churches, schools and other suitable place and that the observance of two minutes of silence in memory of those who gave their lives during the great conflict of the kaiser's war is the most appropriate manner of paying tribute to their memory. Then again another group feel that because there is a similarity of purpose in the observance of Armistice day and Thanksgiving day, namely, honoring the memory of those who have fallen in all wars of our Nation's history, that the proper thing to do is to observe these two holidays jointly. Of course, this would not exclude the Nation's observing the two minute period of silence and other appropriate exercises on Nov. 11, the actual date of the signing of the Armistice.

We repeat again, however, that the problem of the ever growing number of holidays is becoming more and more serious to our Nation's business. They are becoming a source of great economic waste which affect not only those who have their capital invested in business enterprises, but also millions of workers whose purchasing power is materially decreased because they do not receive compensation for those forced days of idleness. On the other hand we must not lose sight of the fact that some of our holidays create consumer wants which otherwise would not exist. We think the time is opportune when merchants,

Leitelt Iron Works

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Since 1862 — 67 Years

Machinery Repairs

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SEND US YOUR INQUIRIES

The National Cash Register Company

IS THE WORLD'S OUTSTANDING PRODUCER OF
ACCOUNTING MACHINES
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Speed — Accuracy — Economy — Protection

The Ellis Mode!—the only 81 key Adding Machine and 41 key Typewriter in the world—is an ideal machine for ledger and itemized statement work.

A. J. CRON, Sales Agent
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Eggs at Wholesale
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GRAND RAPIDS, MICHIGAN

INVESTMENT BONDS 6%
Principal and Interest Guaranteed by Two large Surety Companies
CHAS. E. NORTON, Stock and Bonds
522 Mich. Trust Bldg., Grand Rapids, Mich.

manufacturers, legislators, economists, educators and historians should direct their attention to this problem of holidays and strive to reach a satisfactory solution which will uphold the historical tradition of our Nation and at the same time preserve and maintain the economic prosperity of our country.—Dry Goods Bulletin.

Tells How Advertising Managers Make Plans.

That employes might better understand the workings of this busy and important department, Bloomingdale's (New York) recently explained to its co-workers in a general way "how we do our adverising."

"All department stores do not follow the same methods in the preparation of their advertisements," the statement read. "Bloomingdale's, for example, is almost alone in the use of the divisional advertising manager. In most department stores there is but one advertising manager, under whom there are copy-writers, production men, layout artists and a regular art staff.

"We, however, have sponsored the idea of specialization and there is a divisional advertising manager for each merchandise group. This manager and his assistant write all the advertisements for their departments and manage the production as well.

"Because of the importance time plays in our work, everything must move with clocklike precision. At the beginning of each month the buyer of each department is allotted a certain amount of money to be spent on advertising. The divisional manager then confers with each buyer and they arrange a schedule of the newspapers and dates for the appearance of his advertisements. From this schedule the divisional manager works. One week before the day on which the advertisement is to appear the buyers send a short description of the merchandise to the advertising department and, if the item is small enough, the merchandise is sent to the art room.

"When the different pieces of copy sent in by the buyers have all been assembled, they are taken to the layout artist. It is the function of the layout artist to plan the amount of space each department is to have. This is based, of course, on the amount of money they are spending. Once this has been figured, the artist arranges these sections in the most attractive and artistic manner possible.

"The completed layout, which bears indications of where the engravings are to appear and what size they are to be, is then given to the art department and they are instructed as to what they are to draw and the manner in which the work should be done.

"The art work completed, the advertisement is then written and the production work then follows. The newspaper in which it is eventually printed receives the marked up copy and drawings and follows the type and engraving instructions. The following day a proof of the advertisement is received and the divisional manager makes his corrections and returns it. A corrected proof is then sent This continues until the advertisement is in good enough condition to run in the newspaper, and is then released, having received the approval of the advertising head. No advertisement may appear in any publication without his sanction."

The Merger's Discount Problem.

Recent mergers are raising some interesting questions regarding selling policies. The single producer may elect to choose between independents and chains, giving preference to the former for the very practical reason that they still take by far the larger part of his output. Relatively small combinations with limited markets and no onerous capital burden may feel equally free to discriminate. But when it comes to union of great companies with National markets and proportionate capital structures, such problems assume a more complex aspect. For the merger of large dimensions, if it is to make a joint return on its investments, must expand its markets even more than it must contract administrative and operating expenses, and to do this while playing favorites in the field of dealer good will is by no means easy. This is particularly true in the matter of discounts. Many companies that allow them for quantity purchases impose no conditions, merely taking advantage of the broad power granted by the Clayton Act to lower prices for large orders. Another policy holds out discounts as a reward for increased purchases. Still another makes eligibility for discounts depend on increased sales in individual stores. The last-mentioned plan helps the independent dealer since chains must operate their units as a whole and cannot easily earn advantages that accrue from isolated effort. As a result independents in some lines have actually been buying goods on better terms than the chains. The only rejoinder open to the chains is to withdraw such goods from special sales effort. This the manufacturer could stand with tolerable equanimity as long as it was his own affair. But when he became part of a merger compelled to increase purchaser good will as well as plant efficiency, inertia, not to say ill will, on the part of a considerable group of outlets was no longer negligible. The question now bothering some of our mergers is how to keep dealer good will uniformly abreast of consumer good will.

Curious Throng Stores in Japan.

The development of large department stores in Japan is so recent that the average customer looks upon a visit to one as an opportunity to enjoy an atmosphere of modernity and luxury. The stores represent to the Japanese a super-commercial exhibition. It is not uncommon for great crowds to go shopping without any intention of making purchases.

Sight-seeing parties from country districts, family groups, and bodies of students from schools may be seen in the stores at almost any time. In the summer season all of the principal stores in Tokio place at the disposal of their customers large attractive roof gardens.

THE MURDER OF NEGA.

Trial, Conviction and Punishment of the Perpetrator.

Among the criminal records of early days of Western Michigan, the most important is that which treats of the murder of Nega, an Indian woman, and the capture and trial of E. M. Miller on the charge. It appears that on Dec. 20, 1842, two men, Miller and Hovey, were proceeding wtih a team from the forks of the Muskegon to its mouth when they fell in with two squaws, one the mother, the other a child of ten summers. Miller forcibly stopped the mother and drew her to a place near by, where he pitched his camp for the night. The child, frightened, ran into the woods. In the morning the woman was found dead. Miller ran for the lake shore intendngi to escape, while Hovey took the team back to the starting point. This murder was perpetrated Dec. 21, 1842. The murderer broke her neck, then drew the body into the forest, covered it wtih brush and, believing that he could escape, started along the trail toward the lake shore, thence down the frozen ice to the mouth of the Kalamazoo river en route to Chicago.

The Indians of the Muskegon soon noticed the disappearance of Nega and entered at once on a search. Savage intelligence led the searchers to the scene of the first struggle, and onward still to the locality where the body of one of their most favored women lay cold in death. The Indians halted not for council, but dashed forward in pursuit of the murderer and tracked him to the settlement at Muskegon. Here he succeeded in eluding capture. The murdered woman was the daughter of the Muskegon chief and wife of a subchief, a very important squaw in the village circle; theerfore the Indians cried out for revenge. Failing to obtain a clew to the whereabouts of Miller, they started for Grand Rapids, related their story to Rix Robinson and Louis Campau, and only rested when they saw that their white friends were determined to seek out the murderer and punish him.

Robinson and Campau lost no time in observing their promises to the Indians. One rode in haste to Grand Haven, while the other superintended the scouting parties in the neighborhood of the rapids and along the river. The former, on arriving at Grand Haven, waited on the newly elected sheriff—Thomas D. Gilbert, later of Grand Rapids—and instructed him to proceed at once in pursuit of Miller. At that time Robinson was a most influential citizen of the county and the State. An order from him in such a case as this was claimed instant action, so that the sheriff of Ottawa county had no alternative left but to obey. Mr. Gilbert was then young and filled with the enthusiasm of a young man who succeeded in winning a place in popular esteem. He exerted all the faculties which are generally brought into play by the chivalry when any serious question is presented and formed the conclusion that Miller did not halt at Muskegon, but pushed onward with the intention of reaching Chicago. Under this opinion he examined the snow-clad shores of the lake for some miles above and below the estuary of Grand River, but failing to find even a track, he concluded to try the glare ice on the lake. He had not proceeded far when he discovered the clear ice stained with tobacco juice. Aware that the red men did not possess all the accomplishments of their white brothers, he was not slow to conclude that here he had struck the murderer's trail. Pushing forward he soon discovered another evidence of the tobacco-eater passing that way, and, following up the clue so found, traveled onward until the tobacco marks on the ice were hidden in the darkness of night. Even then he did not return, but with an official earnestness determined to reach the lighthouse near the estuary of the Kalamazoo river. Having reached that point he asked the officer in charge whether a man passed that way during the day. He was answered negatively. Then he instructed the light keeper to send his boy over to the village of Saugatuck without delay if a man should pass. That night Mr. Gilbert actually proceeded to the village, where he had supper and a rest. Early next morning the light keeper's boy came to inform him that a man had arrived at the lighthouse. Without loss of time the young sheriff proceeded thither, entered, and, saluting the stranger, "How are you, Mr. Miller?" informed him that he was the sheriff of Ottawa county in search for the murderer of an Indian squaw. "Very well," replied Miller, "I suppose I must go with you." In returning along the shore, the sheriff pointed out to the culprit the signs which led him to follow up the trail and also the spot where he ceased to observe the tobacco stains. "Well," said Miller, "I turned off the track at nightfall, went behind the sand hill, lighted a fire and encamped there during the night. This is how you missed me."

The march to Grand Haven was performed in silence. Arriving there, the unfortunate prisoner was placed in irons for the night, and brought on to Grand Rapids the succeeding day, where he was placed in jail to await trial.

While he was in prison, the Indians came from all parts of the country to obtain a glimpse of him who murdered the "pride of the Indian village of Muskegon." The warriors appeared curious, yet did not betray a sign of deep anger or dreams of revenge which rankled within their hearts. In their converse with the old traders they were earnest in their demands for his death, stating the facts that justice required a life for a life and justice must be done. The assurances given by Rix Robinson and Louis Campau satisfied them, but not until after the trial did they cease to visit the village and gather round the jail.

The day of trial arrived. Judge Ransom presided. T. B. Church, assisted by Mr. Clark, of Kalamazoo, prosecuted. The grand jury was composed of the principal men of the county. The counsel for the defense were George Martin, Johnson and Julius Abel. Chief Justice Ransom opened the circuit court May 17, 1843. The grand jury met May 20, 1843, was sworn, and after a short consultation returned a "true bill" against Miller. In the absence of the prosecuting attorney, Thomas B. Church was appointed by the Governor to represent the people. He was then quite a young man, enthusiastic and determined. This was his first great criminal case, and to render the cause of the people successful, he left no honorable resource unemployed. Every statue and ruling bearing on the crime of murder was studied in full, the legal documents were prepared with the greatest care; neither formality nor technicality was unobserved, so that when the indictment was read and its varied, salient features dwelt upon, the counsel for the defense, though able, realized that they had to grapple with a tiger rather than a lamb.

The morning of the trial was dark and gloomy, yet every hour brought large delegations from all parts of Kent, Ottawa, Muskegon and Ionia to witness the trial. Indians came hither in large numbers and swelled the throng. All was intense excitement; the small court room in the beautiful courthouse of that day was completely filled; the crowd without was dense indeed. As the morning grew toward noon, the clouds grew darker and the low, rumbling sound of distant electric explosions could be heard, giving notice of the coming storm. Still the people continued to crowd into the village and to the public square, and there each one took a place, waiting expectantly to hear a word from the orators within the temple of justice, and hoping to learn the result of the trial before returning to their homes.

About 3 o'clock in the afternoon the prisoner's counsel addressed the jurors, the acting prosecuting attorney reviewed the evidence tendered, and closed his great labors of that day by a brilliant appeal to his countrymen on the jury to give justice for justice's sake and right the wrongs of the natives, even as they would those of the "New Americans." The testimony closed on Wednesday, May 24, when Judge Ransom charged the jury in a solemn manner. He reviewed the testimony of each witness, the circumstantial features of the murder, defined the law in the case, and then directed the jury to find a verdict in accordance with the facts. The jury retired at 3 o'clock p. m. At this moment the thunderstorm swept past in all its fury. Lightning, thunder and rain aided each other in rendering the scene terrific in the extreme. The jurors stood motionless; the judge himself wondered what all this disturbance of the upper world portended; the building was shaken to its foundations; the people stood aghast. It seemed to be the storm-king giving warning to do justice and the jury took the hint. After retiring to the room, peal after peal of thunder rang out; each flash of lightning seemed to halt in its flight as if to enliven the darkness which spread over the land; a steady torrent of rain poured down until it seemed that Heaven was at war with the earth.

The jury agreed upon a verdict at 11 o'clock at night and returned reluctantly to deliver it. Charles H. Taylor was clerk at the time, and in reply to the question, "Have you agreed upon a verdict?" received the answer, "We have." "Is the prisoner guilty or not guilty?" The foreman, in answering, trembled violently, recovered a little, and had just sufficient strength left to reply, "We find him guilty of the crime, but recommended him to executive clemency." At this moment the roar of thunder became deafening. The lurid glare of electricity was nature's kaledioscope, lighting up the scene. The prosecuting attorney, counsel for the prisoner, prisoner, judge and audience were all silent under the influences of the occasion; the jurors were singularly timid, yet disturbed nature did not show signs of peace or approval, but continued her wild show throughout the night.

The following day Judge Ransom delivered sentence. In view of the fact that a bill was pending before the Legislature, providing for the abolition of capital punishment, the prisoner was sentenced to be hanged Feb. 25, 1844, so that the judge, who witnessed the proceedings of the day and the night previous, would not have to say in other and later years that he was the last judge in Michigan to sentence a fellowman to the scaffold, nor permit the jurors to hold themselves responsible for his death. The "abolition bill" did not pass the Legislature that year, so Sheriff Withey made full preparations for the execution. A scaffold was erected on the public square in February, 1844, under the sheriff's orders. However, friends of the criminal interested themselves in his behaf and succeeded in obtaining a reprieve. Before the term allowed in the reprieve expired, the act abolishing capital punishment was approved, the sentence of death set aside and imprisonment for life substituted. Miller, however, did not remain in prison many years. His relatives in Maine interested themselves in his behalf, and this fact, coupled with the more important one that Hovey, the man on whose evidence the prosecution relied for conviction and on whose testimony Miller was sentenced to be hanged, when dying confessed that he it was who killed the squaw and not the unfortunate man who was in prison. Under such circumstances the Governor signed a pardon and the victim of evil company was discharged. To say that Miller was not equlaly guilty with Hovey is out of the question; nor is it possible to become convinced that he who would consign a neighbor to the hangman, could tell the truth, even on the brink of Eternity.

M. A. Leeson.

Unused Asset.

What is it that every business has but seldom uses?—asks Cameron McPherson. No, it is not a bank account—it is satisfied customers. Satisfied customers are taken for granted like taxes, insurance and charges. But they should not be taken for granted, because collectively they are the greatest force that can be brought to bear for adding new customers and increasing sales.

OWEN-AMES-KIMBALL COMPANY

BUILDING CONTRACTORS

GRAND RAPIDS, MICHIGAN

In every estimate—in every contract —there is incorporated in our dealings that mutual fairness to the owner, the worker and the builder that must obtain in all modern industrial relationships.

For more than a quarter of a century we have left our imprint upon the building of Western Michigan. We have built the humblest of social and industrial shelters and we have erected the largest and most enduring structures. And it has been our experience, through the years, that those who build when there is a lull in the industrial tempest, build wisely and well. They are prepared for the steady growth, the natural development which is sure to follow.

All signs point not to a boom but to a steady forward movement. The tremendous responsibilities, social and economic, which will fall upon the American people in the next few years, must include a consequent industrial expansion. This expansion will require room, housing. It will require better factories, better schools, better churches, better institutional quarters. It will require better homes, better roads, bridges and terminal facilities. Inventory your own relation to this development and let us discuss with you your building needs, no matter how large or how small they may be.

OUR NATIONAL IDEALS.

Christianity and Education the Charters of Democracy.

The student of history sees two opposing forces in the life of our world. One is the centralization of authority and the other is the dissemination of it. One is aristocracy — the other is democacy. Standing to-day with the light of liberty falling across our paths, we almost wonder whether the world ever held the notion of the divine right of kings. And this doctrine was preeminent for centuries and scarcely any other deemed defensible. But amidst the most splendid triumps of this notion, you find one here and there who was prophetical enough to view from Mt. Nebo the Canaan that was afar. The centripetal forces socially, politically and religiously always sought the exaltation of the few. But over against these you must place the centrifugal agencies. At times the glimmer of light has been scarcely perceptible, but from the dark afternoon when on calvary's brow the divinest

Rev. J. Edward Kirbye.

there has been the diffusion of forces making for democracy. The democratic spirit, like the evolution of the acorn into the oak, has been the mightiest this day with its present promise and prophetic hope — silently and surely tragedy of history was enacted, to force since the Christ of Capernaum told the humble fishermen that his gospel was for all the world.

Jesus Christ never mentioned the word democracy. But the principles of His kingdom in operation in society will produce it. He taught the value of a man—the fatherhood of God—universal sonship and an infinite solicitude that reached to the uttermost. Such principles as these could not fail in that evolution of revolution that all men experience as they come to believe fully in Him. In the darkest days of European history, when it seemed as though aristocracy had throttled democracy to the death, you find the church holding the notion that all men were entitled to its privileges and nothing should stand in the way of the lowliest coming into his rights in the kingdom of heaven. Human rights were not always as fully and clearly recognized as now, but it showed the potency of the principle.

The crusades of our mediaeval era have been the enigma of the historian. It has been a question as to their value. The best blood of Europe has sacrificed in an ineffectual effort to drive the Saracen from the sacred spots in the Holy Land. But there is a lesson worth while. The crusades broke the feudal system of Europe which was the barrier preventing the rise of the common people. Feudalism had spread over Europe and the feudal Lord was an oppressor beyond the severity of the vandal or the Saracen. But he gave his services gladly under the inspiration of the enthusiasm aroused by Peter the Hermit and Bernard of Clairvaux. When he became a prisoner in the East it was necessary for him to appeal to those who worked his lands. Lands were given for ransom money and thus the common people emerged from a bondage that had threatened to engulf them. It was one step in the realization of the democratic spirit in Europe.

The Saxon character of Germany was to add to the leaven. Christianity and civilization had been wending their way westward. The heroic efforts to assimilate, absorb, and regenerate the tribes of Europe form one of the fascinating chapters of history. In the north of Europe these fierce tribes baffled efforts for years. They were a sturdy stock, loving the woods and independence. Climate and successful resistance to the elemental forces of nature had made them liberty loving. Charlemagne was years in subduing them. The assimilation of the blood of these people into the life of European civilization made the democratic spirit natural and possible; made Martin Luther and the reformation of the sixteenth century in Germany and helped to mould the liberty loving character of England. When we study the influences making for democracy in mediaeval civilization we must not overlook the independent character of the Saxon of north Europe.

The inherent love of man for liberty and his ability to feel oppression in proportion as he comes into the larger light of the ages, have saved him oftentimes from the tyranny of aristocracy. The rise and fall of the republics of Europe were prophetic of the golden age when every man should share in the smiles of civilization. They were prophetic of the fact that the liberties of man are not always to be upon the scaffold. These insignificant republics have made their contribution to the onmarching democratic spirit of the world.

The Magna Charta of England was the product of the democratic spirit. The Saxon blood of England, combined with the benevolent disposition of the Angle, had produced a character well fitted to champion universal rights. The Magna Charta is an expression of that character which has influenced the ages mightily.

The rise of the Pilgrim and Puritan in England, the Huguenot in France and the Covenanter in Scotland accelerated in large measure the democratic spirit. All are familiar with their struggles against prelacy and the persecutions that sent them to the shores of America. The religious and political aspirations of these people who settled along the Atlantic seaboard, in comparison with the achievements and ideals of the present, reveal the tremendous potency of the principle. Aftr the war of the revolution had produced the Declaration of Independence, you hear a Puritan preacher standing before the people of a Southern colony where church establishment existed, pleading for the larger liberties to which the people were entitled. "Yield to the mighty current of American freedom and glory," he said, "and let our state be inferior to none on this wide continent in the liberality of its laws and the happiness of its people. Men of true sentiment will scorn political where they cannot enjoy religious liberty." And it was this spirit that triumphed throughout all the colonies.

There are three great institutions in American life making for democracy. Each has contributed a share in the making of our ideals. These three influences more than any others have developed the American character and shaped the laws that govern us as a people. No one will insist or intimate that we have reached the ideal. There are vast areas to cover and colossal achievements just beyond our reach. But that the day of democracy has dawned and the sun approaches the zenith, all who are careful students of our economic life will admit.

The first great influence cementing the colonies and producing our democratic Americanism was our Governmental ideals. Thomas Jefferson immortalized the Nation when he wrote "All men are created free and equal and endowed with certain inalienable rights, such as life, liberty and the pursuit of happiness." It was crystallizing the heroic struggles of democracy in the past, into a sublime creed which was to master coming ages. That thought in the life of the people makes tyranny forever impossible. The constitution of the republic guarantees the liberties of all and seeks the welfare of the Nation in the rights of the many versus the interests of the few In fact the notion is gradually disappearing that there can be any interest outside the interests of all,

This principle runs through all our Governmental institutions In theory at least those who are in authority derive that authority, not from birth or rank, but because the people have entrusted them with their responsibilities. In the last analysis all are amenable to the citizen who constitutes the only abiding authority. The logic of democracy demands the application of this principle without fear or favor if the Nation is to endure. However, there may be some limitations If, for instance, the majority determine that a certain class of citizenship is incapable of appreciating the blessings of democracy and is unable to maintain its ideals, then it becomes a duty to see that such a class is prohibited from doing violence to the whole.

The difficulties of maintaining our Governmental ideals are many. But it has been done and can always be done with vigilance.

And the influence has not only permeated our civic life, but has extended to lands beyond the seas. One of the most pathetic sights in the Nation today is to witness the moving army of immigrants landing at Ellis Island. There are the depraved and vicious—but there are also thousands who have felt the old world tyranny and have heard of the Nation which guarantees liberty.

The second contribution to the democratic spirit has been from the churches. The non-conforming policy was largely influential in the early days of the republic. Even those churches professing alliance with authorities in Europe were from the necessities of the case compelled to take to themselves liberties denied them. It is not strange that the government of the township was modelled after the government of the church. The polity of the churches of America, as well as the religious aspirations of the people have contributed in large measure to our ideals of democracy. The clergy have in the main taught the people to think and this always means liberty. In all great reforms affecting mankind they have always been in the vanguard as champions of the people. It has always been true in America. The Christian church is one of the safeguards of our best ideals.

The third influence emphasizing the ideals of democracy has been the school system. The Puritan believed in education because he thought it the means of making other men believe as he did. There could be no trouble in a nation if the people believed the same things. That was a mistaken conception so far as theology was concerned, but not so regarding national ideals.

The Nation has evolved its public school system because it desired an intelligent citizenship. An intelligent citizenship means the prevention of aristocracy. Autocracy has only been enabled to maintain itself when the masses have been illiterate and incapable of justifying their rights. In America the attempt is made to lift the children of its citizenship into an intellectual atmosphere, giving a strong mind capable of being and doing what the complexities of life demand. It is the safeguard of the rights of the people. In the public school the children meet upon a common level. Social distinction will always exist. But in the school room the lowliest boy learns that "the heights by great men crowned and kept were not attained by sudden flight: but they while their companions slept were toiling upward in the night." Nothing stands in the way of ambition. The common school, the high school, the college, the university, make their contribution to the maintenance of the spirit of democracy.

These are the influences which have created our ideals and these are the influences that must continually call the wayward to repentance and the slothful to devotion.

J. Edward Kirbye.

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Petoskey, Michigan

Tradesman Company Is Important Factor In Business in Michigan

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

Reprint from the Grand Rapids Herald

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

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

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

On broaching the subject to some of the principal business men of that day he was given little encouragement, but his earnest and enthusiastic approach ultimately won their co-operation and they volunteered to support him with advertising patronage and subscriptions. The struggle of his life then started and there were times when one with a less dominant spirit would have given up the battle. However, the Tradesman soon scored the success it deserved. Later on he brought into his organization the late Warren N. Fuller, the first commercial artist in Grand Rapids to engrave illustrations on wood for printing purposes, which was the only method of illustration in that day.

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

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

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

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

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

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

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

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

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

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

Some Samples of Bond and Stock Printing

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

The Future of the Independent Store.

Advantageous Location — For instance, the factor of advantageous location! What is there in the nature of independent or chain stores which gives either type as such any advantage over the other? Often times the independent store may have a most advantageous location merely through having been first in the field. On the other hand, the chain is apt to pick its location more scientifically for its own particular needs and offset any necessary disadvantage because all of the best locations have been already taken up, by so increasing its volume and turnover as to lower its rental percentage on sales to a small figure.

Environment and Atmosphere — Again, the factors of environment and atmosphere fitting the type of store! This is simply a question of capital, brains and taste, none of which are inherently characteristic of chain or independent stores. All the experimentation in layout and systematic display characteristic of some successful chains is possible in kind, if not in degree, by any independent store.

Effective Use of Publicity—Another factor, the effective use of publicity in (1) display to take advantage of traffic and (2) advertising to create traffic!

Aggressiveness, progressiveness and originality in publicity occur or fail to occur in stores, regardless of whether stores are independent or chain.

Mass Buying — Another important factor, merchandising! In buying at least, there is no doub that chain stores have gone ahead of most independent stores in their methods. Mass buying does sometimes mean lower cost prices. On the other hand, independent stores are increasingly making the savings of mass buying through group cooperation. When we consider, however, the rapidly improving taste and discrimination of American women and the growing percentage of stores' total lines which are style and semi-style in their nature, superiority in selection and buying have little relation, on the whole, to type or size of store.

Merchandise Control—From the angle of effective merchandise control, chain stores have simply awakened earlier than most independent stores to the sales and profit possibilities of best selling price lining, fashion forecasting, model stock planning, complete stocks within these definite limitations, unit and classification stock control and above all turnover.

Here the chain store has made a real contribution to the science of merchandising which progressive independent stores are slowly but surely adopting.

In accounting control. I believe the independent stores through the National Retail Dry Goods Association and Controllers' Congress have done quite as much as chain stores to work out and adopt effective systems.

Advantage of Home Management—In that most important factor of management, the high overhead of the central officers of chains too often leaves available a payroll which cannot command the same high ability or ambition in managers—and sometimes personnel in general—that the home-owned independent store commands, while the local owners and managers of an independent store draw out in salaries, profits, dividends and bonuses more money to spend locally than the chain store owner.

There is still another advantage in home management that the chains are just now realizing that chain stores lose good will in a community or perhaps it might be better to say fail to gain a certain amount of good will, because their outside managers cannot or will not give the same time, energy and money to local charitable and civic interests which is given by the independent store heads and lieutenants. In such giving, the independent store heads and lieutenants are gaining the prestige, executive experience and a knowledge of the nature of their communities, which is a great factor in building up and strengthening the good will of a strictly local business like a department and specialty store.

Supply of Capital—As for the factor of capital, this is a bumper period for chain store stock flotations, so that chains may be said on the whole (temporarily at least) to have a far larger and more available supply of capital than independent stores. Of course, it's true that chains have been showing an aggressiveness and progressiveness characteristic of too few independent stores up to date, yet is it exceptional for any successful independent store to make and get all the capital it needs?

So far as I can see, therefore, there seems to be no fundamental advantage enjoyed by either independent or chain stores in these previously mentioned obvious factors which determine their success, unless it is in some cases with the independent store because of the personal and intimate contact which it can maintain with its customers.

The same might be said of any one of the following factors.

Need of Leadership—First—there is a very great need in retailing for an entirely new type of vitalizing, inspiring, co-operative leadership, retaining no vestige of the old fashioned store boss. Not to dwell too lengthily on this point, may I recall to your mind just one and only one compelling reason for this need of change.

Divided Leadership—At the head of any well managed store to-day there is a divided leadership—a leadership of divided authority and responsibility which must also be united in action. It is a combination leadership of several heads as opposed to the old fashioned, autocratic single-headed boss. Please don't misunderstand me and think that I do not realize that there always must be a single personal head in this divided leadership. But you all know that in most successful stores, regardless of the number of officers or members of the firm or whether they or lieutenants fill these positions, there are four distinct jobs heading four distinct phase of store management—the controllership, merchandise, publicity and operating management. It is because of this divided leadership that stores hold so many conferences. It is because of the lack of training in the new type of leadership that so many conferences and management meetings are ineffective and time wasters.

The new type of leader will be able in store conferences to get the best ideas of each and everyone present and without waste of time weld these individual ideas into effective collective action for promotion of sales and profits.

Value of New Co-operative Leadership—What holds true regarding the new training, the co-operative attitude and the new divided authority and responsibility of leadership at the top, holds true of the great body of minor leaders in a store.

It is too much an axiom and too little an action of present day store heads to acknowledge that everyone worth employing in a store has some worth while ideas, judgment, initiative and other qualities of leadership which stores need to use, but which they too often throw away.

The Store of the Future—It needs very little observation of the more successful better managed stores of today to realize that one is not a visionary when one says that the successful store of the immediate future at least will be more and more an educational institution, leading and educating both its employes and its public in how to get the most out of work and play by giving one's best to work and play, in helping both to live more largely, to get more out of leisure, to see and surround themselves with all the beauty and best of life.

As authority and responsibility are being more and more divided in stores so must ability and training in leadership be more and more cultivated in the most minor executive of a store. Do you honestly believe that you get the best ideas, the best judgment, initiative, co-operation and other executive qualities out of any of your buyers, floor managers or non-selling department managers? If so, why your difficulty in holding down the high cost of doing business? Perhaps because of its lesser specialization and looser, more flexible organization and the opportunities for more varied experience, that the independent store of moderate size offers the best field for practical training in both major and minor executive leadership in modern retailing.

This, in spite of the fact that chain stores and large independent stores may sometimes have an advantage through larger investment and superior personnel in their training departments. No factor in both independent or chain store management is so supreme in importance as both major and minor executive leadership of the new co-operative type.

Supreme Importance of Intelligent Personnel—Everyone of us knows that the least expensive salespeople we have are nearly always the best paid and best treated. You also know that this is not simply because you pay them most but because they are picked people, trained Topsy style for the most part, it is true, but nevertheless more than commonly intelligent and interested in their customers, which most salespeople in most stores to-day certainly are not. Too many stores most of the time even to-day leak like a sieve at nearly every customer contact point—but especially the selling. Ask any customer and that means everybody! I challenge any merchant here—I care not how far ahead of the crowd his store is in its personnel work—to make any impartial, adequate test of any average group of his salespeople which will not show a chief reason for lost sales, markdowns, shortages, high expense ratio and red profit figures.

"The Man Behind the Gun, More Important Than the Gun"—I once heard it said of one of the largest stores in America that it goes to great lengths in picking and training its personnel and that it could take even a moron and fit him or her somewheres into its organization where he or she would be an effective unit in the machine. Most salespeople are not morons and the fault that so many of them act like morons lies with their store heads—not the salespeople. Sargeant York taught the world—is teaching it now in his remarkable educational work—that the man behind the gun is more important than the gun. History and retailing both prove that this same is as true of women as of men and most store employes to-day are women.

Creating Loyalty and Co-operation—I might also stress as factors for store success or failure worthy of more serious thought and study by the heads of independent, as well as chain, stores three outstanding human qualities of our generation. These are (1) the accelerated pace of life, (2) the youthful point of view of consumers (3) the widening love of the beautiful in all things. These have been described so ably and so stimulatingly by Ernest Elmo Calkins and others that I will not dwell on them, even though they be of great importance. But I do want to stress just one other factor which in greater measure would surely be helpful to chain and is absolutely essential to independent stores. This is the inside store loyalty and team work from top to bottom of a store's personnel or fellow workers! Likewise the outside co-operation which moves non-competing independent stores to share their figures and facts, their successes and failures, their strength and their weaknesses with other stores in groups or associations—retail associations for co-operation in non-competing activities within a city and group of non-competing stores in scattered cities for co-operation in every possible way in which the chain stores otherwise enjoy an advantage.

I want to emphasize that fundamentally the real conflict is not between efficiency and inefficiency in retailing. It just so happens that chain stores have gotten the jump on most independent stores in some ways.

Frederick W. Aldred.

Do right because it is right and not because you are afraid to do wrong.

The price of progress is more problems.

the Grocers· new baby is Growing

THE new Gerber's Strained Vegetable Products were first announced to the public through advertising in the November issue of Good Housekeeping. This announcement came after months of investigation covering every detail of the preparation of the products in the manner that would insure the greatest measure of approval by leading domestic science institutes, pediatric authorities —and mothers.

The reception given the first advertisement exceeded any expectations. Over 1,500 coupons from this first Good Housekeeping advertisement had been sent in for complete assortments of the product before a month had passed. Many of these inquiries came from physicians. Many came from jobbers and grocers direct.

The first advertisement of the product in The Journal of the American Medical Association brought a similar outstanding response.

Before the products had been on the market six weeks, stocks were in the hands of leading jobbers throughout the United States. Shipments had been made on unsolicited orders from Mexico, India, China and other remote places. Repeat orders are coming in fast.

The new Gerber's Strained Vegetable Products promise to score an outstanding success in a highly specialized field—a field that gives the grocer a scientifically planned product that pays him a substantial profit and identifies him with the most modern and progressive tendencies in infant care. *It's non-competitive—it's profitable—it's a real baby—and it's growing fast!*

Gerber's
STRAINED VEGETABLES

33⅓% Profit

Gerber's Strained Vegetable Soup is packed 24 10¼ Ounce cans to the case, retailing at 25¢ per can. The case costs you $4.00. It sells for $6.00. Your profit is $2.00.

Gerber's Strained Spinach, Carrots, Peas and Prunes are packed 24 4½ Ounce cans to the case, retailing at 15¢ per can. Your cost is $2.40. You sell it at $3.60. Your profit is $1.20.

Approved

Each product carries the seals of approval of Good Housekeeping, The Delineator, Modern Priscilla, Child Life and Junior Home. Advertised in The Journal of the American Medical Association.

Packed Right

The net weight for each package was determined by consulting physicians, domestic science bureaus—and mothers. The cost to the mother is less than the cost of preparing the equivalent materials in her own home. The sterilization of the product approaches perfection. The package is *right*.

Advertised

Nationally Advertised

11,636,060 advertisements on the Gerber's Strained Vegetables are reaching mothers month after month in the pages of Good Housekeeping, Modern Priscilla, Ladies' Home Journal, McCall's Magazine, Woman's Home Companion, The Christian Science Monitor, and The Delineator. Doctors are being reached regularly with full-page space in The Journal of the American Medical Association, American Journal of Nursing, and Medical Journal and Record.

Send For This Special Introductory Assortment Today

The Gerber Products are regularly packed 24 cans to the case. Your regular cost in the case of 24 cans —4½ oz. size—is $2.40. In order to make it easy for retailers to stock an introductory order representing a complete assortment of the entire line—we are making this special introductory offer of a case containing one-half dozen cans of each of the six products in the 4½ oz. size at $3.75—EXPRESS PREPAID. This complete introductory assortment costs you only 5c per dozen more than the regular case price.

GERBER PRODUCTS DIVISION, Fremont Canning Company, Fremont, Mich.

Attached please find our check for $_____ for prepa'd express shipment of _____ cases of your special, assorted case containing six 4½ oz. cans Gerber's Strained Vegetable Soup, Strained Spinach, Strained Carrots, Strained Peas, Strained Prunes, and Strained Tomato at $3.75 per case.

Name _____

Address _____

City_____ State_____

THE LAND OF SUNSHINE.

How It Affects a Former Michigan Banker.

Your invitation to write an article for the forty-sixth anniversary number of the Michigan Tradesman is a very pleasing complement, even though you are a bit reckless in failing to attach some strings as to subject and propriety. However, as to that, I hereby grant you the full powers of referendum and recall.

I am now living where censorship is considered necessary and where the climate is thought to especially feed the imagination, but this article has nothing to do with California. My situation reminds me of the young lady who, being asked how she happened to be born in Georgia, replied: "So she could be with mother." I am living in California, so I can be near my children. All I have in mind relates to Michigan and the Tradesman. (If I can put it in suitable words to pass the editorial giasticutis).

I have been behind a bank counter in various parts of Michigan almost as many years as the Tradesman celebrates and during the most of that time it has come regularly to my desk. In trying to determine just what appeal the Tradesman had to my interest as a banker, I quickly come to that feature of its service, which is now headed In the Realm of Rascality. Not that it has failed to be a strong magazine in all the field it seeks to cover, but here is a particular service which, to my thinking, has saved more people from loss of money, either by calling attention to some specific instance or in awakening a general caution on the part of those who read the articles, than all the newspapers in Michigan.

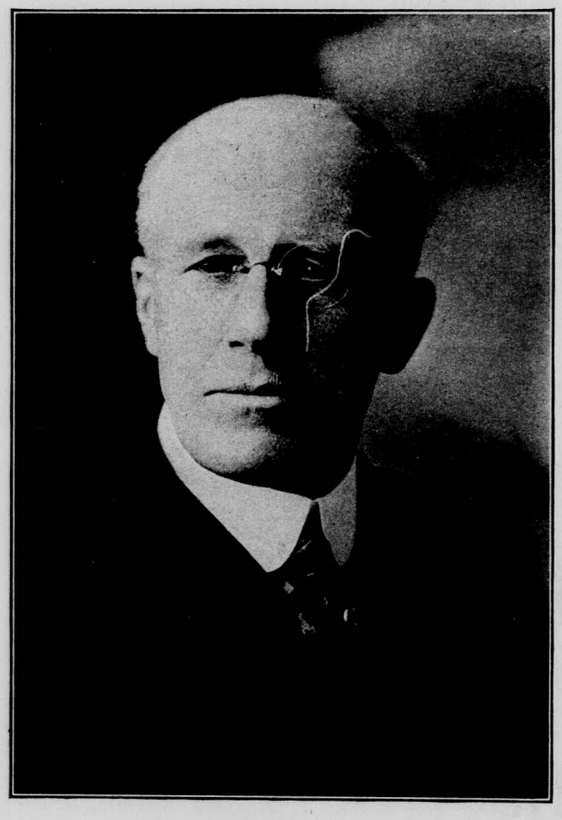
Most publications have what they term a "policy" and its utterances are whittled and sand-papered to that end. The Tradesman may have a policy, but it also has a personality, and that is a quality which is being covered up too rapidly in the combinations, trusts and mergers of our every business interest. High powered salesmanship requires other attention than the Securties Commission can render, and the Tradesman has performed splendidly in this field.

One of our leading scientists said the other day, "It is farther from today back to our grandfather than it is from our grandfather back to King Tut; and when you recall the methods of communication, transportation and merchandising of only a few decades back, you must grant the truth of what he said.

Let me illustrate this fact by referring to our history:

The next year after Cornwallis surrendered, Daniel Webster was born. Chauncey Depew was 18 years old when Daniel Webster died and Mr. Depew died but recently. George Washington rode to his inaugural on horseback. An English pilot claims to have traveled 368 miles an hour a few days ago.

I am not claiming that this swiftness is always an advantage. Probably George Washington made a much better address because of the inspiration he gathered from his nearness to nature and the greater time for preparation than he could have made if he had been jerked through the air at the rate of sixty or a hundred miles an hour, although after riding on horseback for several days I don't understand how he could stand up to deliver anything. I can recall (not very ancient history either) taking my girl out riding in a "classy" buggy, propelled by a one horse power gray mare, when the difficulty was to hold the young lady in the seat, (roads were rough then) and at the same time keep the lines from getting under the tail of the "engine." The danger was not collision, but when the steering gears got confused we were apt to skid into a mudhole. Now I see young men riding forty miles an hour, performing the same service for his girl with little apparent trouble. Nevertheless, the danger has increased with the speed along every line of our activities and it requires more frank and fearless council to keep safe.



Frank Welton.

The aeroplane has brought in a new word which impresses me as mighti'y needed in to-day's vocabulary. They manage the machine with what they term a control stick. This is not exactly a new word. We had one in our family and it performed a somewhat similar function. too. That is, it started in the air, but always made a rather rough landing and was accompanied by more or less noise. The association of the two words covers a need in to-day's life, Nationally and individually. That we need control is conceded. but we also need a force which the stick stands for. Men need it. Let us acknowledge it and incorporate it in our program of life. Business needs it. The Nation needs it. A law, as a rule of action, has little value without a penalty attached for its violation. Control-Stick! That's it.

California offers a splendid illustration of what I have in mind. The real estate business had become a sort of joke in the way it was conducted. Its motto seemed to be, "Let the buyer beware." It became necessary to have a control-stick, which has been supplied through a law enacted by the legislature and a code of ethics adopted by the Real Estate Board. Now, in order to go into the real estate business, one must pass an examination on both the law and the code and a violation of either forfeits his license to do business. I wrote two hours to answer twenty-five questions and my paper was sent on to Sacramento for marking, the same as any other schoolmom. It passed.

We are confusing the two words growth and development. Growth frequently means mere bigness. Development means advancement and strength as well. Your business may be growing bigger, but is it growing better? Who handles the control-stick? Your children are growing larger and acquiring information. Don't take too much credit for that. But are they growing in strength and acquiring judgment? Is there what corresponds to a control-stick in the family? Not necessarily a "gad", but surely frequent, frank, fearless counsel, not delegated to the preacher or to the school teacher. They deal with the raw material you send them.

Optimism and pessimism have become distorted terms in these days. Frequently they stand for the extremes of mental laziness and general halitosis. Traveling fast requires keen vision and clear thinking, and we are traveling fast. We have developed a marvelous power to "go" and that demands an equal power in the brakes. Optimism says go ahead. It is probably all right. Pessimism says it means destruction, we must stop. It is rather a question of adjusting ourselves and our business to inevitable changes which though they have come rapidly, after all did not come in a bunch. It is like the incident of the census taker. He asked the lady if she had ten children in her family altogether. and she replied, "No, one at a time."

Science has done much to make life more interesting, but it has left more for us to do. If you are growing too stout, you can't reduce by rubbing yourself with vanishing cream. It takes exercise and regulated diet. Life is not easier. It is more strenuous, but it thrills with new meaning if—.

My congratulations and felicitations to the Michigan Tradesman. May it long continue with the same frank, fair and fearless control-stick in the editorial chair. Frank Welton.

Hollywood, Calif.

An Object Lesson.

An Episcopal clergyman, who was visiting several small communities in Ohio, stayed over a few hours in one of them.

His train being due shortly, he hurried to a barber shop near the station to save time. The shop was run by a negro, who was well under the influence of liquor. This fact was not noticed by the clergyman until in the chair, and being shaved. By passively submitting to a somewhat uncertain shave, the clergyman survived the ordeal with a few small cuts. As he was adjusting his collar, the clergyman thought he might teach the barber an object lesson. He, therefore, pointed to the cuts on his face, and in a stern voice said, "Young man that's what liquor does!"

The colored barber, not the least abashed replied, "Yes Suh, Boss, it shure do give you a tender skin!"

Take Care of Your Machine.

The human body like a great, complete machine weakens and slows with age and neglect. Age must come but neglect may be cheated of its toll in body health through periodical physical inspection.

A person who has so much vitality as to lead him to defy the laws of health and to boast that he pays no price no matter how he lives, is likely to be the very one to exhaust his account of health prematurely.

We do not, as a rule, favor superlatives, but this is an occasion where results have given us the right to do so. First we concentrated every effort of our entire organization on making HOLSUM just what we claim for it: "America's Finest Bread," and then, when we were sure that no other bread could successfully contest its superiority, we proceeded to advertise that fact in one of the broadest, most consistent, and most carefully planned publicity campaigns on bread ever released in this territory.

An Unbeatable Combination

Better Bread Advertised in a Better Way

HOLSUM

Never say bread - say Holsum instead

Even at this time, though the advertising campaign is only two months old and will continue with unabated vigor, the results have been extremely gratifying. Holsum popularity is increasing by leaps and bounds—which, after all, is not so surprising since there is no getting away from the fact that any superior product, advertised in a superior way, makes an unbeatable combination. We know it to be true of HOLSUM BREAD and HOLSUM advertising.

America's finest bread is baked in several sizes to suit every family

THE SEA OF CHANCE.

Christopher Columbus as the First Traveling Salesman.

Christopher Columbus, George Washington and Abraham Lincoln were all salesmen. They did not actually sell goods but they embodied all the mental and spiritual elements that involved salesmanship, including a thorough belief in their proposition. A man who does not believe in his proposition, either as a salesman or as a public character soon degenerates into a confidence gamester. Every discovery and every reform involves the salesman's qualities and devices.

George Washington built up a regular modern business organization around his revolution, with himself as the general manager doing the heavy work. He had department heads in the way of Ben Franklin, as financial man who looked after the credits, money for the pay roll and monthly supply bills; and Tom Paine as advertising manager who wrote the pamphlets, books and made speeches—kept them all "het-up" with publicity and "reason why" to a point of excitement exhibited in a dry goods store on bargain day.

The character with the salesman quality more highly and conspicuously developed was Christopher Columbus. He started out to sell a continent, a thing in which he believed implicitly, but all the monarchs of Europe thought it blue sky. He started out in life as a weaver, in Genoa. All accounts say he was a good weaver excepting he had "shifting feet." That, by the way, was a term applied to printers around the country newspaper offices a generation ago. Many of them were good printers, but they had "shifting feet"—that is, they would work well and faithfully—but after a time their feet would begin to shuffle while standing at the case and in order to give them exercise would have to pedal off to the next town.

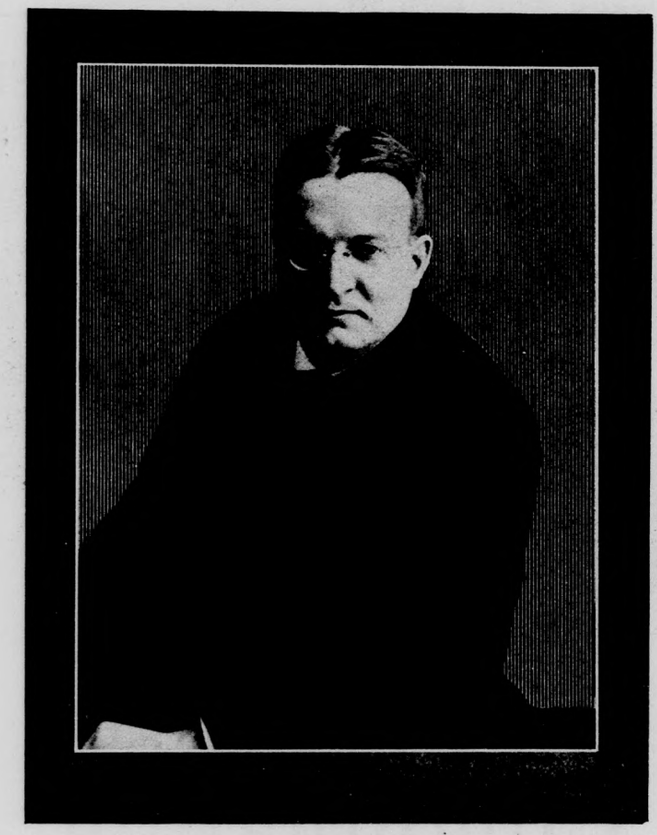
But to return to Columbus, the salesman. The only means of long distance travel in those days was by ships, and "shifting feet" led him to the sea where he became the greatest navigator the world has ever known. Nowadays navigation is a comparatively easy science—by means of the Greenwich chronometer and a modern quadrant. The only means in Columbus' day was by dead-reckoning and his skill became developed almost to a point of instinct. He could make a landfall in any known port in the world. A course once sailed by himself or accurately charted by another ship's master was like a well-known country road to him.

Some time after his thirtieth year he entered partnership with his brother and opened a shop in Lisbon as a sea-chart and map-maker. It was in this profession that the vast expanse of unknown seas impressed itself upon him and his feet began to shift just a little. His shop naturally became a hang-out for ship-masters, and a possibility of a continent or chain of islands in the West was often the subject under discussion. Then later some of these masters reported seeing land birds while sailing to the extreme West of charted waters. Columbus' feet shifted a little more.

Like all men with a big idea, he did not start to develop it in a small way and went first to the best prospect—the King of Portugal. There is said to be three different stages to a sale—the approach, the presentation, and the appeal. Columbus used political friends in the way of his wife's relatives for an audience in court—this was the approach. He was strong on presentation for he used selling reasons. He told his majesty that the world was round, a fact that the King would not dispute, that there was a way from East to West and from West to East. He quoted from the Apocrypha that only one-seventh of the earth was covered by water, and finally all the stories of the floating branches, landbirds, the strange boats hollowed out of logs and bodies of the strange race found therein he presented as reasons from every possible point of view, to the religious spirit of the time—even to suggesting as a closing appeal that the natives of these modern lands might be converted to the Christian faith.

Columbus had the pen in the ink and ready for the King to put his name on the dotted line, when the King bucked at the last minute, and called in a committee of three highbrows. These men tickled their own vanity by reading of what they approved on astronomy and science of worlds. Obviously there was nothing in any of their reading of what Columbus had to say and they rendered the King an adverse decision. While these high brows were reading and thinking about worlds, Columbus, who was a fool in their eyes, went away and discovered one.

After the first turn-down, with the salesman's persistency he turned to other prospects—the King and Queen of Spain. He was again strong on the approach and presentation for he got on the royal pension list. Ferdinand and Isabella were engaged in war with the Moors. They believed in Columbus' theory to the extent of a desire of keeping him away from the other courts of Europe. Finances were a consideration and by keeping him fed and entertained at court they gained time for this consideration.



David Gibson.

After six years waiting around the back yard of the court of Spain, and following the King from place to place, he was again referred to a committee of wise ones who had learned much from books that wasn't so and this meant another turn-down. Sore and disappointed but not discouraged, he set off on foot across country, without friends or money, for the court of France.

A man with an ambition will realize it, by the law of average, if he holds to it long enough.

All forces in nature are not negative ones. They may not be in the majority but the forces to success are in the air, somewhere, and we meet these positive forces to success by seemingly mere chance. Prentiss Mulford used to say that thoughts were things—that a prayer was a desire—when you desired a thing you at once created an unseen force to that end. A lot of us who have had ambitions and early struggles can recall that the turning point in our lives and to success was when we least expected it—the result of meeting a man on the street or some other simple incident.

Take General Grant as an illustration. After being cashiered out of the old army for drunkenness, at the outbreak of the civil war he was employed by the State of Illinois mobilizing troops. These troops were all sent to the front and Grant was again out of a job. Sick with disappointment he stood in the entrance of a hotel in Springfield, Ill., one night, and by the merest chance met the one who had the desire and power to place him in the current which carried him to the head of a great army and ruler of a great Nation.

But to return to Columbus; the unexpected came unto him by the merest chance, and as the result of this chance we are all here to-day. On his way across the country to France, he stopped one night at the door of the monastery of Our Lady of LaRabida for food and lodging. The door opened to a New World. The isolated monks welcomed the stranger. They found Columbus most interesting with his news and gossip of the court. The monks were good listeners. Columbus with his salesmanship overalls still on, told his oft-repeated story. One of the monks, who was at one time the confessor of Isabella, was so forcibly impressed with the idea of land beyond the seas, that he held Columbus in the monastery, until he could get the machinery at work that finally gained the appropriation from court.

Columbus was a good deal like a traveling salesman who just stopped in somewhere, got to gossiping about trade and conditions, picked up the news of a possible order and the wedge to it. After Columbus returned home from his first voyage he applied advertising principles by organizing a street parade with natives, parrots and strange animals from the new world. He even carried nuggets of gold high on sticks. By these means he raised the money for a larger fleet in his second voyage and for stocking the colony.

The general nature of any success, whether it be practicing a profession, politics, discovery or the selling of goods, embodies about all of the same elements. There is publicity, approach, presentation and appeal—we all apply them in one form or another. No man who has attained success has seen in advance the working out of the means by which he attained it. He has seen the final result but not the means. It is simply casting out on the sea of chance until the positive forces appear by the final law of average.

David Gibson.

Square thyself for use; a stone that fits in the wall is not left in the way.

A knocker soon knocks himself right out of the picture.

Our Obligation To You

"We have the utmost faith in the future of the independent merchant. We realize that our success is linked with his. We recognize that our obligation to him is **not only** to give effective sales co-operation; **not only** to give the very best possible service; **but also** to give him that protection which will enable him to reap the full benefit of his efforts. This obligation we gladly and willingly assume."

Independent retailers will always find a place in the business order of things, particularly when they offer the public what it wants, when it wants it, and gives good service. Personality is the greatest single asset of the retail hardware merchant and that personality is the best factor in placing quality and service above price in the selling of goods.

THE FOLLOWING ARE OUR STANDARD BEARERS:

W. L. GRAHAM	Kalamazoo
EMERY M. JOHNSON	Detroit
M. J. KILEY	Grand Rapids
J. E. HEFFRON	Grand Rapids
V. G. SNYDER	Cadillac
A. UPTON	Petoskey
L. L. TAYLOR	Lansing
H. E. DEWEY	Alma
C. VAN HOUTUM	Grand Rapids
E. J. COVELL	Grand Rapids
CLYDE E. RICHARDS	Yale, Mich.

MICHIGAN HARDWARE COMPANY

Largest Wholesale Hardware House in Western Michigan

GRAND RAPIDS, MICHIGAN

MICHIGAN TRADESMAN

Its Readers Become Better Merchants and Better Men.

An anniversary is a time to measure achievement. It is most appropriate that the man who for more than forty-six years has conducted this journal that is "unlike any other paper" should take a backward survey and recount what his periodical has accomplished. It is also fitting that subscribers should size up the benefits of one kind and another that they have received. Some have had the Tradesman five, ten, fifteen or twenty years; a few for the entire term of its publication. It is safe to assume that practically all who have read it for any considerable length of time have done so with serious intent. What kinds of service and how much help has the Tradesman rendered?

Week by week it has furnished fresh and dependable matter relating to prices, market changes, fashions, new kinds of goods, together with all sorts of interesting facts about the various wares handled in ordinary stores. No dealer can learn too much about the merchandise he carries. All this has been useful, even essential. Mercantile and manufacturing news keeps the reader informed, and good short stories, bright little quips, and bits of boiled-down wisdom amuse and refresh him.

Legal points and court decisions having a bearing on business are frequently given, while turning the light of publicity on any swindlers who are attempting to prey on the retailer has long formed a regular feature of each number.

Hints, suggestions, methods that others have tried out and found successful and which any storekeeper can adapt to his own situation, have been found every week.

The thorough departmentization of much of the matter is a great convenience. A busy reader can turn quickly to those pages in which he is most vitally interested. And there are so many brief articles—some only a single paragraph and others not more than two or three paragraphs—that one who picks up a number for five minutes or even less, always can find something of value that can be read complete in the brief period at his disposal.

Many times the space available for this article might be filled with even a very condensed account of how courageously and persistently this periodical has upheld the rights of the retailers and defended them against those who through malevolence or greed have sought to do them wrong. This was begun years ago, before merchants were organized. Then the individual was helpless before his enemies, so the Tradesman did for the storekeepers what they could not possibly do for themselves.

All that has been thus far spoken of, together with much that has not been touched upon at all, is so well known that we will give it only this passing mention. We will go on to the less obvious and more intangible but not less valuable benefits that have resulted from reading the columns of this journal.

First a question. What type of merchant has been held up as an example? While the Tradesman never has been given to lengthy dissertations and dry preachments about its ideals, every reader has a clear concept of the kind of storekeeper of whom it approves. This concept has been formed mainly from terse Tradesman pointers and from its comments and criticisms regarding specific instances of well-earned success and inevitable failure, or about moral stability and yellow streaks. The answer to the question would run like this:

The merchant who can be looked up to as an example is forceful and energetic. He is a pusher. The grass does not grow under his feet but still he does not confuse mere activity with the getting of results.

He is not afraid to work with his hands. Whether or not he himself does much of the actual manual labor of his business, depends on the size and kind of establishment he is conducting. But it is a cinch that he works with his head. He does not shrink from drudgery when, as is often the case, drudgery is necessary, but he does not plod along unthinkingly, nor without advancing his purposes.

He is a man of strong character, upright and scrupulously honest. There is not the least trace of shadiness in his transactions. Customers are safe in his hands. He never "puts anything over" the most unsophisticated. He would not stoop to make gain by any sacrifice of integrity.

He is cleanly in person and dresses neatly and appropriately. His store, whether a small shop or a large emporium, is clean and inviting. His windows are shining and trimmed in a way to awaken interest and bring patronage.

His business is on a sound financial basis. His orders are sought after by wholesalers and jobbers. He discounts all his bills. If he needs to borrow, his note is good at his bank, for his promises to pay never exceed what he can well handle. If he grants credit it is only to responsible customers, and he attends to collections promptly.

As a buyer he is shrewd and judicious. He buys enough and not too much. He keeps the goods moving and does not allow dead stock to accumulate. He maintains the right proportion between the amount of merchandise carried and the turnover. He exercises due economy in all expenditures, and sees that the overhead is not greater than it should be, but he is not penurious.

He is kindly and genial and cultivates a magnetic personality. Moreover, his suavity and graciousness are not all reserved for customers, nor for those from whom he may want to gain favors. The last and least of his helpers has reason to know his forbearance and pleasant ways and goodness of heart.

Still he is not "easy." He is thorough. Things are done and well done, not just so as to "get by." Efficient himself, he holds his employes to high

BROWN
AND
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

standards of efficiency, not by harsh and needless faultfinding and nagging, but by arousing in them enthusiasm for their work and pride in its faithful performance. He encourages initiative on the part of those on his pay roll, and freely recognizes merit in the ideas and suggestions they may advance.

This typical merchant is enterprising and up-to-date and ever watchful of the shifting trends of mercantile activity. He meets changes in demand by changing the lines he offers for sale.

He grows in knowledge and in ability, and with every passing day his outlook becomes broader, his vision keener, and he sees for himself greater and greater opportunities for usefulness.

Not many who engage in trade are by nature so gifted and so well balanced as to measure up to this description. Some fall short in one respect, some in another. But by patient and well-directed effort, faults may in large measure be corrected, weak places may be strengthened, capability that is only rudimentary may be developed. And the Tradesman puts it into the minds and hearts of its readers to try to improve themselves and become merchants of the kind that has just been described. In short, it is a continual urge toward betterment.

It is its tonic, stimulating, inspiring quality that enables it to be just this. Nor does it have the effect of causing its readers to give slavish adherence to its views and counsels. If someone has in his mind what seems to him a more excellent type of merchant than the Tradesman type, he will be impelled toward his own ideal, only making sure that it is a practical working model. While ever ready to give aid to its readers in every possible way, the Tradesman gives them that besides to which their natural reaction is to become able to help themselves, to follow their own judgment and act on their own convictions. Could it confer any greater benefit than this?

When we say that the Tradesman has actuated its readers to become highly proficient as merchants, it is telling only part of the story. Its urge toward betterment is not confined to improvement in their vocation alone, but makes for their all-round and symmetrical mental and moral growth. Few have failed to note how many editorials and articles it contains that have to do only indirectly or maybe not at all with matters of business. These relate to public questions, issues of right and wrong, and the duties of citizenship and of private life. And where can one find nobler sentiments than are seen in the choice selections of prose and poetry that appear on its cover page?

How does the reader react to all this? He escapes for a time from the routine and monotony which his calling, along with almost every other occupation, necessarily imposes. He gets out of his intellectual ruts. Perhaps he finds he can not endorse some position taken by the Tradesman. Then the outspoken and positive expression of its views stimulates him to clear thinking and to forming his own opinion with as good logic and as sound reasoning as he can command. He finds much with which he cannot help but agree. New thoughts and feelings and interests are aroused. His conscience is quickened. While he wants to be a merchant of the highest type possible, he wants to be more than the embodiment of his calling. He feels that it is very much worth while to be and do his best, right where he is, in all the various relations of life.

In this age of specialization no one should diffuse his energies too widely, or try to be or do everything. But as a correction for the ills of specialization, some variety of activities is needed.

Voicing a personal impression, it seems to me that in one important particular the influence of the Tradesman has changed from what it used to be. Thirty years ago it was strong for working not only with intense application, but extremely long hours. It seemed to carry the idea that to gain success, recreation must be cut to the minimum. But for some time back its guiding genius has come to see that more work and better work results, and also healthier and happier living, when physical well-being is looked out for and relaxation and play are given their rightful place on the daily program.

In the field of developing its readers vocationally and in mentality and character as well, what other trade paper has made a score that will for a moment compare with that of this periodical? Subscribers can thoughtfully regard what it has done in this way as the greatest benefit they have received from it, while the Tradesman may well class the same as its supreme achievement.

May the good work go on!

Ella M. Rogers.

Compulsory Insurance For Motorists.

It is my firmest belief that compulsory insurance as provided in the Commonwealth of Massachusetts will not have any effect in reducing automobile accidents.

Insurance can be relied upon to indemnify for injuries resulting from automobile accidents. Instead, I am strongly in favor of what is generally known as financial responsibility law which is presently in existence in at least thirteen different states.

Most of these laws vary to some extent in their language. They were all designed primarily to encourage operators to be covered with insurance.

Those representing the great institution of insurance should be willing to co-operate in any way possible to reach a solution to the Nation-wide vexing problem of reducing automobile accidents. It is entirely erroneous for insurance companies to advance insurance as an instrument that can be effectively relied upon to reduce automobile accidents. John E. Sullivan.

Mary's Little Lamb.

Wife (reading): It says here they have found a long-legged sheep in the Himalaya Mountains that can run forty miles an hour.

Her Hubby: Well, it would take a lamb like that to follow Mary nowadays.

QUALITY DID IT

Quality built up the demand for Heinz goods—and keeps it up. Heinz has worked for **quality** for years—and achieved it. Women know. They ask for Heinz Varieties. They go to the stores that carry them.

The **quality** flavor of Heinz 57 Varieties is extra help for you. Extra help because it pleases new customers and old. Extra help because it cuts down time spent in selling. Extra help because it helps you build a quality store reputation.

HEINZ
57

ILLEGAL DIVIDENDS.

Cases Where Cash Disbursements Are Dangerous.

"Enclosed please find check for dividend number 100. No receipt necessary nor desired.

These words have a prosperous ring, the stockholders reads them with "lively satisfaction," as the financial reports say, and when he cashes the check and spends the dividend, not one shareholder out of a thousand stops in the spending process to consider how the dividend was earned nor whence it came.

"That's up to the company, and if they didn't have the money and the dividend wasn't proper, it certainly wouldn't have been declared," the stockholder argues.

The question is no mere academic one, however, as it is a basic principle of dividend law that ordinarily a company cannot declare dividends out of capital, or when the capital stock is impaired; it follows that stockholders receiving an unlawful dividend may be, and have been, compelled to pay it back. The question is an important one to company, stockholder and creditor, and the salient legal rules governing such cases in as brief a compass as possible will repay a casual perusal.

What dividends are illegal?

1. Dividends beyond the power of the company—"ultra vires" dividends, as the lawyers say.

2. Dividends paid out of the capital.

"Such a dividend is reducing the capital to the detriment of the creditors," is the basis of the rule.

Certainly under such circumstances, no company could justify the payment of even the smallest dividend," is a statement from the Manitoba courts.

3. Dividends which impair the capital stock, or dividends paid when the corporation is insolvent.

"An incorporated company cannot confer on holders of stock a right to be paid dividends, if the capital of the company will thereby be impaired or the demands of its creditors postponed," says a leading authority.

4. Dividends paid to the exclusion of the bonded debt.

5. Dividends paid to one class of stockholders to the exclusion of another having prior rights.

Probably the weight of authority is in favor of the general rule that a stockholder may be compelled to repay a dividend paid out of capital, or one which impairs the capital or paid when the company is insolvent.

In an English case (reported in L.R. 1 C.D. 682) a stockholder sued to restrain a dividend and the court intimated that if the dividend was improper, and the company was wound up, the creditors could compel the stockholders to refund.

The American law on the same point is also pertinent on the account of the amount of American stock held in Canada, and there are many cases in the American reports where the stockholder was compelled to refund his illegal dividends.

"The whole capital stock is a trust fund for the payment of the debts contracted on the faith of it, which the stockholders cannot divert by distributing it as dividends," say the Georgia Courts.

"All the circumstances clearly indicate that the payment in question was the withdrawal of the same from the company on account of its insolvency, and for the purpose of preventing the payment of creditors. Such withdrawal was fraudulent and void," says the Arkansas Courts, and the same rule has been laid down by the Courts of the Kentucky, Massachusetts, Michigan, Minnesota, New Jersey, New York and other states.

The United States Supreme Court has ruled, however, that if a dividend is paid out of capital, but the company is not insolvent at the time, and the stockholder receives the dividend in good faith, he cannot be compelled to repay.

"The fact of the declaration of a dividend is in effect the assertion by the board of directors that the dividend is made out of profits. Believing that the dividend is thus made, the stockholder in good faith receives his portion of it. Can it be said that in thus doing he withdraws or permits to be withdrawn any portion of the capital of the company? We think he does not withdraw it by the mere receipt of the dividend. The withdrawal was initiated by the declaration of the dividend by the board of directors, and was consummated on their part when they permitted payment to be made in accordance with the declaration," is the reasoning of the Supreme Court.

"Establish the rule that creditors may compel the stockholders to refund dividends received in a fair course of business, and no man would be safe in holding stock," say the Georgia Courts on the same point.

1. The company itself.

"The dividends received by a stockholder contrary to the law are but the property of the company, and upon every principle of law and every reason of policy, the owner should have right to recover it by direct action," says the Wisconsin Courts, while the Minnesota Courts have ruled, however, that the company itself cannot recover dividends paid out of capital, on the ground, apparently, that the company could not repudiate its own wrongful act.

2. A receiver or trustee in bankruptcy.

"Now this is a suit to follow and recover a part of the capital stock wrongfully paid to and received by the stockholders, this liability to repay this fund was an asset of the company, and passed to the receiver," says another authority.

3. Creditors.

"Nor can we question the right of the creditors to compel stockholders to refund dividends made to them out of the capital stock itself," says another court.

If the creditor's claim accrued before the unlawful dividend was declared then, logically, the creditor has an absolute right to complain, as the dividend interferes with his vested rights.

"It is a breach of trust to divert any portion of the fund from the creditors of the company to pay dividends to its stckholders, and any funds so diverted may be followed by the creditors," is the concise statement of the rule.

In the case of subsequent creditors, whose claims accrued after the illegal dividend was paid, the law is not so clear.

"The dividend has been paid and the capital had been depleted when you gave credit to the company. so you can't say you did so on the strength of the dividend money," the sotckholders argue, and the United States Circuit Court of Appeals has upheld this connection, while the courts of Minnesota, New Jersey, New York, Wisconsin and other states hold that it makes no difference when the claim arose—that subsequent creditors have as good a right as prior ones.

"The capital of a corporation is a fund pledged for the payment of its debts. Each person who gives credit to it does so in the confidence that the fund exists for his protection and security against loss. If the stockholders secretly withdraw it, under the false pretence of dividends on profits when there are none, it is obvious that as great a wrong may be done to the future creditors as to existing ones. In either case the stockholders hold a part of that fund, which is pledged to the payment of the creditors," says the New Jersey Courts in a case of involving the rights of subsequent creditors.

It follows that, if the company really owns the improper dividend, repayment must be made to the company or to its proper representative—to the source from which the dividend came.

Finn vs. Brown, a decision of the United States Supreme Court reported in 142 U. S. Reports, is a strong case, as it appeared that X and Y were both stockholders in a National bank, X transferred some of his stock to Y, without Y's knowledge or consent—the bank declared an unlawful dividend, credited it to Y on the bank books, Y ordered that the stock be re-trasnferred to X, and gave X a check for the dividend thereon.

Then the receiver of the bank sued Y for the dividend.

"But I paid it to X," Y argued.

"That cuts no figure—pay it to me," the receiver retorted, and the Supreme Court ruled that Y was the victim.

"Y did not get rid of his liability for the dividend by drawing his check in favor of X individually. The money belonged to the bank, and must be restored to it," said he Court.

When the stockholders are scattered from Dan to Danbury and the directors are in a single office in Toronto, it is sometimes very convenient to let the small fry frizzle and go after the men at the top of the elevator.

The law on this point is not easily summarized, but the better opinion is that the directors are not personally responsible for dividends which impair the capital, if they acted in good faith and without negligence, but they are liable for a dividend paid negligently or knowingly, as, for instance, in the Ontario case reported in 37 A.L.R. 611.

Naturally, the stockholder objects to paying back cash that he considers is his own, and may set up one or more of the following defenses:

1. Good faith.

As has been pointed out, if a dividend is paid when the corporation is solvent and the stockholder receives it in good faith, some American Courts have ruled that in such cases the dividend cannot be recovered.

2. Liability of directors.

The New Jersey Courts have ruled that a statute making the directors liable for an illegal dividend does not relieve the stockholders from their obligation to repay.

"The legislature does not say that the stockholders shall be at liberty to keep the money, and that the creditors must look to the directors alone," says the courts of that State in dealing with a case on the point.

3. Transfer of the stock.

A stockholder cannot escape his liability to refund by transferring the stock on which he received the unlawful dividend.

"Liability for the wrongs or misconduct of a stockholder does not pass to the transferer," says one court in considering this question.

"Even when a statutory liability is imposed on stockholders, it rests only on the stockholder at the time the wrong was done," says another authority.

The foregoing paragraphs do not give nor pretend to give all the law on the subject, but they do cover some of the salient rules, and may be of some benefit to the unfortunate stockholder who is called upon to refund his dividends—after they have been spent and dissipated.

M. L. Hayward.

Gospel of Selfishness.

To preach selfishness and to practice selfishness beget poverty, misery and woe.

To preach unselfishness and to practice selfishness beget hypocrisy, hate and greed.

To preach unselfishness and to practice unselfishness beget justice, progress and prosperity.

To preach selfishness and to practice unselfishness beget useless pleasantry. They are waste of effort and idleness of time. They formulate futility.

Who denies that he is selfish reveals that he is. Of such are the liars and the operators of deceit.

Who decries the selfishness of others proclaims his own. Of such are the hypocrites.

Who denies selfishness to others has altruism or greed. Of such are the parasites, the thief and the robber.

C. A. Bowsher.

Monkey Business.

Mrs. Newife: I'd like to buy a wrench.

Hardware Clerk: A monkey wrench?

Mrs. Newife: Er—no—I think my husband wants the big baboon size.

SAVE MONEY.. FEEL COMFORTABLE

Wear Only WOLVERINE Shell Horsehide Work Shoes!

What Shell Horsehide Means

Shell Horsehide is the longest wearing leather known to tanners. This shell is found only in the one-sixth of the hide around a horse's hips and consists of a tough substance like a cow's horn. It doesn't begin to wear until the outside skin wears off—then it smooths off and shows no sign of wear for a long time. Wolverine Work Shoes, soles and uppers, are made of Shell Horsehide.

They Stay Soft and Scuffproof « and Outwear Shoes Made of Any Other Leather

WHY have over a million farmers changed to shell horsehide work shoes as tanned only by Wolverine? Because Wolverines often outwear ordinary work shoes unbelievably. And here at last are uppers that stay soft as buckskin despite all weather conditions. Here, too, is a work shoe that always looks neat and dressy. For the secret Wolverine formula has made the uppers scuffproof, with strong resistance against acids.

When you're buying work shoes, ask questions about the construction and the type of leather used. Your dealer will tell you that Shell Horsehide as tanned by Wolverine outwears any other leather because it has two wearing surfaces. When you've worn down the outside skin, the shell remains, smooths off, and shows no sign of wear for months. Only a small part of horsehide contains this shell—only the one-sixth of the hide around the hips.

Wolverine tans the bulk of shell horsehide leather produced in America. No wonder, then, that Wolverine was able to originate and develop this uncanny process that has brought house slipper comfort, permanently soft uppers and money-saving wear to work shoes. Your favorite style is ready for you now—ankle lengths to knee highs—grease filled or flexible soles . . . at no higher prices than you now pay for other good work shoes. See your dealer at once.

DEALERS

This is the kind of story that brings extra work shoe customers into your store—and keeps them trading as satisfied customers. We have an unusually interesting proposition to offer you at this time. Write for full details without obligation.

WOLVERINE

WORK SHOES **WORK GLOVES**

Wolverine Shoe & Tanning Corp.
ROCKFORD, MICHIGAN

THE OTHER FELLOW.

To What Extent Are We Responsible For Him?

"Am I my brother's keeper?" was asked many centuries ago. What suggested the enquiry was a statement made which implied that the questioner was, to a certain extent, responsible for the well being of others.

That question remains unanswered to many, because they refuse to assume the responsibility which a reply in the affirmative would impose.

Personally I have never believed that business demanded that we should do more than exercise a friendly and sincere interest in our fellowmen. except possibly by the influence of example, by which we all are bound and which, at times, may demand sacrifice of selfish ambition or personal pleasure. There are many things which prevent us from entering into this relationship and others which encourage it.

I fear that a spirit of envy, selfishness or personal pride prevents some people from acknowledging the good qualities of others or congratulating even their friends for their successes and accomplishments.

Words of appreciation and encouragement to the living give greater evidence of friendship than costly flowers banked around the the casket of the dead. To be able to think and live these better things while participating in the mad rush for pleasure, fame or gold is a rare gift and too few there are who possess it.

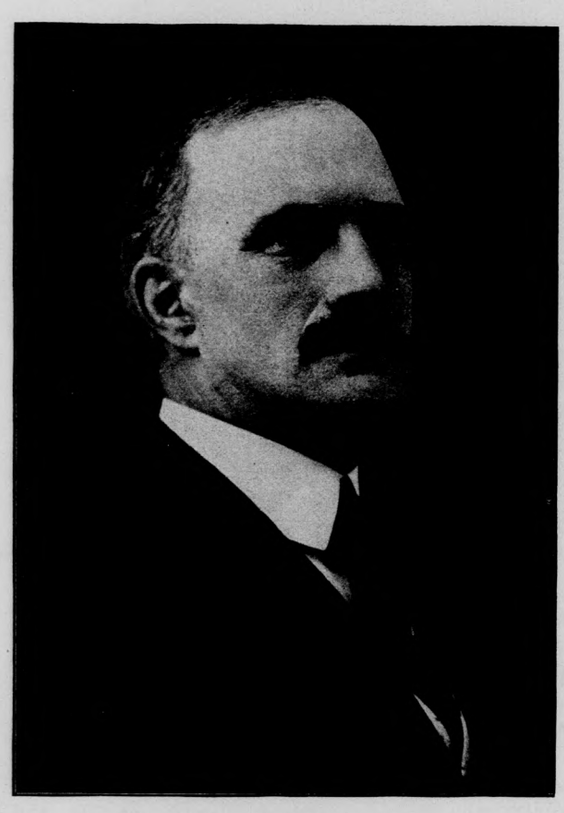
My memory takes me back forty years when I had the pleasure of making the acquaintance of a young man from Grand Rapids who had become fully convinced that the retailer was not living up to the full measure of his opportunity and that he was not receiving a sufficient remuneration for the capital invested or service rendered. By a careful study of conditions he became convinced that retailers as a class were poor advertisers, poor collectors, careless in extending credit and not sufficiently watchful of overhead and that therein lay quite largely the cause of their discouragement, lack of interest and final defeat.

Believing these conditions could be improved, he, at his own expense, began visiting cities, villages and towns surrounding Grand Rapids, calling on the merchants and inducing them to get together and organize business men's associations for the purpose of discussing with him and later among themselves better methods of handling credits, more effective advertising, better business management and such improved conditions as would discourage useless and expensive practices which find expression in red ink at the close of the year. Some of these organizations were successful and productive of great good. That all did not continue and prove equally successful did not discourage this young man, for he returned again and again, re-establishing and strengthening the weaker ones by his words of encouragement and wisdom.

As I look at it now and note the State and National organizations representing nearly every line of retail trade which are carrying on successfully the work he started, I wonder if those with whom he worked so enthusiastically in the years past remember. Fearing they all do not, I was led to pen these few lines, "Lest we forget."

The success of the several organizations but testify to the clear vision of this man and the correctness of his analysis of conditions, for there is incorporated now in all association work the very principles he enunciated forty years ago and which later were approved and enlarged upon by the brainiest men in the retail field.

Incidentally this young man edited and published a very creditable trade paper. I do not recall, however, that he ever referred to it or solicited subscriptions for it at any of the meetings he held, but in its columns he continued, week after week, to emphasize the necessity of better merchandising by retailers if they were to successfully meet changing competitive conditions and succeeding events. Business experience has proved the wisdom of his advice and to-day it is admitted by many that they are still in business because of the strict observance of the rules and practice he advocated.



Cassius L. Glasgow.

Among the outstanding virtues this young man possessed was sincerity and this quality endeared him to all who knew him and gave value to his oft repeated suggestions.

Another quality was courage which enabled him to both say and write whatever he believed the fact to be, criticising friend and foe alike if convinced they were indulging in unfair or unethical practices. He was a most vigorous persecutor of schemers and users of deception and promptly exposed them through the columns of his paper. Many a business man has been saved financial loss by the warnings sounded in his paper and many others have been assisted in making recoveries after their own efforts had failed to produce results. Many a faker who would prey on the credulous retailer would find his business pedigree in the department headed In the Realm of Rascality.

While not hesitating to indulge in just criticism, no man was or is truer to his friends than this young man, "now grown older with the service of years." The sterling qualities and high ideals he possessed and which found expression in the columns of his paper have merited and gained the approval of manufacturer, jobber and retailer until that paper is recognized now as the best trade journal in the United States.

Thus far I have not mentioned the name of this gentleman or his publication, although I believe most of you have guessed who he is, for it was none other than our genial friend, Ernest A. Stowe. His paper was the golden colored Michigan Tradesman—that splendid defender of the retailer.

Few editors are as willing as he to publicly commend others, and nearly every issue of his paper sets forth the good qualities and splendid record of some person whose ideals and manner of living have met his approval, men engaged in trade preferred, whether on the road or at home. He is most generous with his friends, but exacting and descriptively analytical of his enemies. He has fought the battles of the retailer in and out of court at his own expense and has fairly earned their sincere gratitude and thanks. As this issue celebrates the forty-sixth anniversary of the Tradesman I know all retailers will gladly join with me in congratulating Mr. Stowe on his wonderful success and wish the Tradesman under his splendid management may continue to increase its circulation and prove as continuously progressive and educative as in the past and that its editor may be given many years of health and strength in which to enjoy his fighting proclivities in behalf of "the other fellow."

Cassius L. Glasgow.

Ma'l This in Letter To Your Customers.

The individual grocer is more than just a grocer. He is your friend and neighbor.

The individual grocer sells his goods at a fair price and carries a large stock to please your every desire.

The individual grocer fosters a community spirit and is interested in your public affairs and institutions.

The individual grocer has no private brands of goods that he tries to give you in place of staple articles.

The individual grocer is a man you know—a man who has as great an interest in local prosperity as you have and who can be depended on to supply you with the best quality of merchandise. The money spent with the individual grocer remains in your city, remains in your banks, and makes for a bigger, better and more prosperous city or town. It is not sent out of town to enrich some other city.

The individual grocer is always on his job, rain or shine, snowing or blowing, ready to serve you. He is as close to you as your telephone. You can sit in comfort at home and have your food delivered to your pantry shelves. Why burden yourselves by carrying your packages home when the individual grocer will give you this service?

The individual grocer pays a living wage to his employes, supports your churches and lodges, and is always interested in the community and is an asset to your entire neighborhood.

The individual grocer takes pride in giving you service and in knowing that you are getting the best food obtainable at a fair price. Why not give the individual grocer all of your business and show him you appreciate him as a citizen of your city, as a community leader and booster and that you appreciate his courtesy, honesty and service.

Life is like a game of cards. Reliability is the ace, industry the king, politeness the queen, thrift the jack; common sense is playing to best advantage the cards you draw. And every day, as the game proceeds, you will find the ace, king, queen, jack in your hand and opportunity to use them.—Ed. Howe.

Have You Tried

Odessa - Bunny Club - Cream-O-Garden Evergood - Ionia - Radio and Little Boy Blue Brands?

We pack Peas, Stringless Beans, Corn, Succotash, Red Kidney Beans and Lima Beans.

We invite your inspection of our Sanitary method of packing.

Factory always open to visitors. Our products are the best that science, experience and the latest improved machinery can produce.

Sold Exclusively Through the Wholesale Grocery Trade.

Quality—better than ever.

LAKE ODESSA CANNING COMPANY

Lake Odessa, Michigan

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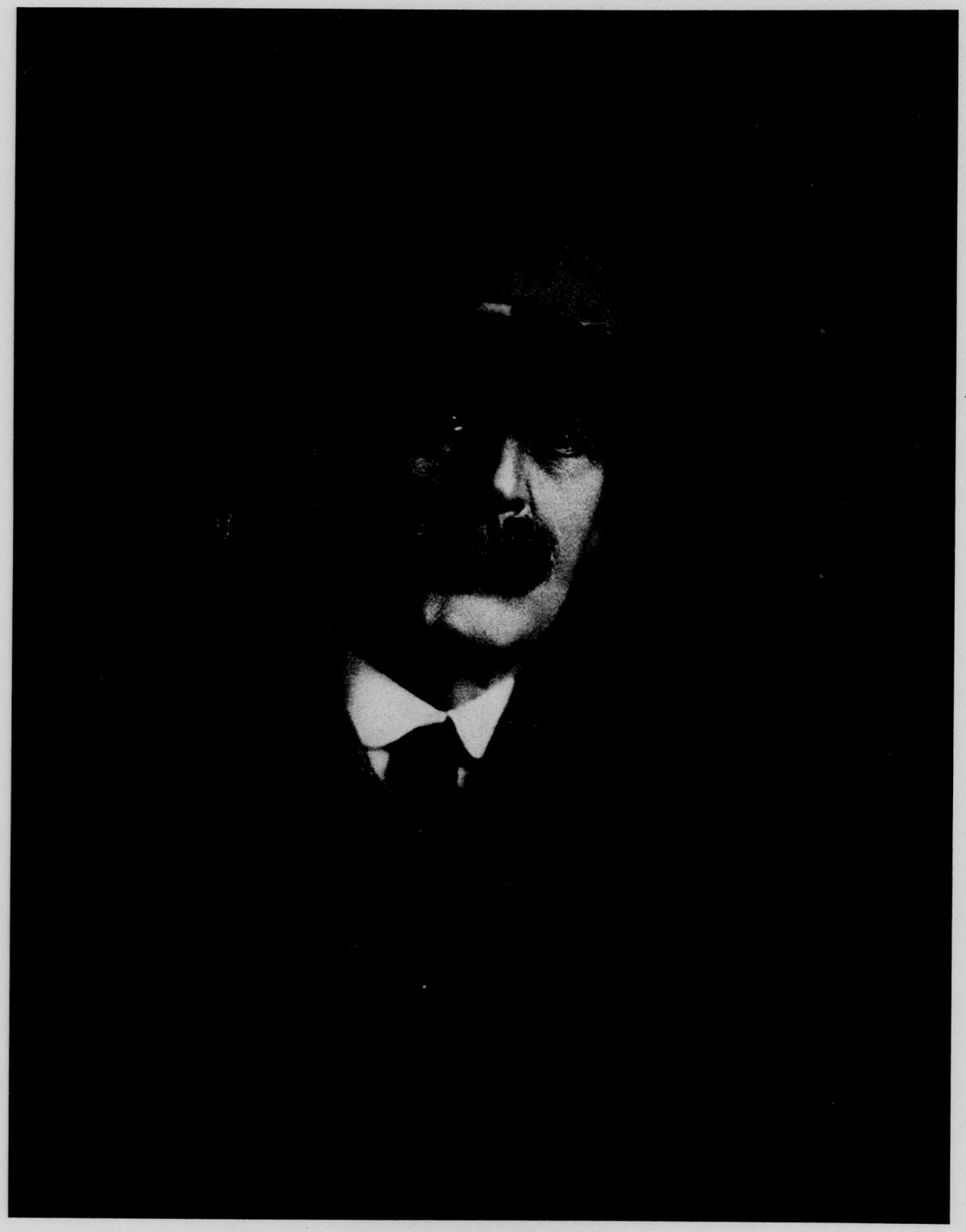
WALTER A. REED, Pres. & Gen. Mgr. STILSON V. MacLEOD, Sec. & Treas.
HOWARD C. LAWRENCE, Vice Pres. MERLE C. MORGAN, Asst. Gen. Mgr.

DIRECTORS

Above Officers and FRED W. GREEN and FRED A. CHAPMAN



The Late Capt. Charles E. Belknap.

REINDEER OF THE SOUTH.

Celebrating Christmas Day Near Savannah in Wartime.

In all the Christmas lore for ages past, Santa Claus comes from the land of ice and snow with high-headed reindeer adorned with many pronged antlers. Who has not seen in the frosty air of Christmas night in the North the reindeer sledge and heard the music of the bells and the voice of the ancient mariner of the air?

But who has seen the reindeer of the South? Only a few of the soldier boys of Sherman's Army, for who but the "bummer boys" would have thought of putting a pair of antlers on a pack mule's head and driving about an enemy's country filling the stockings of hungry babies. It was nearing Christmas day of 1864 when the Captain, with ninety men in command, received instructions to proceed at once to the relief of the citizens of a little village North and West of Savannah. Both armies had foraged the place and its people were without food.

The orders were concluded with the information, "Straggling bands of the enemy are pillaging. Caution and promptness are important.

One hundred mules were packed with hard bread, pork, coffee and sugar and, guarded by the ninety mounted men, filed up from the harbor wharves through the congested streets of Savannah where fifty thousand refugees from the surrounding country, as well as most of Sherman's army, and its town people were assembled.

The road leading out into the country passed over wide marshy rice fields or along palmetto bordered sandy roads, where, having to travel single file, made the train half a mile long. Great flocks of rice birds came out of the marshes. Wild ducks whirled overhead. Lazy alligators slipped about on the muddy banks. At times we wound through the forests of live oak where long sprays of gray moss in festoons waved dreamily about in the wind. In places groups of magnolias with clusters of white blossoms gave out a fragrance under the clear sun of the Southern winter.

All this was so new to the men of the North who led the column in advance with their carbines ready for action against a possible enemy who might be sheltered in the great stretches of palms upon either side.

Many of these men had missed for three years the Christmas in the North. Said one, "I am singing to drive away the homesickness that is eating the heart out of me; and the Captain answered, "Sing a song for me, for I am thinking of the stockings hanging by the chimney at home. Drop out by the side and tell the boys as they come along to sing. Damn them if they do not." And soon the trailing line with the clank of the bell on the lead animal, the shouts of the drivers, the crack of whips and the chants of the soldiers, were filling the air with their medley. The shades of night were falling when we reached the village in the pines. The voices of mothers soothing their hungry children came from many a home where roses were blooming in the gardens, but there were no lights in the windows. The tramp of animals and the voices of the drivers marked another invasion of hungry soldiers and in alarm the doors had been closed. There were no welcome greetings, their last bit of food for man or beast had disappeared.

The corral and camp were made in the village square. Fires were soon lighting up all about, the odors of frying pork and boiling coffee filled the air and, as the Captain had expected, mothers were soon coming with their children and grouped about with the soldiers, sharing in the rough fare.

Then the Captain said to them—and it was the first speech he ever made—"Uncle Sam is not making war upon women and children and has sent us with the best he had in store that you may have a Christmas dinner and will fill your tables with enough to carry them over until you can be cared for in other ways."

There was such a touch of home about it all—the women and children and the campfires, the Christmas spirit—that those bummer boys fairly bubbled over with happiness. Men joined in with the songs who had never tried a note before in their lives when the fires burned low. The town people trailed away to their homes and the soldiers and mule packers rolled up in their blankets under the trees. Along toward the first rays of morning light, when sleep is so sweet, especially to the weary soldier, the camp was startled by a new order of Christmas music, by the loudest and most space penetrating bray they had ever heard. A moment passed and the bray was repeated in a deeper key; then another and another, each with a different modulation. Then all the mules in the corral volunteered in the operatic roll and the morning air quivered with the notes. Sometimes all the mules but one would cease and he would execute the solo part, the rest coming in by way of chorus. We had the soprano, the first and second tenor, the baritone, the basso profundo and the falsetto. One would attempt a florid passage and the others would come in with applause or ridicule.

All the rest of that Christmas night the bell mule with a shake of his neck gave out the key, or, as Big Hank, the boss packer, said, "Set the chune."

We knew from experience that mules were vicious, but were now convinced they were totally depraved, that they had not the true Christmas spirit, but were possessed of a devil and they let him out through their mouths. These reindeers of the South were on strike for corn and their Christmas chimes kept agoing until they got their rations.

The particular reindeer that started that concert had once before made a record with the command and we loved him not, but needed him in our business. I remember well when we grafted him into the army. We were making strenuous marches through the hill country, over rough trails where wagons could not be used and all equipage was transported on mule-back. The boss mule packer was a contraband, known as Big Hank, who was grafted into the army from a plantation where he had inherited much mule training. One night, while in camp near the "Acorn Boys," he came in with a roan mule about seventeen hands high, a wild-eyed, long-eared animal, with a tail full of burs. That was a bad mule sign, but as we were in great need of pack animals we felt obliged to keep him, although he had kicked down a company line of shelter tents before he was anchored to a tree for the night.

The command had made camp the evening before in a side hill forest, near the banks of a creek, not knowing just where they were, but it happened a part of Joe Wheeler's confederate cavalry were camped on an opposite hill about a mile away. At daylight next morning Hank tried to pack that mule and there occurred an interesting dispute. The animal's head was well anchored to a tree, but his fighting end was busy—the score standing two to one in favor of the mule, as against the packer, who, armed with a club, was kept busy dodging heels. He had the advantage in the use of cuss words, but they made no impression on the animal's sense of military discipline. It was this disturbance that aroused the enemy on the opposite hill and they came out to investigate and that led to a fight. Finally, the pack was made up, blankets, coffee pots, frying pans, a music box that played four tunes and, last, but not least, three game cocks which were champions. One, known as Sheridan, had licked everything in the 14th army corps. Another was called Killpatrick, because he would sooner fight than eat corn.

If it had not been for that roan mule we would have gotten away from the camp without a fight, but just about the time the last hitch was made, the music box grinding out, "Jordan's a hard road to travel" and the game cocks crowing defiance at each other, the first shell from the enemy's guns came crashing through the tree tops. It exploded near the pack mule and he, being a new recruit, tried to climb the tree to which he was tied. Not succeeding in that, he slipped his halter, charged down the hill into the creek, where, under an overhanging tree, the pack saddle with its load dumped into the water. Half the command were at once in pursuit and, lined up behind trees, were fighting with the Johnnies for possession of the duffle in the creek. Those game cocks, the music box and the coffee pots were salvaged. In the confusion, the mule, under full head, braying that forlorn and penetrating air that had wakened us on Christmas morning, went away into the forest to escape for a time the terrors of war.

So now on Christmas morning in the little Southern village Big Hank and his aides cinched his pack saddle, trimmed his halter with pampas grass plumes and loaded him to the limit with army rations. To the music of a cowbell they led a parade from house to house with their gifts until every woman and child was cared for.

These reindeers of the South have faded out with the trails and homesickness of long ago and the Bummer Captain with his great grandchildren at his side joyfully awaits old Santa Claus and his reindeers coming in on glistening paths of ice and frost.

Charles E. Belknap.

The Importance of the Credit Manager.

One of the important developments in retailing that is making for sound credit and increased sales is the increasing regard which merchants generally are developing for their credit managers—men who, a few years ago, were looked upon as clerks, order stampers or "hard-boiled collectors," so loaded up with routine and detail work that they had no time to think big thoughts, expand or develop—damned when they declined an account and damned when they took on a slow or questionable risk.

To-day, however, the credit manager is an executive, chosen for his keen observation, sound judgment, courtesy, consistency and executive ability.

He sits at the council table of store department heads. He is given every opportunity to expand by association with fellow credit managers in retail credit organizations. He is relieved of detail and made a business builder. Because of his having under his care a large part of the store's assets in the form of accounts receivable, his is a most important position.

He is considered the salesmanager of that part of the firm's business which is credit and gives much of his time to soliciting new accounts, reviving inactive ones and increasing sales to active patrons.

Credit is a greater aid to retail distribution and sales volume than any other service in the store and merchants who will profit most by its use are those who will look upon their credit departments as selling ones, not as nonproducers. With an increased understanding credit and the methods for its safeguard, it takes its place as the most important feature in retailing to-day.

David J. Woodlock.

Seven Reasons Offered For Failures of Stores.

There are several reasons why retailers fail. Among them are the following: (1) Too many stores for the population. I believe that distribution to-day is overcrowded. I don't mean the grocery business especially; I think that shoe stores, hat stores dry goods stores, and all those lines are overcrowded. (2) Carrying too many lines. The Louisville Survey will prove that if you analyze the Survey data. (3) Selling nonadvertised goods on which no permanent business can be built. (4) Injudicious credits. (5) Insufficient advertising and sales promotion effort. (6) Casual book-keeping, not knowing exactly how business stands financially at all times. (7) Selling cheaper goods when customers can afford better grades and would gladly purchase merchandise of superior quality if properly presented.

Just keeping up means you are not the man you once were.

The clock of life is wound but once; use every second well.

FOOD FROM CRUDE OIL.

Petroleum Expected To Yield Leather and Rubber Substitutes.

Research is being conducted which in all probability will result at some future time in the production of substitutes for butter and lard, leather and rubber, from by-products of crude petroleum, it was stated orally Oct. 21 at the Bureau of Mines, Department of Commerce.

Fatty acids will likely be the source of butter and lard substitutes, while aromatic hydrocarbons will probably furnish artificial leather, it was stated.

The fatty acids may also produce soaps and edible fats, it was added, and aromatic hydrocarbons may be manufactured in the future into picric acid, dyestuffs, drugs and motor fuels, in addition to explosives, perfumes, antiseptics, saccharin, and xylol.

It may be that petroleum will eventually be developed through these researches into such commdities as artificial rubber tires, druggists' supplies, waterproof clothing, electrical insulation and cements, the Bureau pointed out. Substitutes for varnish and linseed oils are other possibilities, it was said, and from alcohols may be developed products for cleaning, lighting, heating, fuels for motors, as well as esters, preservatives, solvents, chemical reagents, acetic acid and chlorofororm. Some of these prospective products may be made in commercial quantities, while others may not, it was stated.

By-products of petroleum that have already been developed are now used in commodities ranging from chewing gum to paving materials, according to information furnished by the Bureau. There are several hundred by-products of petroleum with widely divergent uses, it was stated, for each by-product may be divided and subdivided into other by-products. The Bureau summarized these products as follows:

Hydrocarbon gases, light, intermediate, and heavy distillates, residues, and refinery sludges are the products into which petroleum is first turned. Hydrocarbon gases are then made into liquefied gases, petroleum ether, alcohols, gas black, fuel gas, and light naphthas. Liquefied gases are used in metal cutting and for illumination. Petroleum ether is used in laboratories and for priming motors. Alcohols are used according to the Bureau, in lacquers, soaps, phenol, gums, and resins.

Gas black is used in making rubber tires, inks, and paints. Fuel gas, as its name implies, is used for fuel. Light naphthas, as well as naphthas obtained along with refined oils from light distillates, are made into light, intermediate, and heavy naphthas. It is from the intermediate and heavy naphthas that gasoline is obtained.

Gasoline is used not only as fuel in motor boats, motorcycles, trucks, airplanes, automobiles, tractors and stationary engines, but also as a solvent for dry cleaning, in linoleum manufacturing, in the leather industry and for heating. Other products of intermediate and heavy naphthas are commercial solvents, such as rubber and fatty oil solvents, blending naphthas, dyers' and cleaners' benzine, naphthas used by varnish makers and painters, turpentine substitutes and soaps.

Light naphthas are made into gas machine gasoline for domestic illumination, pentane for candlepower standardization, hexane for laboratory uses, and chemical solvents for drug extraction.

Refined oils, according to information provided by the Bureau, furnish kerosene for lamps, stoves and motors, oil to be used in railroad signals or lighthouses, and mineral seal oil for coach and ship illuminants and gas absorption.

From intermediate distallates are obtained gas oil and absorber oil. The latter is used for gasoline and benzol recovery. The former is used in carburetion of water gas, for cracking into gasoline, for metallurgical fuels and fuels for industrial establishments, furnaces, deisel engines, power plants, locomotives and ships, and for heating and lighting.

Heavy distillates are subdivided into technical heavy oil, wax, and lubricating oil. Technical heavy oil produces white oils, and white oils are divided into technical and medicinal oils. From technical oil is manufactured oil for bakers' machinery, candy makers' oil, fruit packers oil, egg packers' oil, and slab oil. The medicinal oils are used externally in salves, creams and ointments and are also taken internally.

Also obtained from technical heavy oils are saturatign oils for wool and twine, emulsifying oils for cutting, electrical oils for switches and transformers, and flotation oils used in metal recovery processes.

Waxes are made into still wax, wax tailings, and roofing material, into candy makers' wax, candle wax, detergent and ironing wax for laundering purposes, sealing wax, etchers' wax, saturating wax used in cardboard, match and waxed paper making, chewing gum wax, wax for medicinal purposes, for electrical insulation, and the canning industry.

Lubricating oils, which come from residues, as well as heavy distillates, are made into floor oil, meter oil, sewing machine oil, spindle oil, knitting oil, cylinder oil, tractor oil, airplane oil, auto oil, air compressor oil, gas engine oil, red engine oil, dynamo oil, turbine oil, harvester oil, ice-machine oil, journal oil, black oil, compounded oil which is water soluble, and grease compounding oil for making greases for general lubrication.

Residues, in addition to furnishing lubricating oils, also provide grease, residual fuel oil, pitches and road oils and coke. Grease is made into petrolatum for medicinal uses in compounded products, salves, creams, ointments, and petroleum jelly, and into petrolatum for technical purposes such as coating metal and lubricating. Grease is also made into gear grease, cup grease, axle grease, cable grease, elevator grease, transmission grease, track grease, fiber grease, and paper-mill grease.

Residual fuel oil is used as boiler fuel and in gas manufacture. Pitches and road oils are made into oxidized

BOOT & COMPANY

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SUPPLIES AND EQUIPMENT

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GRAND RAPIDS -:- MICHIGAN

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fireproof, modern with 300 rooms

RATE $2.00 to $6.00 PER DAY

EUROPEAN

Popular price Cafe and Coffee Shop

Garage in Connection with Hotel

Owned and operated by

BANCROFT HOTEL COMPANY

and steam-reduced asphalts. The asphalts, in turn, are utilized for pipe covering, insulation, in roofing paper, shingles, paving, protecting metal, waterproofing, felt saturating, rubber making, briquetting, and in plastic composition.

Coke is used in making calcium carbide, artists' crayons, graphite, carbon electrodes, battery carbons, electric light carbons, fuel briquettes, and as a domestic fuel. Acid coke, obtained from refinery sludges, is also employed as a fuel. Besides acid coke, refinery sludges are also the source of sulphonic acid used in saponification and demulsifying agents; oils and pitches used in fuel oil, asphalts, saturants, and binders; and sulphuric acid for use in manufacturing fertiiizers.

Banishment of Road Signs Sought As Traffic Peril.

Rural outdoor advertising is displayed to attract the attention of persons on public highways. There is little evidence that the motoring public desire it but it is inseparably connected with highway operation. There is nothing to show its real necessity. It has accumulated at first gradually and later in certain sections with amazing speed. It was in the beginning ignored, later tolerated, and now it must be combated with legislation and regulation.

It would seem that outdoor advertising is for the highway departments an important element of highway operation. Outdoor advertising screams loudest on the most densely traveled roads. These are the expensive roads built and maintained and largely operated by the State highway departments. These are the roads where the operating job, already difficult, is growing constantly more difficult. These are the roads where the states are straining every effort to improve the condition of travel. These are the roads where grade crossings must be eliminated with expensive structures. On such roads we know the state departments are alive to conditions of operation. There is constantly better maintenance—dust is eliminated, detours are improving, washouts are repaired with convincing dispatch, snow is removed with constantly increasing efficiency. Yet it is on these roads that rural advertising thrives and confuses the driver.

An examination of the fifty typed pages of the State laws throws much light on outdoor advertising. There has been considerable progress. Forty-two states have specific statutes relating to the subject. Many of the laws are new but too many reflect conditions of the horse-drawn vehicle days.

There is in the legislation much variation. No state absolutely prohibits the display of advertising within public view of the highways.

There is, in many laws, an interesting note of caution. One gains the impression that advertising along the road has acquired a vested right; that although it is objectionable and even dangerous, it must be dealt with most carefully. In fact one state makes it a misdemeanor to remove advertising signs from the right of way. Recent legislation is obviously the result of motor traffic; it tends to be more stringent in the older states when traffic is densest.

There is, in the newer laws, a marked evidence of the recognition of danger at curves and at railroad grade crossings. Many state laws forbid signs along the highway within a distance varying from 300 to 1,000 feet of such crossings. Some states weaken, however, and permit legal officers to tolerate signs even within the danger limit when judged not obstructive to view. This tolerance is characteristic of the caution in many laws. Obviously a driver needs his whole attention on the road and crossing signals when approaching a grade crossing. Any advertisement may distract him. Similar provisions, with similar exceptions, apply to highway intersections and sharp highway curves. The incongrutiy of a warning flash displaying advertisement in the right of way is similarly obvious and yet several states, apparently to escape the cost of installation, permit such warning signals—when authorized.

It would seem that highway officials could demand that the rural right of way be entirely free of any outdoor advertising whatever. To eliminate further the advertising nuisance, wider rights of way would help. Where such wider ways cannot be secured, a "setback" line inside the property would help eliminate dangerous, distracting, and disfiguring signs. A combination of set-back lines, say 100 feet from the center line, and a restriction as to the maximum size of any outdoor advertising would markedly reduce the nuisance.

Wisconsin has an original "setback" provision for highway intersection protection:

"The triangles bounded by two adjacent intersecting highways and a line drawn between the points on the center lines—1,000 feet from the intersection of their center lines, are declared prohibited ground for the erection of any danger producing advertising signs, where such intersection is beyond the corporate limits of any city or village."

Connecticut prohibits signs within fifteen feet of the right of way line. Probably we can, as far as the rights of way themselves are concerned, hope for constantly tightening restrictions. Those states that now regulate only with fees and penalties have the power to be more and more severe and follow the lead of the others that have taken advanced positions.

When we consider the details of outdoor advertising on private property, we find a more difficult situation. We know that such advertising interferes with highway operations, that it mars the scenery, and that at times it is even dangerous. Dr. L. I. Hewes.

If you seek apples, don't shake a peach tree, for apples do not grow on peach trees. Shake an apple tree, pick up your apples and carry them home. And don't attempt to gather apples and peaches at the same time. Peaches are all right in their proper place, but they decay quickly, and if mixed in with the apples they will spoil the apples, too.

OCEANA CANNING COMPANY

Quality Packers
of
Michigan Fruits

SHELBY
MICHIGAN

THE INDEPENDENT DEALER.

Waste Greater Menace Than Chain Store Competition.

"What are the problems retail business must face next year?"

You are asking a most wonderful and hard question as the retailer is in an unusual position. He has been advised by his fellow merchants that hand-to-mouth buying is the only advantage in the administration of his business and when you come to outlining it, there has been very little quantity buying in the last three or four years and the hand-to-mouth buying has been very much exaggerated. He is also advised to hook up with installment buyers, as a means of increasing his volume, and that it is practical way of buying at this time.

Then a Columbia professor whose story on the subjejct states that he is thoroughly convinced that the power of time buying practice will not be able to weather a pressing financial period, also predicts a critical development in the history of this country. These expressions have a tendency to make the average retail merchant wonder. He is not alone confused by the mass of contradictory statements, especially those statements that concern his business. He is also told that volume is not necessary, but a very bad practice; and then he is reminded that it is the only way to decrease his overhead.

He also warned against the attitude pertaining to the number of rules, policies and regulations of his store. Just about the time he has settled a conviction that the price element should be subordinate to his merchandise plans, he is immediately told and informed by the Better Business Bureau that price is the pinnacle position and the reason for customers' purchasing preferences.

He is informed that the customer is always right in all her business relationships to the store and when attending the average trade convention, some speaker informs him that the customer is not always right and that she is an unseasonable soul, always seeking benefits and making claims to which she is not entitled.

Then comes the fellow (there seem to be many of them these days) who says that every organization should be detailed and controlled in all its activities, then warned that over-systemization will be a costly experiment that can only spell ruin for its firm or organization by adding unnecessary overhead.

Now comes the great cry of style and these fellows all seem to be arguing the necessity for a style advisor. On the other hand you are informed that going in for style and not sticking to staple stock and eliminating fads and fancies, you are up against it. One day it is a dignified kitchen and the next it is a modern one, with all the pots and kettles and curtains to match the floor coverings. So the wheels turn, and so does the merchant's head turn, a cycle of contradiction, all up and down the line of supposed information with a result that the average merchant would like to know where he is really at.

Organization is the word that spells life or death to the retailer. It is the open sesame that is going to show him the way to success or that will doom him to failure.

The future of the retailer, particularly the independent retailer, depends upon his vision to see and his ability to set up and operate local retail association, national trade associations in miniature. The retailer has been told —and believed it, that the major advantage of the chain store was in its buying power but he is slowly learning that buying power is a minor factor, that exchange of experience, quantity records, better business methods, in other words, collective effort and group endeavor furnish the power behind better stores.

Fortunately the retailer has a growing consciousness that suspicion, mistrust and unfair competition are handicaps that hinder business success and there is an increasing realization that co-operation (not competition) is the life of trade to-day, that chain store organizations are doing nothing he cannot do by working with his fellow merchants.

The existence of the retailer depends upon his ability to adapt the methods and practices of national organizations to the needs of his home community. Retail credit association have fortified the retailer against predatory customers who abuse charge accounts but the retailer has done practically nothing to protect the reputation of his own advertising against the pirate and the sharpshooter.

The retailer fiddles while falsehood, exaggeration and misrepresentation are burning up the whole advertising system. He wails that his "advertising does not pull the way it used to," or he sobs "there ought to be a law passed," or he merely pays his increased advertising bills and says nothing.

The retailers of every community must organize; they must study what national organizations have done; they must adapt the experience of national organizations to local conditions; they must, as it were, decentralize the National Better Business Bureau; they must set up, in miniature, a retail dry goods association, a retail grocer association, a retail furniture association, etc., united with one executive head, but servicing local retail groups as national organizations service national groups. Ohio leads in such organizations and where Ohio has shown the way, others may well follow.

Summing up the whole situation from my own point of view, I wish to state most emphatically that our own good friend, Filene said something when he stated, "Merchandising is not a war between independents and chain, but a war against waste. Retailers all over the country must reduce costs if they hope to survive." We are entering a period of competition in which a terrific fight is being waged for the consumers' dollar and our factories naturally must endeavor to make the customer's dollar bigger by eliminating waste. Not alone a waste in distribution, but waste in every kind of business, be it manufacturing, wholesaling, jobbing or retailing.

No one need fear chain stores. If he is managing his business personally, he can outdo the chain stores if he has any personality whatever, from the fact that the chain stores cannot hire anyone who can furnish the valuable element of personal management. In other words, the great businesses that have been built in our country so far have been built by personal contact, both as regards the employes and executives of that business. Systems of all kinds show how and wherein you are making or losing money by personal contact. The merchant has always and will always do the building of the business.

I am thoroughly a believer in the advantage of the average merchant over the chain store if he has the brains and ability to put across that advantage; he must establish his store policy in the minds of the trading public; it should be promoted in and out of season through the store and outside agencies. If the standard principle is economical, that point should be everlastingly brought forward. If the dominant quality is to be in style or modernism, the advertising copy should carry that thought, providing, of course, that the merchandise handled by the store and the personnel of the selling force have been worked out and trained along those lines.

If the store takes more than average interest in the community, whether social, civic or industrial, that should be stressed through its windows, its newspaper advertising and through mail literature. In fact, whenever the store, organization or its executives come in contact with the public, it should not hesitate to let the public know of its purpose in the community as the guiding principle of service; that fact should be published through all available mediums. It should do everything in its power to let the public know that it is not alone interested in the town and city but has its interests at heart to the extent of subscribing to every kind of community fund and other local benefits.

It is strictly essential that the merchants of to-day must have the right kind of merchandise at the right prices and in the right assortment, so I say to you, in conclusion, that the great menace is not in the chain stores, but an honest effort to do away with the terrible waste which seems to be going on before the merchandise is really in the hands of the consumer.

J. W. Knapp.

Mergers and Individualism.

Many people dismiss the subject of mergers and consolidations with the observation that it is a present economic development which cannot be stayed or counteracted. Timid individuals add that it will be only a few years more before everybody will be the employe of a large organization formed by the present consolidation movement. Again, others point out that we are entering upon the stage of capitalistic development that immediately precedes the socialistic government ownership and control of the means of production and distribution described by Karl Marx some sixty years ago.

But let us take hope. Individualism was never so strong in the United States as it is just now, and there are virgin commercial and industrial fields that await the person who by ability and temperament is qualified to conduct a business of his own. The pendulum of economic progress may soon be expected to swing the other way.

The present consolidation movement is born of the ready availability of large sums of money and fostered by a desire to eliminate waste in the shape of overhead expenses. The immense savings of the American people during the past six years crave an outlet. The average person leaves his savings with the bank, the stock broker and the investment house. Unfortunately, the present tendency of the stock market permits large gains not supported by commerce and industry—gambling gains. It is idle just now to show that some of these savings should be used to support small, meritorious enterprises, but in due time this transfer will be made.

The savings that may be effected in the purchase of materials for the consolidated concern are generally overrated, and too much stress is laid on the increase in sales that will result from the new management. Quite often these economies are more than eaten up by the excessive formality and red tape inherent in the larger organizations.

At times the consolidated concern is obliged to take recourse to a slash in the payroll to effect the economies sought. It is unnecessary to say that this is an economic evil. If real economies cannot be effected in a consolidation, no individual owner of a business should surrender his individuality and become a small cog in the larger wheel of commerce or industry. The age of personal service is in the future, not in the past.

Martin Kortjohn.

The Weakest Point in Retailing.

In spite of the work of a number of sales training schools, retailing at the customer contact point in most stores to-day still shrieks to heaven of inefficiency because retailers have been so slow to realize the supreme importance of better selected, better trained, better paid, more inspired personnel, particularly at the customer-contact point of selling.

Every merchant knows that the least expensive salespeople he has are nearly always the best paid and best treated. He also knows that this is not simply because he pays them most, but because they are picked people—trained Topsy-style for the most part, it is true, but nevertheless more than commonly intelligent and interested in customers, which most salespeople in most stores to-day certainly are not.

Too many stores most of the time even to-day leak like a sieve at nearly every customer-contact point—especially selling. I challenge any merchant and I care not how far ahead of the crowd his store is in its personnel work—to make an impartial, adequate test of any average group of his salespeople which will not show a chief reason for lost sales, markdowns, shortages, high-expense ratio and red profit figures. Frederick W. Aldred.

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MARY LINCOLN.

An Attempt To Answer a Difficult Question.

Of all the many questions that have been raised as to Abraham Lincoln and his career, few if any have aroused more curiosity than the one as to what manner of woman was the Emancipator's wife.

There are two schools of extreme belief on this question. Allowing the dead as well as the living to participate in the debate, we may start by recalling that "Bill" Herndon, Lincoln's law partner and biographer, said she was a she-wolf. Turner R. King, one of Lincoln's strongest political supporters in Illinois, declared she was "a hellion, a she-devil." Former Senator Beveridge says John Hay, Lincoln's secretary during the war, once referred to her by a worse term than Herndon's.

But Honore Willsie Morrow, one of the latest investigators of Lincoln lore, insists Herndon was viciously prejudiced and that his statements should be given no weight, while Katherine Helm, Mary Todd Lincoln's niece, who has written a book to set her aunt right in the pages of history, is willing to concede only that she had "little tempers," which quickly passed away.

Perhaps it is best to hear all the worst first. It has been generally believed that Herndon and Mrs. Lincoln were enemies, and while that may not be an exact way of stating it, they certainly were not of the same mind on many things. It appears that the wife didn't think Herndon, a tavern-keeper's son, a roisterere, a sort of atheist, was good enough to be Lincoln's partner—and, as a matter of fact, other people have thought the same thing. Anyhow, they seem to have rubbed each other the same way, and in his biography and elsewhere Herndon has left a very unfavorable picture of her, although he does not anywhere deny that she had charm and notable mental gifts.

But his attitude is indicated by the backhanded compliment he paid her when he said she made her husband a great man by nagging him so unmercifully that he found home life intolerable and went out on the circuit, practicing law and dabbling in politics instead of staying at home in easy contentment. He also said it was his belief that her treatment of her husband was the cause of the latter's periods of depression, and recorded, although he did not publish, one story to bear this out, which just recently has been printed by Rev. W. E. Barton. The story was that Lincoln came to their office in a state of black melancholy and finally told his partner that he and his wife had quarreled, that he had finally lost his self-control at her tongue-lashing, and had cursed her.

Several recent biographers refuse to take the Herndon view, but one very prominent one, the late Albert J. Beveridge, seems to have accepted that side of the story quite without reservation, which will doubtless surprise many people, and should not be dismissed too lightly, as the ex-senator made very wide enquiry and investigation into Lincoln's history, and particularly explains that he has disregarded mere gossip and tales he thought possibly inspired by spite.

He declares that "accounts of her (Mrs. Lincoln's) violence are numerous and unimpeachable." He quotes a Mrs. Hillary A Gobin, widow of a former president of De Pauw University, as saying her parents lived very near the Lincolns in Springfield, and that she had heard her mother say Mary was frequently seen to chase the future president of the United States from the house with a broomstick.

Dr. Barton, who is no extremist, tells that Lincoln was compelled to write a humiliating letter to a Springfield publisher explaining how it came about that his wife had cancelled a subscription to a newspaper after Lincoln had subscribed for it but had not dared to admit as much to his testy spouse.

There is various testimony to the effect that Mrs. Lincoln often, if not habitually, quarreled with her domestic help and had the reputation of being a very difficult mistress. One girl who was employed in the Lincoln household for a longer term than most, later explained the reason for her extended stay by the fact that Lincoln, on the side, slipped her an extra dollar a week with an exhortation to do her best to endure her trials.

Another story that comes from more than one source is that Mary was regarded by merchants and grocers and druggists as an unreasonable customer. She is said to have had the habit of sending purchases back for small cause, and of doing a good deal of complaining. Women acquaintances, including at least one relative, said she was stingy and especially so in her kitchen. She saved there, they declared, to make a display in her clothing.

Although Lincoln was a sociable man and loved company, there never was much company at the Lincoln home. Judge David Davis, one of Abraham's closest friends and later appointed by him a justice of the United States Supreme Court, testified that he was never invited to the Lincoln home for a meal, and Henry C. Whitney, another warm friend, told the same story. These men and others believed the reason was that the putative master of the house knew guests would not receive a warm welcome from "the little lady."

Of course, there is another side of the picture, which is stressed by those who don't believe Mary was so bad. Their attitude is that the wife was a cultured woman, brought up in the best society of Bourbon Kentucky, while Abe was a frontiersman by birth, early environment, and temperament. He knew little about the niceties of life, as Mary Owens argued when she decided not to accept his offer of marriage. They think we shouldn't marvel that his wife sometimes lost patience with a man who couldn't learn that the servant and not he should go to the door to admit guests, who

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once told some "high-toned" lady callers that Mrs. Lincoln "would be down as soon as she had her trotting harness on," who persisted in using his own knife in the butter at table, who went about the house with his trousers held up by one old "gallus," who had no idea when mealtime was, who was careless about all sorts of "little" things — often forgetful, abstracted, sometimes melancholy. Hardly any of them attempt to deny that she sometimes "had her say," and they are inclined not to blame her so much.

Just how serious the friction was, is hard to decide. Davis, Whitney, and other companions of Lincoln on the circuit thought he often stayed away from home over Sundays when he didn't need to, and they suspected it was from choice. The rest of them went home, as a rule, and they thought it significant that he didn't.

Some who ought to have known tell a more moderate story than the extremists. James Gourley, who lived next door to Lincoln, thought Abraham and Mary got along "moderately" well. That's not putting it very enthusiastically, to be sure, but Gourley thought she had redeeming traits. Probably he had in mind the claim made by others that she did her husband and the country a great service by her jealous care for his health and comfort. She kept his clothes in order, they say, saw that he had good food (which was something he wouldn't have had of his own volition, for he was remarkably indifferent as to when and how and what he ate) and in general mothered him as mother looks after a careless and forgetful boy.

In dealing with his wife's peculiarities, Lincoln, according to some observers, employed a clever and droll tactfulness that was quite characteristic of the man. He didn't believe in "stepping into trouble" when it could be avoided. Carl Sandburg has somewhere dug up an account of how the representatives of a Springfield fire company—it was in the days when there were no municipally supported fire departments—came to Lincoln and asked for a subscription. He described how he would manage it, by asking his wife at supper that night if she didn't think they ought to give $50 to the fire company, whereupon she would say that was an unreasonable amount, that $25 was ample—and of course $25 was the amount he really thought of subscribing. Sometimes, it is said, when a domestic storm arose, Lincoln would take one of the children and go for a walk. Maybe it would be clear weather when he returned—maybe not.

But there was another charge against Mary Todd Lincoln, daughter of a Kentucky slaveholder—a charge, it is true, that has not persisted like that of her bad temper, but which at the time of the war was perhaps as widely believed and doubtless made her far more trouble. This was the story that she was pro-slavery in her sympathies. This was bandied about in Illinois before Lincoln became president, which is really not surprising when one remembers the bitterness of those times and the fact that among the abolitionists and even the more extreme republicans, Lincoln himself was not at that time regarded as sufficiently orthodox on the question of slavery. You do not find modern writers, at least of standing, trying to prove that this accusation against Mary was true, but that it was current and swayed many minds can be easily judged from reading the reports of congressional debates even in reconstruction days, when the charge of disloyalty was openly hurled against Abraham Lincoln's wife by members of the house and senate.

Probably a majority of readers would be willing to take the word of that excellent analyst of human character, Gamaliel Bradford, who "psychographed" Mary Lincoln in one of his inimitable books and declared he could find no evidence whatever that she sympathized with the South during the war. It is possible that she may have had different ideas earlier. On one occasion she is reported to have remarked that if Mr. Lincoln should die, she would not long be found residing outside a slave state. But this was at a time when apparently she had been having a typical difficult with her "help," and anyhow, the remark may have been made partly in jest. It is certainly not the sort of testimony on which you would hang a person, but it does not seem that anything more tangible is available.

The charge of disloyalty was loud and furious at times during the war, and in considering it at that time, we find it necessary to note something of the situation in which Mary Lincoln found herself as mistress of the White House during the period when the Federal Government was trying to conquer the Southern confederacy.

Mary had five brothers, of whom four were secessionist and one unionist. All four of the former were in the confederate army, while the latter was an invalid and died before the war was ended. The first fatal news from the battle front for Mary was that her brother Sam, whom she had carried and cared for when he was a baby, had been killed at Shiloh. Before the same year was ended, she received word that her brother David had been mortally wounded at Vicksburg. The next August, her youngest brother, Alexander, was killed at Baton Rouge. The following month, her brother-in-law, Brigadier-general Ben Helm, of the confederate army, fell while leading his men at Chickamauga, leaving her young sister Emilie a widow.

Now during all this awful time, enthusiastic, not to say fanatical, supporters of the Government in Washington were watching the Kentucky-born lady in the White House to see whether she made a false step. If she failed to applaud the victories in which her relatives had fallen, she was accused of being a rebel herself. She had to listen to the exultation and the celebrations of union triumphs and on the other hand, when she drove about the city in her carriage, Southern women, recognizing her, would rush to their pianos and play Dixie and Mary-

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land, My Maryland so that she could hear.

These secessionist sympathizers accused her of being callous and hard-hearted because she did not openly lament her losses. She was caught between two fires. But if you read the account given by the Emilie just mentioned, you will feel that her attitude was really as near correct as it could have been. She was not callous, by any means, nor on the other hand, was she untrue to her husband's cause or principles. Mrs. Helm shows that the sisters did not dare confide completely in each other at this time because they realized they did not agree: Mary was for the North, and Emilie was for the South.

Even these troubles were not all. In 1862, the Lincolns lost their son Willie, the second of their four boys to die, Eddie having passed on some years earlier at Springfield. They were heart-broken. As the oldest son, Robert, came of military age, Northerners, even a senator, complained bitterly to the parents because the boy was not in uniform. He wanted to go, but his mother almost frantically objected. Lincoln saw that this would not do, and Robert became an aide on Grant's staff, where he was doubtless given few dangerous assignments. The harassed parents were certainly due that much consideration. Yet Mrs. Lincoln continually worried about him.

But as a matter of history, nobody has ever brought forth an item of evidence to show that Mary Lincoln was disloyal to the North or to her husband's policies in conducting the war. The contrary seems to have been the fact.

In one respect there is ample testimony that Mary's attitude was beyond reproach. She thought much about the wounded soldiers and made frequent trips to the many hospitals about the city, where the inmates came to know her for her kind words and gifts of fruit and delicacies.

In managing things as mistress of the White House, Mary does seem to have made mistakes. She allowed the wives of democrats—Mrs. Stephen A. Douglas and Mrs. Crittenden, of Kentucky, to have prominent places at White House functions, which made some republicans suspicious and jealous or both. The explanation was that she knew both the ladies, and as a matter of fact, they were "true blue."

Another source of trouble is said to have been that well-intentioned Northerners, thinking the Lincolns ignorant backwoods people, tried to give Mary advice about her duties as White House hostess. It is even said the Zachariah Chandlers, of Detroit, made this error. It was an error in two ways: Mary knew more of social life than they supposed, and besides, she was not a person to be "bossed." Probably her sharp and tactless tongue made new enemies because of her pique at the well-meant offers of assistance. She thought she knew how to play White House hostess, and probably she did as well as many of the others.

"Dr. Russell," probably "Bull Run" Russell, the famous British war correspondent, is quoted as saying that "her manners would adorn a court"' A certain Willis Steell, who seems to have been an eye-witness, tells in rather favorable terms of her White House career, but says she was disappointed and satiated in the end by her successful effort to secure social success and popularity. Mr. Bradford, who quotes Steell, is not so sure he is correct about all this.

It seems that during the first year of the Lincolns' regime in Washington they "pulled off" a big reception or party with formal invitations, which was against recognized precedent, any parties given at the White House being supposedly accidental. Helen Nicolay, daughter of Hay's fellow-secretary, says "society was rocked to its center" by this. Some, it was said at the time, were furious at not being invited, while many who were asked did not come. One version was that it was a "very respectable success." This was probably the most talked-about function at the White House during the administration. Later, Mrs. Lincoln's afternoon receptions and the President's public levees were held regularly during the winters, but they were not especially jolly affairs, as may be imagined. In general, it has been recorded that Mrs. Lincoln was undiplomatic and prone to offend people, but on the other hand Mrs. Helm records that she heard her sister exercise remarkable restraint when cruel remarks were made to her by a senator.

One author records that there was much criticism because of the character of people Mary invited to the White House, some of them being politicians of very questionable standing. The assumption that she did this out of bad taste or ignorance is repudiated by another observer, who says Mrs. Lincoln told a friend at the time that she was planning so as to secure the political support of these hangers-on for her husband, and that after he was re-elected she would throw them over. Whether she did drop them seems not to have been recorded.

Besides giving Lincoln good advice regarding his own career, as she did fo example when she advised him not to accept the position of Governor of Oregon Territory, Mary was a keen judge of character—although perhaps it was prejudice rather than sound reason that guided her. She early decided that McClellan wouldn't do, declaring that "he talks so much and does so little." Lincoln is said to have credited her with possessing better ability to size up people quickly than he.

As intimated above, Mary had more than her share of troubles. One of her heaviest crosses was the loss of Willie, the son who died in 1862. She became almost frantic, refusing to enter the room where his body lay awaiting the funeral. She became so wild in her talk that Mr. Lincoln led her to the window and pointing to the insane asylum, which was in plain view, said: "Mother, do you see that large white building yonder? Unless you control your grief I am afraid we shall have to send you there."

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That was an ominously prophetic statement, which Robert Lincoln, the oldest son, may have remembered later, if he knew of it. In fact, one may come to wonder whether there was not already a germ of insanity in her mind. Was it an evidence of this that before she left the White House she became so unaccountably extravagant? With no need for remarkable trousseaus, in the sad times of 1864 and 1865, she bought great quantities of clothing, without the president's knowledge. She found that merchants, largely in New York, were glad to give her ample credit, and she bought, unil, after Abraham's death, she was owing what was then the huge sum of $70,000—approximately the presidential salary for three years? This doesn't seem the work of a wholly sane woman.

She exhibited another trait that may be taken to point in the same direction. That was her jealousy, a characteristic that was probably natural, but seems to have become more pronounced as she grew older. After going to Washington she became suspicious of old friends and even of her sisters. But perhaps that could be explained on the score of the feverish and unreasonable passions of the times.

Not so easy to account for was her jealousy of her husband. One story has it that she made up a blacklist of women to whom she didn't want Abraham to talk. The most circumstantial evidence on this score, however, is in connection with the Lincolns' trip to visit Grant's headquarters in the early spring of 1865. On that occassion, according to Dr. Barton, Mary "went off her head" twice because she thought the wives of two prominent generals, Griffin and Ord, had each seen the President alone. She is represented as saying angrily to Gen. Adam Badeau, "Don't you know I never allow any woman to see Mr. Lincoln alone?" and as ranting about the alleged offense until everyone within earshot was terribly embarrassed. Both the ladies in question were of unimpeachable character, and the outbreaks were of course wholly without cause.

The blow of the President's assassination was of course enough to shake a sane mind, and whatever her previous mental state, Mary was terribly shaken by the tragedy. Perhaps it was mere stubbornness that was largely responsible for her poor judgment in quarreling with the Springfield people over the location of Lincoln's monument. Showing no humility, moderation or reasonableness, she declared if they didn't come to her terms she would remove the body to Washington. She won her point, but lost friends.

A year or so later she gave another exhibition of exceedingly poor judgment, to say the least. Her creditors having become troublesome, she needed more money than was available, even after she received the unpaid amount of the President's 1865 salary, which amounted to $22,000. But instead of going to Lincoln's close friends, or to her son Robert, who could have handled the problem for her, she consulted only her mulatto dressmaker, Mrs. Lizzie Keckley, and went with her to New York to sell some of her jewelry and other valuables. The affair couldn't have been worse mishandled. Mary's agents, after telling her the property was not sufficient to raise the sum she wanted, suggested that an appeal to the republican leaders be made, and so the story was stupidly given to the democratic New York World, which gleefully published it, angering the republicans and stirring much gossip and slanderous talk about Mary.

Senator Charles Sumner, always a good friend of Mrs. Lincoln, introduced a resolution in Congress for a $5,000 annual pension for her, but that stirred her enemies to renewed vituperation. Senator Yates, of Lincoln's own State, declared in open debate that Mary had been untrue to her husband and had been disloyal to the Union, and others said equally slanderous things. The resolution was killed, but the next year, Sumner got one through for $3,500 a year, by a close vote which certainly reflected no great credit on the Government which owed so much to Abraham Lincoln.

Mary went to Chicago, bought a home and lived there for a time, and then went to Europe with the younger son, "Tad," who was in poor health. After she came back, "Tad" grew worse, and died in Chicago, not long before the great fire which swept that city. This was another awful blow, and Mary's condition became steadily worse in the years following. She still had the craze for buying things she didn't need or use, and Robert at times returned large quantities of goods to Chicago stores. By 1875 she was in so bad a state that on the advice of friends and relatives, he started proceedings to have her adjudged insane, which was done quietly in Chicago. After thirteen months in a sanitarium at Batavia, Ill., she was declared sane again, which was probably an erroneous decision, although it was perhaps just as well that it should have been that way. For several years she was in Europe, somewhat estranged from Robert, who did not always know her whereabouts. About 1880 she returned to the United States, and those who are interested in the tragic circumstances can find quoted in Barton and other books an account from the New York Sun telling how the Emancipator's widow was told to stand aside on the dock while Sarah Bernhardt and the other actresses of her company splurgily made their way ashore under the eyes of an admiring crowd.

In 1882, Mrs. Lincoln, while at the home of her sister, Mrs. Ninian Edwards, at Springfield, the same home where she was married, suffered an apoplectic stroke and died shortly after. Her physician, Dr. Thomas W. Dresser, after a postmortem, announced that she had for years been suffering from a cerebral disease. Just what length of time the expression

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Designed to give the women of America the three things they desire in stockings—smart new shades — perfection in fit — practical Wearing qualities.

The ten best shades for Holiday Selling.

Biscay Nude, Onion Skin, Nude, Afternoon, Crystal Beige, Sable, Duskee, Tawny, Almora, Light Gun Metal.

No. 1387—42 guage 7-strand semi-service weight ___**$11.50**
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The Berkshire Knitting Mills are the largest in the world devoted exclusively to the manufacture of Ladies' Full Fashioned Silk Stockings.

MAIL YOUR ORDER TODAY

EDSON, MOORE & COMPANY
1702-1722 West Fort Street
DETROIT

"for years" meant, was not explained.

None of the biographers makes a really clear and satisfactory statement regarding Mrs. Lincoln's finances. She thought she was in straightened circumstances. Her understanding was, a year or so after the war, that her income would be about $1,700 a year, which she correctly said was not sufficient to educate "Tad" and maintain herself. Later she was given $3,500 annual pension, as related above.

The appraiser of the President's estate reported it as worth $110,000. Whether this included the $22,000 additional salary is not explained. Nor do we know just how Mrs. Lincoln settled with her creditors, although apparently she did not pay them the full $70,000.

After she was dead, there was found tucked away in her dresser drawers $6,000 in cash and about $75,000 in United States bonds. Presumably there was other property, for Lincoln owned some real estate, although this is not made clear. It would seem as if the unfortunate woman had either underestimated her resources when she complained of penury, or that she lived in very frugal fashion during her widowed years—or both.

Besides the money and bonds, she had accumulated, in spite of Robert's precautions, huge quantities of cloth, dresses, hats and various garments, in crazy contrast to the fact that she never, after the assassination, wore anything but mourning garb.

Mary's insanity evidently centered, quite considerably, about clothing. Did it hark back to the times when she skimped in the kitchen to buy prettier dresses?—N. H. Bowen in Detroit Saturday Night.

Give Coffee a Prominent Place In Your Store.

Nearly every grocer that we Bulletin representatives call on is interested in ways and means of building up a good coffee trade.

Most grocers have it well in mind that when customers know the store can furnish the kind of coffee they want, those customers are almost sure to give that store a nice share of their grocery business.

So there are a lot of progressive independent grocers aiming to get more good coffee business. Some use one method and some another. A lot of good practical coffee-selling ideas are found in action in Northwestern grocery stores.

But it is noticable that in practically all grocery stores that have built a good coffee trade, and are planning to get more, the coffee department is given a prominent position in the store. It is one of the store's outstanding lines.

Usually the coffee line is found well up front in store after store visited. But whether it is in the front, the rear, or the middle part of the store, it has a position where it gets the quick attention of customers, in most stores that have built a good following for their brands.

This is a point of first importance to those grocers who are wondering why they do not hit a real stride in coffee sales. Such grocers should determine whether the coffee stock in their stores has been given the importance it should have.

If the coffees are in a place in the store where they are easily overlooked, then they are not getting the attention they should have either from the customers or the store staff.

Giving any line or item extra good display in the store brings results by two routes: It pulls the attention of customers in that direction, also it constantly suggests itself to the clerks as they go about their daily work, and in their talks with customers, face-to-face or over the phone, they almost unconsciously suggest that line or item.

To sell coffee as well and as much as they should, clerks must feel well acquainted with the line by coming often in contact with it. They need to bump into it as they walk around the store, to have the display of the line call coffee to their attention daily. They must feel and know that selling coffee is a very important part of the daily work of the store.

If coffee or any other line is arranged or placed ever so neatly in a not-very-prominent position on the shelves, and if it gets no special display, it receives just the kind of attention that its position in the store indicates. Under such conditions, when customers ask for coffee it gets attention. When they don't it does not get much attention.

But put coffee where it stands out prominently in the shelving scheme, and give it special counter or floor display, and some window display, and keep on doing it, then coffee becomes more prominent in the thought and attention of the whole store staff; they do more work on it, think more about it, suggest it oftener to customers, and that results in more sales.

The items which a clerk suggests to customers in his daily selling are usually the result of suggestions that come to him from his daily contacts in the store.

In his contacts with his employer he may be told to push, recommend, and suggest a certain coffee.

In his contact with the coffee stock in the store, seeing it in a prominent place and well displayed, he gets the suggestion that he should push coffee.

In his contact with customers who are pleased with certain brands of coffee carried by the store, he gets the suggestion to recommend those coffees to others.

The representative of the coffee roaster may arouse the clerk's interest in coffee; or he may receive an impetus from reading a trade paper, or from recollecting how he pushed coffee in the past, and thereby realizing that he ought to be doing it now.

So to get the results on coffee that you are aiming for, you will have to do what other stores do that sell lots of coffee — put the line where it is prominent in the store.

Customers who call at the store thereby have their attention promptly directed to it, and it has the prodding effect on the clerks' minds noted above. —Grocers Commercial Bulletin.

Range of Study in Public Schools Broadened.

The efforts to secure equalization of educational opportunity have accounted not only for the establishment of the free public school system, but also for its marvelous growth and expansion. In the beginning the battle was to open schools to the children of all classes, to admit girls as well as boys.

The evolution of the free public high school is one of the most interesting chapters in the story of the history of education in our country. It is now being repeated on the college level in the public junior college movement.

Now the problem is to provide the training which will give each one a chance to develop according to the limits of his own ability. This cannot be done by a program which puts the same trade mark on all individuals.

Equality of opportunity will never be reached if it means the same organization, the same material equipment, or the same curriculum for all. It can be reached if it means an equal chance for all to advance according to the limits of his capabilities.

Schools are not robot factories, nor are they engaged in mass production on the same trade mark levels. They are for the purpose of helping children to achieve lives of rich significance. Dewey says that they exist for the purpose of transmitting to children the great social heritage of the race so that they may reconstruct their experience in such a way as to enhance that heritage by new contributions to civilization.

If the sole aim of the public school is preparation for college, then it serves only 10 per cent. of its enrollment; if its purpose is training for life outside the school, then 90 per cent. are also included in the service. The school of yesterday subscribed to the former theory and educated a selective group for the professions; the school of to-day reaches out for all the children of all the people, while the school of to-morrow will carry this comprehensive program forward to more specific success.

What does all this mean to you as a vocational group here to-day? It means everything to you. What does it mean to you that seven cardinal objectives of education have been adopted?

The attempts to solve the problem of equalizing educational opportunity begun with the establishment of the public high school—the first big concrete expression of the demands of the people for the education of the masses —are now being done along the lines of needs brought about by modern civilization. All the chapters in the story of making the schools better serve the needs of all the children are and yet completed, but there are enough to prove that significant progress is constantly being made.

The expansion of the curriculum to include such courses as commercial subjects, vocational agriculture, homemaking, trade and industrial education, and normal training departments as well as classical courses show the continual adjustment to a more balanced program. The provisions for the establishment of part-time, continuation and evening schools, classes for handicapped children, and the vocational rehabilitation of physically and vocationally handicapped persons are further attempts to equalize educational opportunity and to salvage the individual.

Out of the need and as dynamic contributions in the solution of the equalization problem have come the vocational education and rehabilitation service. They are therefore not a thing apart but an integral part of the public school system. Their effectiveness is not a matter of guesswork.

Certainly a program which taps new sources of information in the solution of our complex social and economic problems and in the conservation of natural and human resources is as important as any other phase of public education. The splendid results of college vocational work in the fields of medicine, engineering, law, and others, are being duplicated on the public school levels in the courses and activities now being carried on for the 90 per cent. who do not enter the professions and who never go to college.

Agnes Samuelson,

Superintendent of Public Instruction for Iowa.

Requirements of a Good Display Window.

1. Window glass should be so clean inside and out that a store would stake its reputation on it.

2. The woodwork, floor covering, etc., should be carefully cleaned.

3. It is much easier to make a display with one, two or three relating objects than with a miscellaneous assortment.

4. Simplicity and common sense are absolutely necessary to good window decorations.

5. Size is not the most important feature of a show window. A small window properly decorated can get as good results as a larger one.

6. Windows should be well lighted with proper lamps and reflectors.

7. Do not fill a large window with small objects unless they are grouped.

8. Group only articles that go well together.

9. Every window should have a background that serves to make the display stand out and gives an opportunity to illuminate the display.

10. Windows should be illuminated at night. Many people who would not see them during the day have time in the evenings to view displays.

11. Pedestals in convenient heights and glass shelves serve to raise a display off floor and out of the mediocre class. A convenient size for glass display shelves set on pedestals is about 12x24 inches.

12. It is advisable to have at least one descriptive card or poster to "get over" the message to the less discerning.

The finest education is the education that has been acquired by daily labor, by saving; not so much money as saving what is still more precious—time and opportunity.—J. Ramsay MacDonald.

The
WHOLESALE MERCHANTS BUREAU
of
THE DETROIT BOARD OF COMMERCE

"Always At Your Service"

The Wholesale Merchants Bureau is comprised of over 300 of the leading wholesale firms of Detroit whose aim is to be helpful to the retail merchants in the successful conduct of their business.

Through the efforts of the Wholesale Merchants Bureau, motor truck lines are giving overnight service and are making store door delivery to over 400 cities and towns within a radius of 250 miles. More than 70 responsible trucking companies who have received permits from the Michigan Public Utilities Commission furnish this service. A regular railroad service also covers this territory.

This means that the Detroit market offers not only complete, diversified stocks that meet every requirement of the retail trade, but deliveries unexcelled by any market in the country.

For Your Benefit Trade In The
DETROIT MARKET

If you wish any information regarding the Detroit market, a line to E. E. Prine, secretary, Detroit Board of Commerce, will bring a prompt response.

GROUP BANKING.

It Represents the Onward Trend of Progress.

To define or even comment upon banks and banking in the sense of their relation to community economics, one must consider practically all uses of money and all purposes for which money is used. The subject, however, embraces two distinct viewpoints—the bank from the standpoint of its ownership, as a stock company doing business with a view of making profits; as a private enterprise in which those are most interested who own shares, and as it relates to the service it renders the community, the public trust it must have and hold and the position it occupies in the progress of its constituencies.

The first viewpoint may be dismissed with the thought that, as a business or corporation, a bank functions under practically the same principles that apply to all business. It takes the same risks, meets the same hazards, is affected by the same economic fluctuations and takes relatively the same profits that come to the average business enterprise. There is not, as has been so commonly believed, something mysterious about banking. There is no golden wand or magic touch in banking that enriches its principals. A relatively few, either in this country or Europe, have amassed great riches through banking only. Far greater fortunes have been made in creative enterprises, in the manufacture and sale of public commodities than have come to those who have directed most of their energies to the business of banking. It is only in the proportion that other enterprises prosper that a bank shares in the conduct of all business. It does not share in the business profits of its clients. It renders a service to all industry and business for which it is paid, as industry and business are paid, for what they create and sell.

It is therefore the second viewpoint, that of the bank's relation to the community, that looms large in the financial life of society. A bank could not exist without that relation because it is almost entirely dependent upon and holds in trust a very considerable part of all the money which circulates in its community. A bank could not exist if it depended only upon the profits earned by its own capital. It is only when that capital is supplemented by the deposits and loans of others that its usefulness begins not only to itself but to the community. And in the proportion that it administers this trust efficiently and honestly it prospers and profits, or neglecting to do so, it fails. These principles can never change so long as the moral fabric in the economic structure of our civilization remains intact.

While the essential principles of banking always have and undoubtedly will remain the same, methods of banking have seen many and frequent changes. These changes are made necessary by changes in business, by the advance or decline of prosperity, by vicissitudes of trade and National and international credits. Almost invariably you will find that in these changes there has been a reaching out for greater security, added strength and more prudence in the handling of the community's or the country's finance. When our state banks were organized in the early days of our Government, certain safeguards were thrown around them to make them more beholden to public authority. There was much and strong objection from the private banker who considered his bank his own business and the money he held in trust, his own individual responsibility. He wanted to be the sole administrator of his own and his neighbor's funds. But the state idea prevailed and who can deny its benefits?

When, likewise, in 1864 the National bank act was re-enacted for permanent operation, the state banks showed little or no inclination to become National banks. The tendency toward unit control was still strong. The state had become its own banker and honestly believed that no greater benefits would accrue from National control. Still, the National bank has found a place in the financial structure of our country without which the Government would have no orderly channel for its financing and no stability for its currency. The act gave greater security all banks, state or private, because the Government added its weight and responsibility to the bulwarks of bank protection.

As the act was originally drawn, National Banks were required to become members of Federal Reserve System and State Banks were permitted to become members if they desired to do so. Now there are 1300 State Banks and Trust Companies who are members of the Federal Reserve System and enjoying its protection and advantages.

These departures and changes in bank functioning are mentioned principally to direct attention to the increasing understanding of bank responsibility as it relates to the great banking system of our country. The measures enumerated have been beneficial to all banking, to all credit and to all business. If conditions in all cities and localities were the same; if we all lived the same business lives and had the same problems, a set of rules could be adopted for all banks with little or no variation and we could all go happily on our way and enjoy the protection and perfection of a standard banking system that admitted of no error. But conditions are not the same. Our whole civilization is built upon the "group" idea which, beginning with the family retains its identity through the village, the city and the state. Each of these groups has its own problems as governed by production, industry, agriculture, mining or whatever activity serves to unite its common interests. The bank must meet these conditions. The bank has always been, is now and must always be a "group product." It must serve the group before it can align itself with larger activities. It must profit from the operations of local business before it can buy bonds or securities in other directions. This recalls the great principles employed in banking before referred to, namely, that the bank must be a part of the community it serves, that it must be known to the people of the community, trusted by it and, directly or indirectly, administered by community effort.

Eugene Richards

These requirements have developed in the United States under the State Banking laws and later under the National Bank act of 1863 what has become known as "Unit Banking." One of the best descriptions of unit banking was contained in an address delivered by Hon. John W. Poole, Comptroller of Currency, before the Maryland Bankers' Association, May 23, 1929.

"The business of a unit bank" said Mr. Poole, is derived from the community in which the bank is situated. This includes such business as may be afforded by the commercial activities of the city, town or village and by the outlying farming communities. The president of the unit bank is ordinarily a prominent local citizen and under the old economic regime he had an opportunity to become interested in local industrial enterprises and local public utilities.

"Under the system of horse transportation for the rural communities—a system which ended with the close of the pioneer life of America—the unit bank was in a much stronger position than it is to-day. Apart from the question of their great contribution to the up-building of local communities, they were profitable as operating corporate units for the reason that they were normally integrated with the local economic situation. The president of such a bank was a personage in the community and the bank fostered and financed local enterprises. The banker was a factor in the local street car company, the local telephone company, the local gas plant, the local power plant and the like. If I were asked to pick out a single type of institution which has contributed the most to local community independence and thereby to the foundation of our National development, I should choose the unit bank. It is most representative of the genius of the American people.

"Looking, however, at the unit bank from the viewpoint of present day economic and social conditions, the question is being raised whether the unit bank can survive. The unit bank like many other types of local enterprise, was made possible by the great distance between the local settled communities. Distance has now been abolished and as a consequence of this one factor, the unit bank finds itself face to face with difficulties that seem to be almost insuperable. The old opportunities for the local banker to have a hand in local enterprises have passed away because the local enterprises have become to a large extent merged into larger National operations. Every phase of the public utility business has passed from local control into the hands of great centralized corporations which are able

Strong enough to protect you
Large enough to serve you
Small enough to know you

16 CONVENIENT OFFICES

MAIN OFFICE OPEN UNTIL 5:30 DAILY EXCEPT SATURDAY

BRANCHES OPEN SATURDAY EVENINGS 6 TO 8

WE SERVE EVERY PATRON AS AN INDIVIDUAL

We, at the Grand Rapids Savings Bank, regard each of our over 75,000 satisfied customers as an individual, entitled to individual service. We train our bank personnel accordingly.

Rarely does a new customer come into "THE BANK WHERE YOU FEEL AT HOME" the second time without receiving some evidence of recognition. We feel it our business to know our patrons—and to recognize them.

We are growing, but shall never permit size to alter the warmth and friendliness of this institution. Our policies are constant. Our ideals do not vary.

You will always be considered as an individual here. Your patronage and your friendship will be valued and respected.

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Grand Rapids Savings Bank

"THE BANK WHERE YOU FEEL AT HOME"

to give better and more efficient service. The financing is not done in the rural communities but in the large cities by the metropolitan banks. The unit bank being therefore thrown back upon its own resources has to face the rising cost of management with a relative decrease in income. Many of them are now unable to offer to young men entering the banking business either salaries, or the prospects of a career of sufficient attractiveness to obtain the highest type of management personnel."

Anyone who is at all familiar with the great changes which have taken place in business economics within the past fifty years will see at a glance how these changes have affected our system of bankking as it has served the group or unit from the time of its establishment in the early history of the Republic. With all the State and National protection and advantages, it has still depended upon its individuality and isolated identity while other business has progressed through expansion as a whole.

As a result and as a necessary consequence, we are now witnessing a similarly necessary concentration of control over unit banks. It is called group banking.

The movement is not peculiar to any locality or any designated part of the country. It is country-wide. Banks are realizing that they must avail themselves of universal trends. They must economize where economy is necessary and pool where prudence requires more safeguards. In an orderly and efficient manner banks are uniting under a central management and personnel for the purpose of operating as nearly as possible under a single system, yet having all the advantages in capital, credit, influence, economies and administration of concentrated banking service.

While, at first sight, this system may seem an unwieldy one to the man or business who has been a depositor or borrower at the local unit bank, it is being brought about without the loss of "local color," after the manner speaking, as it effects the group or unit habits. The bank must still live on through local patronage. The group idea does not change this fundamental. A group of banks cannot live without the confidence of the individual or unit bank. Each bank must continue to be conducted as banks have been conducted since banking began, adherent to the needs of its clientele, of the town or city it serves and of the individuals who make up the community.

The arrival of "group banking," therefore, is merely a development along with the trend of conditions, the same as the State and National Bank and the Federal Reserve System were forward steps toward better banking. It is a readjustment of the bank into modern progress that is as necessary as it is prudent in order the better to serve its community and along with that service to be a progressive unit in the onward trend of progress.

Eugene Richards,
Vice-President Old Kent Bank.

WINDOW TRIMMING.

High Lights on a Most Important Subject.

Every day makes greater demands on merchants to survive by ability. Ability, boiled down, might be said to be the use of judgment to the end of knowing what to do, or what not to do, and the quality of carrying out decisions. which have been made after study and planning.

The above qualities rightly used, make an able buyer, an able advertiser, and an able merchant. They are the tools of the man who knows.

An able advertiser is one who by keeping himself informed as to advertising mediums, space, when to advertise and when not to advertise, the correct use of words and figures, correctly laid out. Further, advertising ability and merchandise ability is expressed through knowledge of how to attract attention, develop an appeal, create a desire to possess, and make sales through the medium of display.

Why do people buy? A leading periodical in the merchandising field states that buying is done to fill a need, or for comfort, or for luxury, or for a combination of two or three of these primal causes. A sale is nearest made when a person desires to possess. A sale is made when he or she decides to possess. Because the thing desired is at hand and can be seen, handled and inspected, almost at the same time that desire becomes a fact, makes display the most direct method of sale through advertising.

Window display can be a silent partner, a tireless servant, and unsalaried clerk, who will work for you twenty-four hours every day.

Beside the direct sale value of display, you can make it express for your store, all of the desirable qualities of good business. On the other hand carelessly trimmed and poorly cared for show windows may tear down the results of much effort that may have been made to create a favorable impression.

A poet wrote, "The eyes are the windows of the soul." Store windows are very apt to reveal what stands in back of them. Truth in advertising may be an unwritten slogan completely covering a store front.

What are you paying for the privilege of sidewalk, or to be near the passers-by? Rent, taxes, and many other store expenses are based on the fact that the store has display windows. How many stores are getting a just return for what they pay for the privilege of showing merchandise to the public —close-up?

The automobile has greatly widened the area of shopping centers. While it may carry away some of your neighborhood business, it also gives your store the opportunity of drawing trade from distant shopping centers. This opportunity is increased or decreased, to a large extxent by the impressions —favorable or unfavorable — that are made on the minds of the passers-by. A store, by the condition of its front, can convey "a pleasing personality," an inviting atmosphere, courtesy, honesty, good will, service and good management, as well as other desirable business increasing qualities. And just as surely the elements of poorly and carelessly managed business will be shown up in the lack of care and attention to the display windows.

People use personal appearance to cover impressions of prosperity, neatness and order to their associates. The impressions of good business qualifications can be conveyed with equal certainty by the appearance of window display.

An ordinary cut of meat, correctly garnished, will look the equal of a superior cut, which is displayed in a commonplace manner. An article selling at cut price—with decoratives correctly used to leave the impression of full value—will have much better chance to be sold then where the same article is displayed in a hodge-podge manner.

The value of advertising space is not the space itself—it is what is in it. Likewise, display windows cannot be valued by square footage and location, but by the displays in them.

Any grocer or butcher, who would be reluctant about trusting his car to be repaired in a garage, whose windows were poorly trimmed and where there was a lack of order in the general appearance of salesroom, stock room and repair shop, should remember that an automobile man may also get his impressions from the appearance of other stores than his own.

So much for the ethical side of display. Let us now look into some of the usual and accepted habits of display as applied to the average food supply store.

The use of dealer help or National advertising displays is one that needs careful thought.

Too often a retailer allows the use of one or more windows to the stereotyped class of manufacturers' displays without due consideration to the sales creating possibilities of the display material to be furnished, and its correct usage. Favoritism to a product—its jobber or manufacturer, can be an invaluable reason for using display space. If a retailer uses what he considers good judgment in selecting space in newspapers, and periodicals, basing his conclusions on circulation, etc., he should employ reason in selecting displays to occupy the advertising space in his show windows—basing his conclusions on window circulation possibilities, and sales creating possibilities. When you buy newspaper advertising space, you have to buy it with the circulation as it is at the time, but you can increase the window circulation of your own store windows and window sales and profits in proportion.

There is some advantage in displaying a product, Nationally advertised in a hook-up with a campaign, but to merely allow use of windows, to get a free window trim without due regard to the "punch that sells" in the display cannot be considered good and wise procedure.

The subject of price is one that needs careful attention as regards to display. To-day price counts so much in sales making that probably no window should be planned without due consideration as to the use of price cards. The following illustrates a point in favor of using the price card even with a dealer help window trim. Mrs. Smith sees a display of R brand mince meat in Jone's store window as she passes by. Her attention is arrested to the display but no price is mentioned. Then she remembers that she can get X brand mince meat at Brown's store for 21 cents. So while the desire to buy or possess became a fact with her as a result of seeing Jone's display, still she bought of Brown's because of the price.

The show window is the most valuable space in a store. If you would not give up space for storage to manufacturers or jobbers without just compensation of one kind or another, certainly you should not allow your most valuable space to be used without prospect of value.

Getting back to price tickets. The appearance of the price cards can do its part to create a correct impression just as much as a properly trimmed window can do. A window display has been described as a huge advertisement which is laid out with merchandise and window trimming accessories and decorations in place of printer's type and illustrations. If a store owner would not tolerate careless typography, composition, layout, and poor cuts in advertising on the printed page, he should not allow poorly made price tickets or show cards in his windows, nor tolerate careless window trimming.

When a store takes as much interest in the subject of trimming its windows as in any other selling or advertising method, the result in profit for the amount of money and time expended will be in excess of what is anticipated.

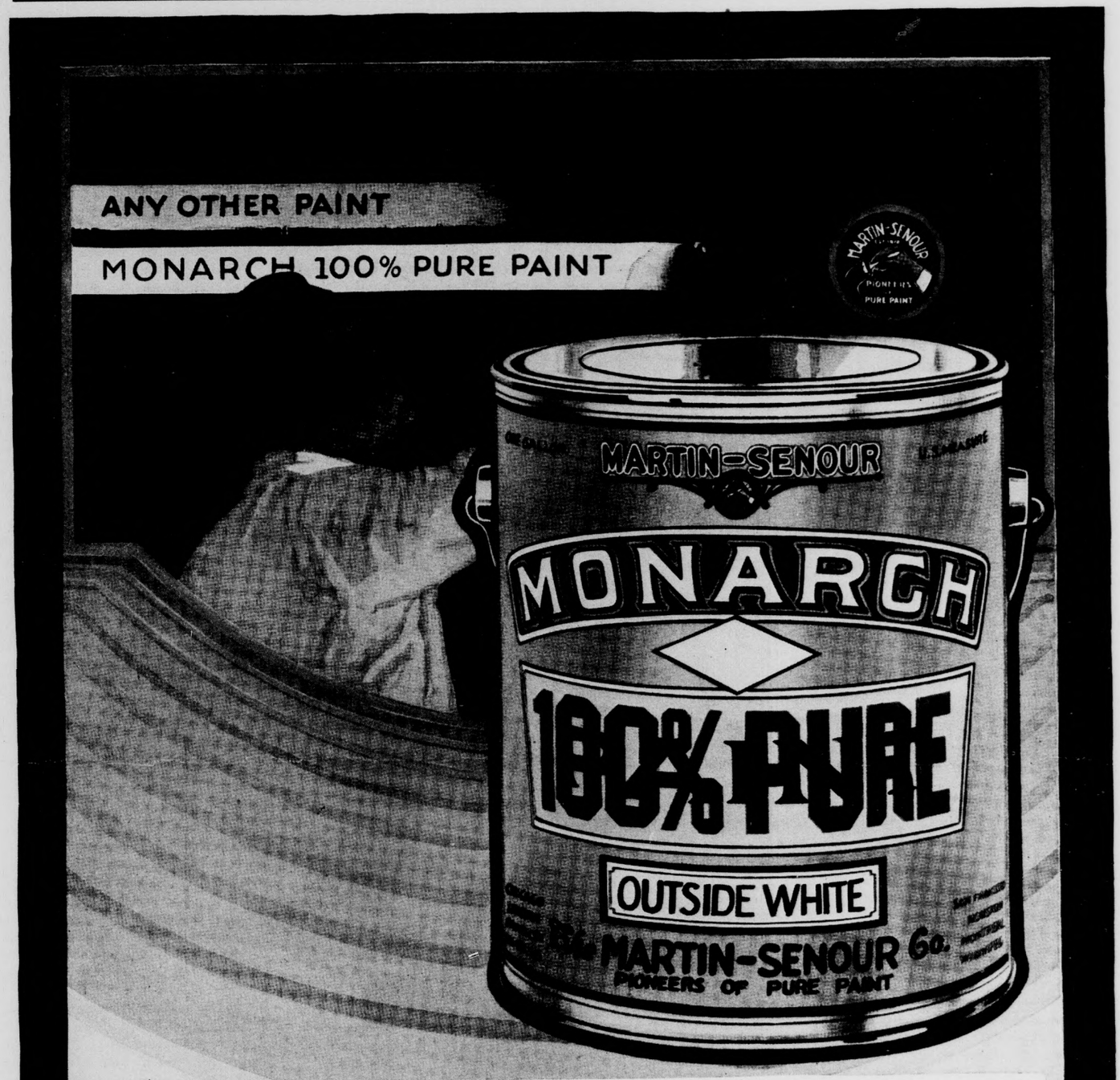
The most successful retail business institutions are those who carefully plan and execute their displays. The failures in most cases are among those which failed to realize the import and necessity of giving display its rightful attention.

Window display is the cheapest kind of advertising. Figure it out for yourself.

A. Fred Tracy.

A few years ago the discussion of women centered around the length of ironing boards and the height of kitchen sinks. To-day those discussions include the length of wheel base in motor cars and the position of brake and clutch pedals. In other words, women are no longer merely kitchen-minded. They are no longer strictly home-minded. They are thinking in broader circles, which include everything from bobbed hair to politics, and from household problems to golf hazards. Also, they are doing the spending for the family, and the way they think governs their buying. Meanwhile a lot of retail merchants are still merchandising in terms of kitchen-minded females and income-spending males.

Use spunk, not bunk.



YOU are the man, Friend Dealer, who meets the public and gets the knocks or boosts. That's why we say—"You be the judge." What you tell your customers carries authority—you must make good. On your recommendations depend your prestige and profits.

We will send you—absolutely free of charge and without obligation—a one-pint can of Monarch 100% Pure Paint. We would like you to put this to every conceivable test you wish. Compare it for purity of whiteness—hiding and spreading capacity—easy working qualities. "You be the judge."

You can expect to get out of a can of paint only what you put in the can. Monarch's forty year old formula, appearing on every can, is your assurance that Monarch has withstood the test of time and that scientific research has failed to discover a better paint.

Pure carbonate of lead, pure zinc oxide, pure linseed oil, pure turpentine and turpentine drier and the necessary pure coloring matter—nothing else—no adulteration—no substitution.

Let us also tell you about the Martin-Senour Successful Sales System.

The MARTIN-SENOUR Co.

ESTABLISHED 1878

Chicago - Lincoln - Brooklyn - San Francisco - Los Angeles - Houston - Boston

UTTERLY USELESS WOMEN.

Observations By Most Popular Woman Writer in America.

There are times, I suppose, when all of us are filled with intensest envy of Adam before Eve was created, because there were no women in the world to bother him. There were no female reformers, no women with missions, no mothers of infant prodigies, no ladies with careers, and life must have been to him one glad, sweet song of untrammeled freedom that the balance of us can never know.

Of course, this mood does not last. We are bound to have women, if for nothing else than to have someone to complain to and somebody to lay the blame on when things go wrong. They are, so to speak, a blessing thrust upon us. Nevertheless, it is sadly true that woman is far from being always the soothing presence that she is poetically reputed to be, and there is no denying that a considerable proportion of our feminine fellow creatures exist as a kind of mustard-plaster, whose chief mission seems to be to irritate and raise a blister upon society.

To aver this is rank heresy. These are the days of woman-worship, when woman regards herself as a guardian angel with a divine commission to run the universe, and the suggestion that she does anything but add to the sweetness and beauty of life will be hotly resented.

Nobody is going to question humanity's debt to woman in general. But for her we would not be here at all, or have the privilege of working, or the diversion of taking patent medicines. Still, great as has been the sex's service to the world, the individual woman is frequently an affliction that reconciles us to the brevity of life, and in our secret hearts we all keep a little list of the women who never would be missed did an inscrutable Providence see fit to remove them.

First and foremost is the woman who has a mania for tendering unsought advice. Whenever there is a call for a Solomon in any community she always bobs up, ready to answer all the conundrums for everybody around her. It makes no difference that she has not ordered her own affairs successfully; that her house is notoriously ill kept; that her children are badly reared. that she is chronically out of a servant. She may not know what she ought to do herself under all circumstances, but she knows what you ought to do, and she has no hesitation in settling the great problems of your life for you, gratis.

Do you contemplate moving to a new house? She takes an afternoon off to come and tell you that you should move to such and such a street because of its being a fashionable neighborhood. or being high and dry, or she counsels you not to take the place that you had picked out—and all without knowing anything of the reasons that have caused you to select some particular locality. Are you changing servants? She is sure to hear of it, and toddle around to tell you that you ought to hire an Irish woman, or a Swede, or a colored girl, or a Jap, when the truth is that all nationalities look alike to you if they know how to cook and to sweep under the beds. Have you a child so delicate and nervous that a harsh word almost shatters its sensitive organism? She makes no bones of impressing on you that it is your duty to whip its nonsense out of it, although you may know that a blow would almost be fatal.

She knows—and she alone—if you are unfortunately married, whether you ought to get a divorce from your husband, or suffer and be strong. She knows how high your grocery bill ought to run, and whether a new dress is rank extravagance or necessary self-respect. Only she knows whether you should encourage young Brigsby. who is honest and worthy but poor, to visit your daughter, or turn a cold shoulder on him in favor of old Gotrocks, who is rich but decrepit; and whether you should send your son to college to study the profession of football, or put him in a grocery store where he can acquire the price of salt codfish.

The old proverb that fools rush in where angels fear to tread was written with special reference to the woman with the free-advice habit. She is one of the greatest pests of society, and although an epidemic among her would cut down the census report 10 per cent., how heroically, nay, how cheerfully, wou0ld we do without her.

Close akin to her is the estimable lady who feels it her sacred duty to censor all your amusements and pleasures and little habits. She has an iron-bound code of ethics that consists of an unfaltering belief that everything that she does not enjoy is wrong. This is a nice, optimistic self-conceited theory that is all right for the one who possesses it, but is pretty hard on the victims to whom it is applied, for such a woman is utterly incapable of arising to the generosity of allowing other people to have as good a right to have their own point of view, and to run their own consciences to suit themselves, as she has. She is the Standard of correct conduct and unimpeachable morals and the only Christian virtues, and she has no false modesty about setting herself up as an example.

This world is, alas, a vale of tears and sorrows, and in it none can hope to escape visits from the Standard,

Dorothy Dix

even if one does not have to live with her, as is the unhappy lot of many. She comes, and no matter how happy and cheerful and above reproach you may have esteemed your family life to be, her eagle eye immediately perceives the weakness and laxness and general decadence into which you have fallen, and that you are automobiling along on the downward grade at about ninety miles an hour.

"Maria," she says, sternly—for she is not the coward to refrain from saying an unpleasant thing merely because it would hurt your feelings—"is it possible that you allow your husband to smoke in the parlor, and that you have wine on your table, when statistics show that rum and tobacco pave the way to a drunkard's grave?" Or, she takes you sternly to task for reckless extravagance, and a wanton cultivation of a frivolous spirit, because you have put a few fluffy ruffles on little Susie's dress; and she bitterly prophesies that your half-grown son will bring your gray hairs in sorrow to the grave, because you are foolish enough to trust him with a latch-key and put him on his honor about his conduct, instead of keeping him a close prisoner under home surveillance, which she is confident is the only proper way to raise a boy.

It is idle to exploit to the Standard your own theories of domestic expediency—that the man who is permitted freely to do as he pleases in his home stays there of an evening; that it is cruel to force a child to wear ugly clothes when it may just as well have pretty ones; that the boy who can not go openly out of the front door always sneaks out of the window, and that there is no way to make the fruits of forbidden pleasures so tempting as to build a high wall about them. These are not the Standard's theories, and consequently she knows that you are wrong. No doubt the Standard has her uses in keeping us chastened and humble, but we could worse spare a worse woman and it is observable that men who have been married to this kind of a wife always bear up with a remarkable fortitude under her death.

The lacrimose woman is another sister that we could do without. There are women who always salt us down in their tears every time we meet them. They wear depressing black gowns and funereal gloves and weepy veils, and they talk with a sniff in their voices. This kind of woman is melancholy and dyspeptic by nature, and she would not be happy if she could. A death in the family is a positive treat to her, a secret sorrow that she can tell to everybody is a luxury, while a husband who is a drunkard and starves and beats her is a perfect joy forever for the excuse he gives her for going on a perpetual debauch of sorrow.

Our melancholy friends would not be such an affliction if we could always remember, what is really the truth, that when they are pouring their tale of woe into our ears and sobbing on our necks they are really enjoying themselves, and that when we pity them most they are having the most fun. They would not be comforted for pay. They nourish their griefs by dwelling on them, they feed their sorrows by talking about them, they keep their wounds sore by always pulling them open when they show a sign of healing; and they are so utterly selfish that they do not perceive they are taking their pleasure at our expense, for there are few things that are a greater drain upon us than the never ending call that is made upon our sympathies by the women with perpetual sorrow that we are impotent equally to remove or to assuage. In a world that has trouble enough for even the luckiest of us, the woman with the ever-flowing tear-duct is the drop that makes the cup of misery run over, and if she could be gently

THE experience of successful canners has conclusively demonstrated that the first step in proper canning is to select the proper location, a location preferably where not one but many items of quality may be profitably grown.

A location naturally adapted with proper soil and weather conditions will naturally produce superior flavor and quality.

Lake Odessa Canning Company, located in Southern Ionia County in the heart of a vast territory suited to the growing of a general line of vegetables specializes on just those vegetables which are particularly succulent at the proper harvest time. The variety of its pack provides a diversification of items and thereby enables the buyer to obtain the minimum rate of freight without the necessity of warehousing straight cars of single items.

This institution, created with the idea of being better able to serve Michigan Wholesalers and retail dealers through geographic location, better service, and further cooperation, has doubled and trebled its capacity during the past eleven years in the effort to keep pace with the growing demand for properly processed products.

BRANDS

Odessa, Ionia, Radio,
Little Boy Blue, Bunny Club, Pontiac,
Cream O' Garden, Commonwealth

LAKE ODESSA CANNING COMPANY

Lake Odessa, Michigan

and painlessly removed no one would regret her.

The woman who achieves the reputation of a fine conversationalist is another of the bores of society from which we would gladly escape if we could. She is Cultured, with a big C, and she feels that a charge is laid upon her to enlighten the world. To her all places are a rostrum, and every gathering of people an audience. She never talks. She never gossips. She is never betrayed into a colloquialism. She always orates, in sounding periods and polished phrases, and she never by any chance lets you get a word in edgewise. She never takes into consideration that the sweetest earthly music to all of us is the sound of our own voices, and that we would rather babble about our own affairs than listen to the eloquence of a Demosthenes. She assumes that we consider it a privilege to sit in silence at the feet of one so gifted as she, and so she maunders on, upon conversational stilts, without pity or regard for the suffering depicted in every face about her.

Like Samson, the brilliant conversationalist has slain her thousands with the jaw-bone of an ass, and it is a singular proof of the restraining influence of civilization that nobody has retaliated upon her with her own weapon.

Another woman that we could do without is the unconventional woman. Conventionality is the set of rules that society drew up to keep us from trespassing on our neighbors' rights, treading on their corns, and in consequence being in perpetual shindy with them, but the unconventional woman refuses to play the game of life according to Hoyle. If she lives near you, she is always popping in at the kitchen door instead of the front door. If she comes to visit you, she invariably surprises you, instead of waiting for an invitation, and the result is inevitable. You hate her for it.

You ask her to dinner, and she ruins your table by bringing along a morning's patching, and she runs in unceremoniously, instead of waiting for your At-home day. She asks you impertinent questions, and tells you home truths that your own mother would not dare to utter—and all because she is so unconventional. There is nothing in your house secret or hidden from her, and if you could, oh, how gladly would you shut her up in the closet with the family skeleton and lose the key.

Perhaps, though, after all, the two women that we could do best without are the women who are paragons themselves, and those who are the mothers of infant wonders. The woman who is a model is hard to bear because she presents such a contrast to the general faulty and dissatisfied lot—a contrast to which she is never weary of calling our attention. She has the perfect house, the perfect servants, the perfect dressmaker, the perfect doctor, the perfect preacher; or if these were not perfect aforetime, they become perfect the minute they pass into her possession. Her touch is the Midas one that turns inferior metal into gold.

"You should have Mme. Celestine make your frocks. She does mine," she will say, with a complacent glance toward her own commonplace dress and a sniffy look at yours that bears the sacred name of a Parisian house on its belt. "I don't see how you can bear to live in town when the suburbs are so much more desirable; of course where I live is the only real place," she will remark. "Is this the way your cook dresses her salad?" she will ask at dinner; "now the right way, and the way I do it is so and so." Such vanity is its own reward, but common humanity demands that such women should be shut up in solitary confinement.

Quite as wearing, and more numerous, is the woman who is the mother of wonderful children, and what we are all called upon to suffer from infantile bons mots, and the precocious performances of our friends' children, must surely be accredited to us for righteousness by the recording angel. Who knows a house in which there are children where the whole conversation is not inspired from the nursery? Who has escaped having to hear little Johnnie read, with the elocutionary effect peculiar to seven, or who has not had to applaud little Mary's recitation mendaciously, or to perjure himself politely after writhing under little Sallie's strumming on the piano? Who does notk know the woman who spends hours and hours in a monologue that you dare not interrupt, in which she exploits the genius of each particular child, in one of whom she sees a Bernhard, in aoother a Gibson in a third a Rockefeller, in a fourth a presidential certainty of the future, and in none of them the commonplace, ordinary little creature that it is?

We forgive much, for the world is more charitable than it is reputed to mother-love that makes a woman see swans in all her ugly goslings; nevertheless there are very few of us who are not ready to take to the woods when the mothers of infant prodigies dawn on our horizon.

Nor are these all of the women that we could do without. From the woman who giggles, from the woman who tries to be vivacious, from the woman who has an illusion that she is a fascinator of men, and from all women who talk of dress, disease and domestics, good Lord deliver us!

For they never would be missed.

Dorothy Dix.

Selling Fans To Other Merchants.

A great many merchants use fans for various kinds of window displays, to get a motion effect. For instance, a toy dealer displaying a new idea in put-together toys, had a merry-go-round and a windmill turning by means of a concealed fan. A coal dealer, trying to attract the attention of those whose bins needed replenishing, showed a red devil standing over a coal-fire, the flames of which were represented by red tissue paper strips, blown by a fan beneath.

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MEN!

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"The name of Herkner on the box adds prestige"

IN making a selection of a gift, no matter what the price consideration may be you will find our display embraces a suitable one for any member of the family.

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THE SMALL INVESTOR.

Safeguards He Should Throw Around His Savings.

The importance of a strong diversified list of securities for the average or small investor can not be too greatly stressed. It is more important that the investor with from $5,000 to $25,000 should safeguard his investments than the man with a large list of holdings. A loss of $1,000 is usually a greater hardship to the person owning $10,000 in stocks and bonds than a loss of ten times this amount would be to the large investor.

When I speak of the small investor, I mean the average man with from $5,000 to $25,000 for investment, and in this article I am referring to investors, not speculators.

The question arises as to why the small investor will buy a stock or bond upon the advice of an uninformed party, put it away in his safety deposit box, and forget about it.

When a merchant invests in a lot of merchandise he checks his merchandise with his bill, inspects the quality, workmanship, etc., to see that it is worth what he paid for it and then puts it up for sale.

What happens if it does not move? He tries to find out the reason. Is the merchandise too high priced? Is the pattern, style or color wrong? Or what is the trouble? He immediately makes some move to dispose of this merchandise without a loss.

Does he do this with his securities? As a rule, he does not. He buys a stock or bond upon the advice of some other investor or friend, then puts his certificate away and waits until some one tells him that his security is high enough to sell or that the stock or bond has gone bad and that he had better get what he can out of it.

Why does he not take the same attitude towards his securities that he does toward the suits and shoes which he buys? He should ask himself the following questions: 1. How long has the company whose securities he plans to buy been in business? 2. What does the company manufacture? 3. Is there a demand for their product? 4. Is that demand going to continue? 5. How much does the company earn? 6. What policy do the directors take towards the stockholders?

We now come to the question of what securities the small investor should own. Under ordinary conditions, the individual with a total capital of less than $5,000 would do well to put it into certificates of deposit in a good state or National bank.

A keen interest in investments has been created in the last few years by consolidations and mergers. This has caused a desire on the part of the public to want to share in the profits of the leading corporations of the country.

If the public would invest in nothing but good corporation securities, it would be all right, but a great many investment houses have seen the opportunity to re-finance "partly going" concerns at a great profit to themselves. In some cases, the new management has been able to make a success of the business, but in hundreds of cases any letting up of the business would lower their earnings and the public would be holding the bag.

In summing up the foregoing statements the best rules to follow are as follows:

1. Do not buy promotion stocks, but limit your investments to stocks and bonds in the leading companies which have proved their ability to earn. Go back over their earning and dividend statements of several years to learn this.

2. Buy the securities of a company manufacturing an essential article, not a fad that may be in big demand today and not wanted to-morrow. Be sure that the industry chosen is sound as well as essential.

3. Diversify your list so that a drop in the earnings of one or even two groups does not serious affect your income.

4. Buy stocks and bonds which are marketable and seasoned and buy only from a reliable investment house or your bank.

Sidney Medalie.

Suggestions As To Clerks.

An employer named Shelby R. Smith, who is well known in the West, makes the following suggestions as to clerks:

1. Are clerks employed without being required to give references?

2. Are they made to feel that premium will be placed upon the traits of honesty and courtesy?

3. Does the employer dignify the work by carefully examining the applicant's antecedents?

4. Is the necessary attention given to the moral fiber of applicant?

5. Does the employer consider it worth his time to enquire as to the way applicant utilizes his spare time; what time is given to reading and mental improvement; what type of amusement is required to interest him?

It is worthy of mention here that one of the Nation's most successful employers of men required of every employe a sufficient knowledge of the Book of Proverbs for applicant to recite from memory three chapters. If he could not recite three he was required to learn them before becoming a member of the organization.

It might be interesting to investigate the background for the honesty of Lincoln which earned for him the name of "Honest Abe" and of whom the incident is related that upon discovering a small error he had made in weighing an article he had sold while clerking in a country store he walked several miles to rectify the mistake.

Politeness.

The sweet thing turned to a polite young man who was showing her through the factory and said, "What is that big thing over there?"

"That is a locomotive boiler."

"Why do they boil the locomotives."

"To make the locomotive tender." And the polite young man continued to look straight ahead.

Birds teach us that though we may have failed to feather our nest we may still be happy.

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Thrift Habits In the Hardware Store.

It is usually a difficult matter to draw the line between thrift and parsimony. and on the other hand it is just as difficult to draw the line between intelligent spending and waste. A story is told of the elder Bennett hiring an office boy for the New York Herald. Each applicant for the job was invited to demonstrate how he would open a tied parcel.

One boy, brought up in the sound ideals of Horatio Alger, patiently untied the cord, wound it into a little ball, wrapped up the paper neatly, and, all this done, handed the contents of the package to Mr. Bennett.

The second boy, confronted with the package, whipped out his knife, quickly cut the cord, crumpled cord and wrappings into a ball which he flung into the waste basket, and handed the goods to his would-be employer.

"You're hired," said Bennett. "In this business, time is money, and second hand twine and brown paper are waste."

The story, which may be apocryphal, is often cited to illustrate the stage where ingrained thrift may become parsimony.

The tendency of the present age is in the opposite direction, with waste dominant. In many a hardware business the unconsidered and unrecognized leaks run away with the greater share of the potential protfis. While the hardware dealer does well to guard against the petty thrift which costs more than it is worth, he should be even more on his guard against the leaks which can readily be prevented by mere thrifty habits of business.

It is important, though, that the entire staff should get the thrift habit. Many a merchant, himself thrifty, finds his best effort completely offset by wasteful helpers. It is, indeed, wasteful for the merchant to busy himself with petty detail when there are big things demanding his attention. Yet in many hardware stores the boss is so busy fussing with petty detail that he leaves his competitors to land the big things.

Systematic methods—not too elaborate—will enable the proprietor or manager to delegate to his helpers a lot of routine duties and responsibilities. It has often been said that the small things in life and business are the ones that count, and this is very true in many cases; but it does not necessarily follow that the small things in business have to be attended to by a man whose time can be used to advantage in going after the bigger things.

The up-to-date merchant will have a system in his store whereby much of the petty detail will be attended to by those in his employ, whose time is not or should not be as valuable as the merchant's time. A store without system, and where all the responsibility is placed on one man, is full of leaks. An employe without responsibility of some kind in connection with the business will not give the service that should be given, and that would be given if he were made to realize that responsibility rested on him and confidence was placed in his efforts.

The majority of men have a feeling of capability, and the wise merchant who wishes to get the best efforts out of his helpers will place on them certain responsibilities that will make them feel they are part of the business. The employe who feels that a certain share of the success of the store depends on him is always much more willing and enthusiastic than the man who is afraid to do anything of his own initiative for fear of making an error.

The placing of responsibility on individual members of the staff is therefore a very important item in store organization. It produces better men, adds to the efficiency of the store, and gives the dealer time to plan bigger things ahead.

Did you ever notice the expression of the young boy who has just started to learn a business, when he was sent out with the responsibility of getting a $10 bill changed? Did you ever notice how careful and painstaking the young clerk is when given the responsibility of taking stock of the paint? If the reactions of your helpers under such circumstances have escaped your notice, try them out some time. Hand over to them some minor detail you are now attending to, and see how they react?

In endeavoring to check the leaks in his business, one of the first things the hardware dealer should do is to organize his entire staff, and to pass on to them a share of the responsibility. He can't do much to check leaks when he essays the entire job himself. The workers must get the thrift habit as well as the boss.

There are many individual leaks in a hardware store. While each of these may appear small in itself, the aggregate losses run to a considerable sum. A few such leaks may be enumerated thus:

Loss through breakage, occasioned through careless handling of merchandise.

Loss through unnecessary burning of lights.

The use of large sheets of wrapping paper when much smaller sheets would prove sufficient.

The habit of using letter-heads and other expensive paper for scribbling paper.

The waste of oil through leaving measures partly filled.

The waste occasioned by winding numerous strands of twine around parcels. This waste is often unnecessary, and spoils the appearance of the parcel.

Using new hammers and hatchets for opening cases, thus preventing their sale as perfectly new goods.

The careless manner in which some clerks replace merchandise on the shelves after showing it to customers.

Loss occasioned by having to tell a customer that goods asked for are "just out."

Loss through carelessness in the delivery system.

Loss of merchandise through theft by dishonest customers.

Loss of business through not being courteous to customers.

A leak often experienced in hardware stores is that of being out of stock in certain lines of staple goods for which there is a steady sale. Thus recently a painter called on a hardware firm for six packages of 00 glazier's points. The clerk told him that they were just out but would have lots of them next week. The painter then went to another store and purchased sufficient points for the job in hand. The following week he dropped into the first hardware store and again the clerk told him they did not have the points in stock.

The clerk blandly explained that a shipment of goods had arrived but the points were missing. What actually happened was that the clerk had forgotten about the shortage; and as no regular system of stock-keeping was established in the store, the order sent to the jobber failed to include the glazier's points.

The item was of course a relatively small one. Yet a good customer was disappointed, inconvenienced and possibly antagonized. Delays of this kind are very annoying to customers, and are not infrequently responsible for such customers going elsewhere.

A simple solution of the problem is the use of a want book or want list system. And this system should be not merely established, but kept up. There should be a want book or want pad in every department; so that the clerk who notices a shortage can note it down at once. Where only one want book is used, it is often out of reach of the clerk at the time a shortage is noticed. He makes a merely mental note of it, and quite often forgets to put it on paper when the chance comes. When a book is kept in each department it is always easily accessible, and there is no excuse for failure to make the needful entries.

Losses are quite frequently due to neglect to keep posted regarding price changes. It may often happen that a merchant will purchase a supply of a certain line of goods and a considerable price advance may occur a short time afterward. In many cases the merchant does not take advantage of an opportunity that would justify him in advancing the retail price.

I remember a case that came to my attention a good many years ago. Cut lace leather cost 70 cents a pound and a certain retailer on the basis of this cost was selling it at 95 cents. The wholesale cost continued to rise. When it reached 80 cents the dealer increased his retail price to $1 a pound. As he had bought a good stock of the article, he did not bother any more about price until he ran out of a few sizes. Then he found that it would cost him 95 cents a pound to replenish his stock.

A great many hardware lines fluctuate up and down; and it is worth while for the dealer to watch the prices in order to protect himself. More than that, a careful eye on price fluctuations and a study of price tendencies enables him to buy to better advantage.

Losses sustained by retailers through neglect on their own part and on the part of their clerks to charge up goods probably run into large aggregate figures. One small town dealer met this difficulty by establishing a rule that every clerk had to keep tab of every lot of goods that went out, whether or not he made the sale. Thus, if a customer came in for some goods bought earlier in the day, or telephoned for, and the clerk who made the sale was out, and the clerk who saw the goods go out was temporarily engaged and unable to determine whether they were charged or not, this clerk was nevertheless required to make a note of the customer's name and the goods and later check up the item with the clerk who made the sale.

"It is just one constant checking up of one another from morning to night," the dealer told me. "Of course, it is understood the clerks are to watch the proprietor just as closely as the proprietor watches them, and check him up just as hard. Sometimes I catch them napping, but not often. Occasionally they catch me. By this system we can feel pretty sure our losses through failure to charge items are practically nil. But the number of such transactions indicates that before we adopted the system our losses must have been heavy."

An expensive leak, and one that often effects the efficiency of a hardware business, as well as involving financial loss, is the neglect to change newspaper advertising regularly. I recall one instance where, on January 17, I happened to see in a newspaper an advertisement offering season's greetings to friends and neighbors and stating that a big sale of certain lines would continue until the end of the year as the store was preparing for stock-taking.

That of course is not a typical instance, yet it actually occurred. Here was newspaper space used for fully eighteen days during which the advertising had no value whatever.

Advertising waste is more often due to failure to change the advertising often enough, or regularly. One hardware dealer in my town has a small space but he makes a practice of changing his "copy" twice a week. Thus each advertisement receives three insertions. Consequently, the reader is never given anything stale; the repetition is just sufficient to be effective and not sufficient to lose its effect.

People nowadays are reading advertisements more closely and more regularly than ever before; and firms which pay attention to their advertising are sure of a good hearing. At the same time advertising costs are higher; and it behooves the hardware dealer to make his space pay him the biggest dividends possible. To do this, he must give his readers live "copy" and change it frequently.

This involves systematic habits of accumulating ideas for advertising, of preparing copy, and of changing your advertising. Have a definite time for this work; and you will find that when the time comes, you will prepare your copy with less effort and get better results.

Victor Lauriston.

Getting along with others is the first step toward success.

"The Bank on the Square"
Established 1860.

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BOYNTON AND WESSELIUS.

Disastrous Careers of Grand Rapids Railway Promotors.

Jeremiah W. Boynton and a partner named Hale opened and operated a grist mill at Alaska, Kent county. It was not a money maker for the owners. One night flames reduced it to ashes. It was stated that Boynton had caused its destruction. Boynton and Hale were charged with arson, arrested, tried and acquitted by the verdist of the jury. One of the firm's former employes testified that he had set a torch to the property for a financial consideration, but the jury refused to believe his statement.

Having no employment for an active brain and a vigorous body, Boynton decided to construct a railroad to connect Grand Rapids with Reed's Lake. He was without means, but owners of property adjoining the route Boynton had chosen approved the project and tendered aid in the form of notes, payable on June 30, 1894, provided the track should be constructed and a car run over its length from Fulton street through LaGrave avenue, Wealthy street and Eastern avenue on the date named. Moses V. Aldrich, a private banker, would discount the notes and furnish the funds necessary to consummate the project. Boynton excavated trenches for the tracks, purchased timbers to support the rails and made a contract with a rolling mill corporation at Cleveland for the iron needed to put the track into operation. Delays in the shipment of the rails occurred and banker Aldrich was in danger of an attack of nervous prostration. Time was passing rapidly and failure of the enterprise seemed inevitable. Boynton, in desperation, went to Cleveland and gained the assistance of men who could expedite operation at the rolling mill. The rails were produced, loaded on flat cars and pulled out of Cleveland. Boynton, provided with a basket of food and a revolver, took a seat on one of the flat cars and threated to shoot any person who should interfere with the progress of his shipment to Grand Rapids. The rails were delivered in Grand Rapids on June 27 and Boynton lost no time in placing them on the tracks. Aldrich became calm while he watched Boynton and a gang of men at work on LaGrave avenue on the morning of June 28. Rails were hurriedly laid and spikes driven in their ends to the timbers. At the close of the first day (work had been in progress all night) Boynton and crew crossed Wealthy street hill and at 11:45 on June 30 the first car used in construction pushed by hand reached the Eastern terminus at Sherman street. Mr. Aldrich saw the last spike driven before going to his home for needed rest. The notes would be paid.

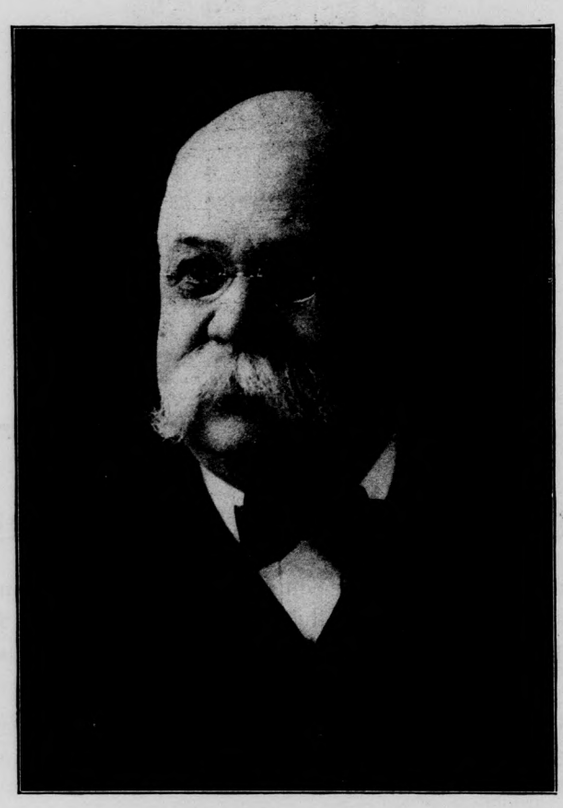
On July 4, four enclosed cars, purchased by Mr. Aldrich, drawn by horses hired for the purpose, made their appearance on the line. Many persons gave vent to their pleasure by riding over the new route. Carryalls conveyed passengers from Eastern avenue through Sherman street to Reed's Lake and return. Boynton organized his enterprise and spent a year in selling stock and soliciting bonuses. With the money so acquired he extended the line to Reed's Lake.

The territory traversed by the Boynton cars was but sparsely settled. Residents of LaGrave avenue were so near the center of business that they continued to travel on the hoof, instead of in the newly provided street cars. Between Jefferson and Eastern avenues only fourteen buildings, mostly houses, had been erected. At present the number is about 500. The Mills farm, the Morris estate and the Colton addition were devoted to horticulture. Beyond Eastern avenue the region was devoted to the production of field crops and fruits. There was very little patronage in that section for a street railway. On summer Sundays and holidays considerable travel was noted to and from the lake. Boynton obtained a right-of-way over the tracks of the Grand Rapids Railroad Co. and operated cars through Fulton and Monroe avenue to Division avenue. He also constructed roads on Lyon street, Bond avenue, Bridge street and Scribner avenue to Leonard street and operated cars thereon with moderate success. Boynton lost control of his company to Samuel Medbury, of Detroit, who placed dummy engines on the Reed's Lake branch and operated trains from a station he had caused to be erected for that purpose at the junction of Sherman street and Eastern avenue. George W. Thayer, manager, and Ebenezer Anderson, assistant treasurer, were Medbury's agents in Grand Rapids.

James H. McKee, assisted by his sons, one of whom is a resident of Grand Rapids, operated the road for a season in the interest of creditors of Boynton. Mr. McKee, a partner of John Ball in the practice of law, was quiet, modest and honest. In every respect he was a worthy gentleman. He had served school district No. 1 as a director and in later years as an efficient secretary of the Board of Education. It is said that to Mr. McKee was due credit for the employment of Prof. E. A. Strong, A. J. Daniels and Charles Chandler as principal and teachers of Central High school. All were able and popular instructors.

Boynton became a veritable panhandler. He borrowed money from friends or strangers indiscriminately. He did not intend to repay them. Many who admired his enterprise and pluck parted with small sums for Boynton's benefit forever. Little Jack Reeves, in the practice of law, was frequently reminded of the fate of the little bull which attempted to toss a passenger train off its track. The bull showed pluck, but bad judgment. In building a railroad from the city through the farms to Reed's Lake, Boynton demonstrated pluck, but bad judgment. His railroad, however eventually contributed valuable service in the development of the city and suburbs.

Sybrant Wesselius—dubbed "Wes" by his intimates—was a big man, mentally and physically—physically too big.



Arthur Scott White.

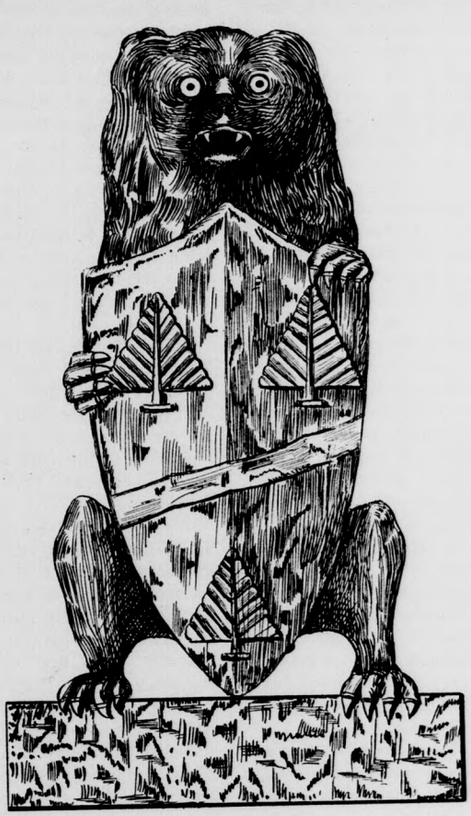
Men of elephantine proportions seldom live to the ripe old age that less impressive specimens of humanity do. Parents wished "Wes" to prepare for service in the ministry. As an obedient son he entered Hope College at Holland, after due preparation had been accomplished for advancement in the public schools. "Wes" was not as pliable as the dominies of Hope had expected. His agnostic mind was filled with ideas which were not approved by his teacchers, and he was invited to transfer himself to some institution which would tolerate him. "Wes" entered upon the study of the law and in due time a sheepskin placed in his possession permitted the holder to practice his profession, in which occupation he was quite successful. "Wes" was jovial; a pleasant man to meet. Politics attracted his attention and active service rendered in behalf of the G.O.P. won him a seat in the State Senate. Hazen S. Pingree admired the big fellow and after he had been elected to the office of Governor of the State of Michigan, "Wes" was appointed Commissioner of Railroads. Out of office four years later, "Wes" looked about for a big job to conquer. He finally decided that an electric railway uniting the city and its principal suburb, Reed's Lake, was needed. A few friends were persuaded to buy stock of a company "Wes" organized, and a route commencing at Ottawa avenue and running through Fountain street, Eastern avenue and Fulton street and the farm lands lying East of the city limits was projected. The road was constructed between the cemetery and the Northern shore of Reed's Lake, at which point a power house and terminal station were erected. "Wes" applied to the common council for a charter which would permit him to extend his tracks to the proposed Western terminal on Ottawa avenue. When an attempt to accomplish a purpose in a wrong way is undertaken it is usually compared to the attempt of a man to move his vehicle by placing it before his house. Another comparison that "Wes" failed to heed is that when one desires to cook a hare, the first act to be taken is to catch the hare. The council refused repeatedly to grant the charter asked for. "Wes" pleaded in vain for kindly consideration. His road would be much shorter and it could be operated much cheaper than the Boynton line. Passengers would be carried from the lake in much less time than had been required to travel over the old established route. Still the council refused the charter "Wes" desired. Operation of the road from the cemetery was undertaken, but it proved to be unsuccessful and was finally abandoned.

"Wes" resumed the practice of the law and engaged in the sale of real estate. He was so occupied when death suddenly closed his earthly career.

Arthur Scott White.

There's no nourishment in getting people to swallow their words.

The fellow who is always getting het-up is liable to be fired.



Dependable Secondary Defense

When the line crumbles, and the opposing backs hurtle through, football fans know that only a strong secondary defense can avert an enemy score.

Likewise, in investing, when great expectations and high hopes fall, it is the strong secondary defense of good, sound bonds that provides a comforting assurance of safety.

Build your defense to meet individual needs. Determine the proportion of bonds required—for many investors, bonds should constitute the entire account—and, make sure that bonds of the right kind are chosen.

The Grand Rapids Trust Company sells dependable bonds. It will counsel with you in selecting the right issues for your particular requirements.

GRAND RAPIDS TRUST COMPANY

WASTE IS THE WORST ENEMY.

Chain Stores Are Not Nearly So Deadly.

Every independent retailer in the country to-day is confronted with a dangerous and destructive enemy, and unless that enemy is destroyed the retailer will soon be put out of business. No, it is not the chain store. A man in Chicago told me the other day that if I wanted to stand well with the independent retailers I should denounce the chain stores. But that is not my purpose. In some respects the chain stores are the independent's greatest friend. They have pioneered in showing what can be done through scientific management. They have done what you or I would have done had we thought of it first.

For a score of years prior to the advent of the chain store, industrial leaders had been introducing a series of revolutionary refinements in manufacturing. Mass production, functional control, scientific planning, budgeting, standardization, despatching, and a graduated scale of wage incentive were introduced and became the common practice in production management. During this time merchandising and distribution made little or no headway. Haphazard methods and guess work continued to hold the center of the stage. The average retailer had at best a meager understanding of cost analysis, to say nothing of predetermined results through cost control. Management was a matter of buying at the lowest figure obtainable through shopping and dickering, selling for as much as the trade would allow, and hoping there would always be something on hand with which to meet emergencies.

The time was ripe for a new type of merchandising management. Then along came the chain stores. They seized the opportunity which was everywhere apparent, took advantage of the public's resentment toward rising prices, applied scientific management and rode to quick success on the same principles that had revolutionized production, plus mass buying, low prices and quick turnover.

The chain store idea was first developed in a store like your own where the manager combined daily study with his daily work, made more than the usual profit, and believed he could increase his profit by running another store on the same plan. He tried it, and the same principles and methods that made the first store a success worked equally well in the second. That was the beginning of the chain store plan. Woolworth started on a still smaller scale with a single counter, and later multiplied his success ten thousand fold. To-day the chain stores are doing approximately 40 per cent. of the retail business.

This marvelous accomplishment was not the result of a sudden overnight upheaval but a gradual change brought about by patient, persistent study of ways and means to improve merchandising methods.

It seems to be a normal trait of human nature to hate anything that is getting the best of us, instead of analyzing it to see wherein lies its strength. We hate the chain sores chiefly because they beat us to it and in hating their success we despise the methods they have used, at the same time shutting our minds to the cause of their success. What if the chain store is gaining headway? More power to it. Douglas Fairbanks in a characteristic happy mood declares that, "The worst thing that can happen to you can be made the best thing that can happen to you providing you don't let it get the best of you."

This is no brief for the chain stores. They are having their day and have plenty of sins of their own to account for. Wherever they miss the mark they will have to pay the penalty. Through their mergers they are already becoming top-heavy and realize that something is wrong. The big mergers are striking head-on against the law of diminishing returns, and some of them are barely making 6 per cent. on their investment. Now is your turn to take advantage of their mistakes, just as the chain stores have profited by your mistakes. Keep two jumps ahead of the other fellow—that's success.

Upon careful analysis I think you will agree that your chief enemy is not the chain store, as annoying and inconvenient as it is to have them around and swarming as they do each year like bees in the spring. The chain store is merely your pace-setter. There is another and greater enemy that made the chain store possible, and that is waste—not individual waste alone, but economic—a waste that can only be overcome through collective action.

In 1925 Herbert Hoover, then Secretary of Commerce, prefaced a treatise on "The Problem of Distribution" with these words: "The outstanding problem of our distribution system can be summed up in one question. Can we reduce the margin between our farmer and manufacturing producers on one side, and our consumers on the other? I am convinced that we can. I believe that it can be done without reduction of wages or legitimate profits. I believe that in doing so we can make the greatest contribution to the improvement of the position of our farmers and that we can make a contribution to lowered cost of living. I believe it can be done by voluntary co-operation in industry and commerce without Governmental regulation. It can be expedited by an extension of the friendly assistance of the Government agencies in organization and information. These possibilities lie in the elimination of waste."

There are two kinds of waste in every organization—visible waste and invisible waste. Visible waste occurs when something is lost from the tangible values in your possession—food spoilage, shrinkage, overweight, theft of money or merchandise, breakage, loss in transit, refunds and excessive overhead. Actual values have been subtracted from your resources in hand. They were listed among your profits, but now you count them as losses. You can name such losses by the hundreds in every line of business

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Grand Rapids National Bank Bldg.

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—waste of money, waste of materials, waste of rental space, waste of machinery and equipment, bad collections, waste of salary and wages. These wastes can be audited and shown in your profit and loss statement. If you are operating on a 2 per cent. net profit basis, for every dollar of such loss you must do fifty dollars in business to make up for it.

By far the greater portion of business losses never appear on the books. They are so covered as to be invisible and so difficult of measurement as to be called intangible, but they are none the less real and far outweigh the visible wastes in volume.

Some of these wastes that cause costly losses may be roughly catalogued as follows:

1. Waste from speculative buying.
2. Waste from misdirected effort due to lack of standard practice.
3. Waste from seasonal losses due to over-buying seasonal goods or failure to provide what the market will absorb.
4. Waste from lack of knowledge of stock on hand.
5. Waste from lack of standards of quality and grades.
6. Waste from unnecessary multiplication of brands, sizes and varieties. (The Department of Commerce recently made an exhaustive study of chain grocery stores as compared with independent grocery stores. They found 2100 items in the independent store against 700 items in the corresponding chain store, and it required six times as long to inventory the independent store as it did for the chain store. After reducing the number of items in the independent store the profits began immediately to increase.)
7. Wastes due to deterioration or shrinkage of commodities.
8. Waste due to duplicate transportation and warehousing, inefficient loading, checking and shipping, and unnecessary haulage.
9. Waste due to disorderly marketing, particularly of perishables with its attendant gluts and famine.
10. Waste due to too many links in the distribution chains and too many chains in the system.
11. Waste due to bad credits.
12. Waste due to destructive competition of people who are in fact exhausting their capital through little understanding of the fundamental business in which they are engaged.
13. Wastes due to enormous expenditure of effort and money in advertising and sales promotion effort, without adequate basic knowledge on which to base sales promotion.
14. Waste due to unfair practices of a small minority.
15. Internal management waste due to unused energies and abilities in the sales and service organization.
16. Waste of time, materials, and space in receiving, storing, checking, handling, and delivering merchandise.
17. Waste of the sale that might have been made, or of the customer who was displeased and did not return again and whose trade would have meant several hundred or several thousand dollars a year.
18. Waste due to incomplete analysis of the local trade area and the failure to reach many possible customers.
19. Waste due to lack of personal contact with customers by those interested in the store's success, and to inattention to waiting customers
20. Waste due to inadequate and inefficient store layout and to the consequent time lost in serving customers.

Have we said enough on that point to enable us to see that the unseen potential profits that are daily slipping through the fingers of the average retailer in the form of invisible losses amount to enormous sums in the course of the year?

The Engineering Council has estimated that the distribution losses from all sources as we have named amount to 25 to 30 per cent. of the total retail price of merchandise. On a forty billion dollar annual volume of retailing the total losses due to this waste in distribution would be ten to twelve billion dollars a year—more than half enough in one year to defray our country's entire share of the cost of the kaiser's war.

What wonder that the chain stores saw an opportunity to make great sums of money out of salvaging some of that waste! The chain stores are the effect of which inefficient retailing methods and an inadequate distribution system are the cause.

It is plainly evident that these wastes cannot all be eliminated by individual effort and enterprise. However, there is enough difference in the management of individual concerns to make the difference between a small struggling store that is barely making ends meet and the million dollar department store across the street that has been no longer in business and had no more capital to start with.

In checking for wastes, think of them, not as occurring once, but possibly several times a day, 300 days in the year. Even a five cent loss, whether visible or invisible, occurring ten times a day amounts to $150 a year—the profit on a 2 per cent. turnover basis from $7,500 in sales. That is the amount of sales it would take to make profit enough to cover that one source of loss. When you have effected enough saving of waste to give you a 4 per cent. net profit on turnover, similar loss will require only half the sales volume to cover it. Then again some of those wastes materially affect the rate of turnover. By effecting the two advantages at once the profits soon begin multiplying at an astonishing rate.

The future of the independent retailer depends on the zeal with which he wages unrelenting war on waste. The chain stores have destroyed a large portion of the management waste in their own camp, but now the waste is creeping back in a new form, that of chain store duplication—too many competing chain stores in a neighborhood. Now they are after the enemy of duplication and are seeking to destroy it with mergers. The mergers on the other hand, are imposing

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an additional burden of overhead which will take some time and much careful management to eradicate.

In addition to the losses sustained by the retailer from general distribution waste and from waste in management, he is being continuously set upon by outside forces that are making serious inroads on his business. They assume the nature of specialized forms of competition, each in its own way endeavoring to justify its existence through the elimination of waste.

There is a constant struggle between these various plans of merchandising. All of them are edging in on the independent retailers' business, with the result that both volume of business and new profits are being jeopardized.

Isn't it about time for the independent retailer to step out of the defensive position into which he has fallen and take the lead in more constructive methods of merchandising? Isnt it better to accept modern ideas than to reject them merely because "My grandfather didn't do it that way?"

Secretary of Commerce Lamont stated in a recent radio address that the decennial census of 1930 for the first time in history will include a distribution census covering the movement and marketing of commodities, showing costs of the various stages of moving commodities from the producer to the consumer. This census, he said, should give us definite information that will result in locating many of the causes of high prices that arise from excessive distribution waste and give facts of great value to manufacturers, wholesalers and retailers.

In the meantime the independent retailer can at least do the obvious things that are necessary to safeguard his business and gain a fair advantage in the face of all these forms of competition. It is a question of how far he is willing to go in adapting management methods to prevailing conditions. It requires a certain degree of flexibility to do this. Unless you have plenty of oil in the bearings you cannot expect much speed out of your automobile. Rheumatic joints and muscles have no place in the boxing ring. If you are unwilling to bend you cannot well complain of going broke.

You are facing many kinds of competition—cost saving competition, price cutting competition, management competition, service competition, organized capital competition and co-operative competition. What is your defense? All forms of competition can be successfully met through co-ordination of interests and co-operation of efforts.

Arthur G. Taylor.

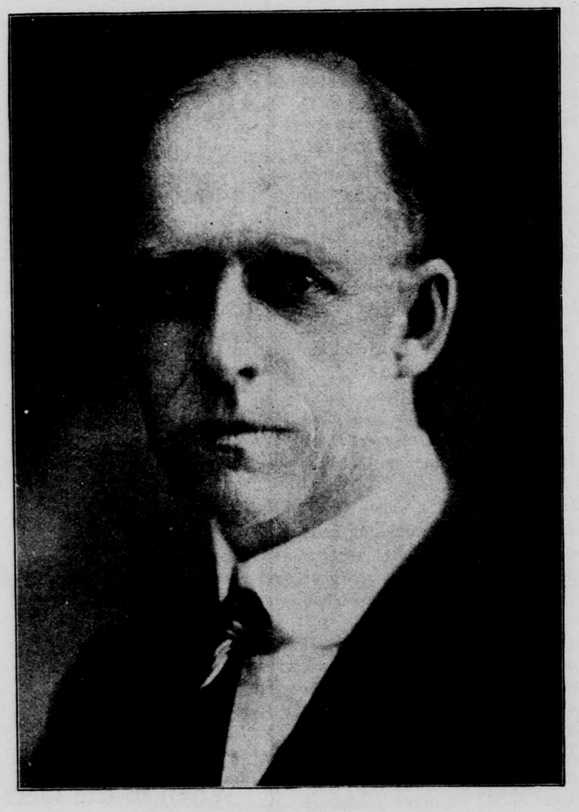
Putting off until to-morrow what should be done to-day is merely a matter of habit. When you find yourself getting this habit, pull yourself together and break it. Every day is long enough to do the tasks of the day. An excellent way is to plan so many things to accomplish each day and do them. Inside of a week you will be surprised at the time you have for doing other things. Don't fight your work—conquer it without a fight.

UNDER GROWER OWNERSHIP.

Ambitious Project Hatched By Ambitious Men.

Considerable publicity has been given in recent weeks to a proposed formation of an organization through which it is proposed, by the use of Federal funds, to take over "ten of the largest fruit canning plants along the Like Michigan shore from Traverse City to Benton Harbor," quoting the press dispatches, presumably emanating from an authoritative source.

The new corporation is to be known as the Great Lakes Fruit Industries, Inc., and its announced purpose is to own and operate," under grower ownership and control," fresh fruit packing and canning plants, now doing a business of $10,000,000 annually.



Harry M. Royal.

It is understood that only fruit operations — particularly cherries, black raspberries and kiefer pears—are contemplated and that canning plants engaged in other lines are not desired.

Many of the details are, apparently, yet to be worked out. Some of the canning concerns own several plants operated at various points upon different products, the locations being selected with the purpose of picking the product best adapted to the soil and climatic conditions, and, all together, making up the varieties which enter into their line of canned foods, Nationally advertised and universally sold and consumed under their especial brands.

This has been a matter of long and careful study and represents a considerable investment. In one case, within the information of this writer, the largest pea canning plant in the State was removed, entire, almost across the State to a section better adapted to that particular crop.

Some plants have already in production, or in growth, large acreages of fruit, sufficient for their operation and demand and could not well be withdrawn from a varied line which rounds out their season of activity.

Some of the canning concerns evidently intended to be included in the proposed group because of their location, their volume of operation and the quality of their product, sustained over a long period of years, have developed a large business by specializing in various lines and fostering profitable and pleasant relations with the trade which handles these specialties. Agreeable relations with the trade is an essential to the success of any merchandising effort and a very valuable asset in any business.

It is understood to be the purpose of the proposed corporation to retain the "key men" in the various plants, as neither the promoters of the proposed combination nor the growers therein are experienced in the important factor of plant management.

In the publicity given out by those promoting the enterprise the greatest emphasis seems to be placed upon the "grower owned and controlled" feature. Neither the marketing trade nor the consumers, who are intimately concerned in the process of distribution and the ultimate disposal of these products, are particularly concerned, one way or the other, about production control. Their chief concern and demand is that they have a quality product at an equitable price. Their interest is as vital to them as is that of any other factor along the line from production to consumption. And, after all is said and done, the consuming public is the factor which fixes the price and profit all along the line.

The sum estimated as needed from the Federal Treasury to make the proposal effective is $3,000,000. From this money the various plants are to be bought at prices agreed upon. It has been stated in numerous published articles that appraisals will be made to establish the price on the various plants and it is intimated that where the price is unsatisfactory to the canning plant owners that "arbitration will follow if the canneries do not accept the appraisals." This is somewhat ambiguous, as it does not explain the basis of the appraisals, nor what will happen if the arbitration does not succeed in a meeting of minds.

All of this is but casual comment upon the published statements concerning an interesting proposal and offers no argument, either pro or con, upon the feasibility of the undertaking, as the writer is in no position to state just how the canneries interested might react to the proposition.

In his opinion there are some owner companies who would not stand in the way of a slogan financed by Federal cash—if there was enough of it. Contrawise there are some whose established interests and civic relations put them out of the position of considering investment and profit as the major factor.

The working out of this project should prove a very interesting undertaking, both on the general proposition of what may be considered as a proper functioning of the Federal Farm Board and the result over a period of years as concerns growers and consumers.

Harry M. Royal.

Cheaper Money a Mixed Blessing.

Easier money conditions may not prove an unmixed blessing in their effects on the textile trades. High money rates, while disadvantageous in some respects, served as somewhat of a check rein on overproduction and expansion. With the return of lower financing costs, this check rein is loosened, particularly on the operations of smaller producers. Such a development will tend further to intensify competition, diminishing some of the constructive benefits of cheaper money. The silk and woolen trades are cited as lines which may reflect the adverse results.

In my wide association in life, meeting with many and great men in various parts of the world, I have yet to find the man, however great or exalted his station, who did not do better work and put forth greater effort under a spirit of approval than he would ever do under a spirit of criticism.—Charles M. Schwab.

Confidence

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Our many customers feel that our Investment Services merit it - -

They are given a conscientious and reliable personal Service. It is this which has inspired their CONFIDENCE in the ability of our Company to capably handle their Investments. - -

This is largely responsible for our ever increasing volume of business, and to it we attribute our SUCCESS.

In connection with the personal Service which we offer our customers and friends of the Michigan Tradesman, the following direct by Wire connections enable us to get for them the latest markets or any statistical information which they might desire on any securities which they hold or propose to buy.

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Atlanta - - - - Georgia
Baltimore - - - Maryland
Boston - - Massachusetts
Buffalo - - - New York
Chattanooga - - Tennessee
Chicago - - - - - Illinois
Cincinnati - - - - Ohio
Cleveland - - - - - Ohio
Detroit - - - - Michigan
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LINK, PETTER & COMPANY

Occidental Hotel Building
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CALENDAR REFORM.

Reasons Why Radical Changes Are Not Advisable.

A few years ago a considerable agitation arose among a few Eastern men with reference to the calendar which is in common use, not only in this country, but throughout the leading countries of the world. We refer, of course, to the three hundred and sixty-five days of the year, twelve months of the year, and so forth. We are well aware that there are fractions and that the fourth day of July, as well as other memorable days, do not occur upon the same day of the week in the succeeding years.

On account of this agitation, the United States Chamber of Commerce appointed a committee to study this matter and put it into as concrete a form as possible and submit it by referendum to the members of the United States Chamber of Commerce through this country and then use the results of that referendum to approach Congress in regard to this great question.

We had the pleasure and interest to listen to the first paper delivered by a distinguished Eastern man before the United States Chamber of Commerce a few years ago, when the annual meeting was held in Cleveland. It was a very exhaustive paper and it put forth many good ideas along the line that a better calendar could be created and put into operation than our present one. After due deliberation. the Chamber of Commerce of the United States put forth the following proposals:

First. That the present calendar should be so changed as to bring about a greater comparability in business records for periods within a year and for periods from year to year.

Second. That the form which changes in the calendar should take should be determined through international conference.

Third. That the Government of the United States should participate in an international conference to determine the form of changes to be made in the calendar.

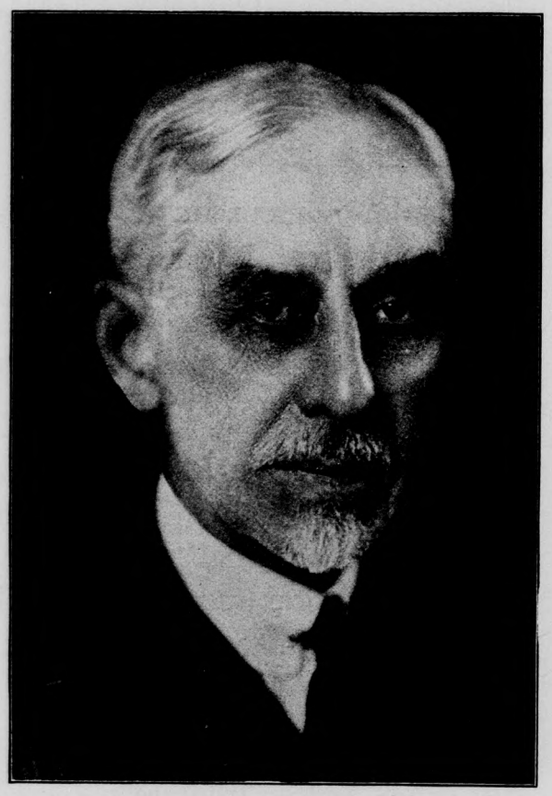
For many hundreds of years what was called the Julian calendar was, and we might say in ancient times, in general use. Later, the Gregorian system was substituted and was promulgated in 1582 A. D., because the former calendar had gotten out of adjustment with relation to the seasons and we all known that time of the seasons is largely astronomical and largely seasonable. The former calendar had gotten out of adjustment by practically ten days and the Gregorian system in its present operations only brings an error of one day in thirty-three hundred and twenty-three years.

Now as to the interest and action of the United States Chamber of Commerce, it would submit this question with proper discussions for and against to a referendum and then the results of the referendum would be reported to Congress. The referendum, however, would not be reported, unless a certain majority percentage of the replies should be either for or against.

Now as common every day folks, we will admit that the above is too complicated and too profound for us and we actually believe that if this matter were to be submitted direct to the average man, that he would vote against any further consideration or adoption of a different calendar than we now have. We are obliged to admit that some of the leading men of the Nation are quite thoroughly convinced that a change of the calendar must take place. It is said, "that there is nothing impossible, "but there are things which are possible and which are brought about that not only create a great amount of confusion, but do not work out in the end as well as is calculated by those promoting the scheme.

Since this question has been agitated in the United States, there have been produced by men in different parts of the world almost two hundred suggestions as to calendars. It would seem at first sight that these have been projected without thinking the matters through as thoroughly as has been done by the committee of the United States Chamber of Commerce, or to illustrate, our present calendar was not adopted by some of the European nations until within the last one hundred years, and that among the leading nations of the world we come nearer operating on one calendar than has ever occurred in the history of the world. To give a startling illustration of this statement, Japan adopted the Gregorian calendar in 1914 and Great Britain did not take it on until 1752, and so several nations have come into the Gregorian calendar within the late centuries and it would be ruinous to disturb them. Many reasons have been given by different branches of industry, trade, etc., some having gone so far as to ask that the calendar conform with their fiscal years of doing business. The cattle raisers and the meat producers of the country have their reasons for even changing the beginning of the year from January 1. Some of the fanatics in regard to the change of calendar have gone so far, as we stated above, to suggest a blank day and some of them in their calculations figured that there would be as high as three blank days in a year. Such a thing is not possible.

From our own "back to the farm" observation, we are inclined to refer at first to the interference which would occur with religious occurrences. We must remember, that our present calendar, as we have been using it for centuries, dates backward from the personage of Jesus Christ and forward from the same personage. There are scores of observations based upon certain days in our present calendar and even upon astromical observations and settings, that would be very badly disturbed and practically wiped out of their historical and religious settings. Some of us may think that this is of no conquence, but there are millions upon millions of people who would be very badly disturbed by any of these changes.



Lee M. Hutchins

In order not to be too long in this homely comment of ours, we will step over for a moment to the events of our own Nation and consider the days we observe and which have been fixed practically by historical occurrences, and refer, as well, to thousands of occurrences, which are now commemorated in personal histories. Then again, there are public libraries and private libraries and even events of society, all of which would be thrown into chaos by a change of calendar. Another startling objection grows out of business affairs. Before we make a comment upon this, may we remind you that the new calendar is proposed for thirteen months for a year, four weeks to the month. This would work out all right with one day to spare each year, which would be called a holiday and marked as "nothing" in the affairs of life. In this consideration of one day that would be "nothing," an eminent writer makes this remark, "that there is no such thing possible as making one day nothing."

Now if we were to take a fresh start with such a calendar, with no history of the past, it would not be so difficult, but think for a minute of the millions upon millions of business transactions in court and out of court, in business and out of business in the affairs of life, which occurred before the change of the calendar and based on periods of time into the future and try to grasp the difficulty of arriving at a day under the new calendar when such matters should be consummated. After a period of a few years this could be worked out, but we venture to say that at the very beginning that there would be more confusion and it would cost the world more than anything else that has ever occurred. At first it was thought that the United States would inaugurate this and then ask other leading nations to follow. It was then realized that this would be very foolish because, for instance, with the leading nations of Europe who with the same calendar that we now have, just stop for a minute to think and calculate what could be done with a business transaction in trying to handle it under the dates of two calendars, which differ in their arrangement. Of course, in these days of improved methods of almost everything from the day in which we laughed at Darius Green in his flying machine up to the day when we conclude at breakfast that we will fly to Chicago and take lunch there, we are a little fearful to make a comment, but such things are transitory. Religious holidays, business transactions, court transactions, etc., are fixed and the waste that would occur, the extra expense that would be necessary in the transitory period and the confusion that would arise is beyond all calculation.

Take, for instance, a note given to-day or a contract made to-day upon a period of three years and five months, and then suppose that the calendar changed the first of January, 1930, and then try to figure out what day three years and five months from to-day in the new calendar these papers would be due. Such a transaction is simple as against matters of court and the confusion that would arise in unsettled

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estates, bankrupt cases, stocks, bonds, etc. Of course, nothing is impossible, but just to introduce the subject, we are willing to say that we believe that we should hope to have our calendar remain as it is, because in all phases of American individual life, court life and business life, we are thoroughly adjusted to the years, the months and the days and we believe we would regret the disturbance of the same.

As we have stated, if this disturbance should only apply to the United States, we possibly might find some argument for the change, but even at that, our relative business dates with foreign countries would be in confusion at once and not only religious observations and astronomical fixing of dates and seasons, but the vast multitude of court transactions would be in very great confusion.

Lee M. Hutchins.

Addenda—When the writer began the compilation of this article upon Calendar Reform, the Referendum of the United States Chamber of Commerce was out and among its members. Since that time the referendum has had its return to the National Chamber and the number of votes lacked a considerable amount of being necessary to even formulate a report to be presented to the United States Chamber of Commerce. Therefore, this subject must rest until the United States Chamber of Commerce sees fit to put forth another referendum or some other aggregation of men, or association of some kind, sees fit to take up the question once more.

Retailer With a Daughter Discusses Fashion Situation.

This is a true story regarding present-style dresses.

My daughter has been trying for the last three weeks to get a few dresses. After looking in various stores and trying on garments, she found that they did not look well on her and tried other stores with the following results:

At four different times she ordered from one to four dresses at various shops, had them charged and sent to her home for her husband to look at. As she looked like a freak in these dresses they were returned in each instance. She was finally compelled to buy goods by the yard, get a dressmaker and have her dresses made. Six of her friends had similar experiences.

Results to retailers: Ten hours' waste of time of salespeople; expense in book-keeping; calling for the garments; repressing them and putting them back in stock.

It is not the fault of the retailers. It is the fault of manufacturers who are trying to force on the American women styles they do not care to wear. Ask a manufacturer how business is and he answers, slowly, that "business is fine." Ask a retailer how the dress business is, and he, with a sigh, says,

Aid in Marketing Farm Crops.

The criticism is often made that all assistance from state and Federal departments is along the lines of production and that little has been done to aid the grower in profitable marketing of farm and garden crops.

No one can deny that a tremendous amount of research and work has been done to aid in intelligent production, and no one can successfully maintain that this information has not been for the good of the growers. The truth is that if nothing has been done to aid the growers along the lines of production, we would have very inferior grains, fruits and vegetables to put on the markets.

To be able to produce abundantly and successfully is the first requirement before any marketing system can be had. Old and new varieties, best and most economical ways to grow them, how to secure the largest yields, and the best and most economical ways of producing any of our farm and garden crops are both elementary and fundamental.

It always has been a subject of debate, how far the State can or should go in promoting business activities. Under our State constitution, the State is specifically prohibited from entering into this field, the theory being that government is primarily for the protection of life and property.

In recent years more and more demands have been made on the State and Federal Governments to aid and assist in those activities where the people generally have difficulty in helping themselves. Most states in the Union have created departments of agriculture and marketing to aid the producers in many ways.

The Federal Government is just launching the most gigantic and revolutionary marketing experiment ever attempted by any nation in the world. The whole country is addressing itself to the solution of our agricultural troubles. Agriculture is organized—it has a board of directors.

Whether one favors this legislation or not, he must not lose sight sight of the fact that it is the law. The time has gone by when we can act as individuals. With 27,500,000 farmers in one organization and with $500,000,000 of Government money to aid in the stabilization of farm products, something is going to happen.

The plan is to aid in the marketing and stabilization of all farm commodities, fruits and vegetables, as well as grain, cotton, tobacco and livestock. The marketing of perishable products will likely be one of the last and most difficult with which to deal.

It is generally admitted that it is more difficult to lay down hard and fast rules in the marketing of vegetables than in other commodities. Better grading, more uniform packs, and marketing while in good condition, all stimulate trade. The department can assist in practically everything, except the actual handling of the commodities on the market.

N. J. Holmberg.

Raisins Have High Degree of Food Energy.

A great many grocers apparently still think of raisins as a confection, but those who have taken the trouble to find out that raisins are a tremendously important energy food are doing more raisin business with a consequent more rapid turnover and better profits.

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When Substitution Does and Does Not Pay.

Should a retail food dealer attempt to influence the preferences of his customers?

This question cannot be answered merely with yes or no, because there are several factors which must be considered carefully. In the first place, it must be granted that no dealer is ever justified in giving a customer one brand when she has definitely requested another, unless the customer is properly notified of the substitution. Moreover, a dealer is not justified in persuading a customer to buy another brand which is higher in price but no better in quality than the one she requests or in persuading her to pay the same price for an inferior brand.

These practices not only are unfair but also unwise, because the customer in the majority of cases will discover the facts and feel unfriendly toward the dealer.

The question must be considered from three points of view: The welfare and good will of the customer, the effect on the dealer's sales results, and the effect on the manufacturer or wholesaler.

When a dealer can induce a housewife to buy another brand or a similar article which costs the same and is identical or superior in quality, but which gives the dealer a better margin of profit, or which has a higher price because of better quality, the dealer is violating none of the principles of good business ethics. However, unless he succeeds in convincing the customer that the article he recommends is the best, or as good as the other, he may lose the good will of the customer and eventually lose much more than the slight difference in the margin.

A dealer's profits often depend to a great extent on his ability to concentrate the demand of his customers on a reasonably limited number of brands. The Louisville Survey showed clearly that many retailers were carrying numerous brands for which they seldom or never had a call.

From the ethical point of view, no one ever has criticized dealers for trying to sell a can of beans when he is out of canned peas. And, to our knowledge, no one would criticize a dealer for trying to sell a customer another brand of any item if he did not carry the brand called for.

However, no matter how ethical a procedure may be, the dealer will not profit from it unless he is able to satisfy the customer completely. Substitution has been so much overdone and so tactlessly handled by many organizations that housewives become suspicious when a dealer attempts to sell them something other than what they asked for. They are afraid that the dealer is trying to sell them inferior merchandise.

If the dealer knows that the brands he wishes to substitute are superior to those which his customer orders, he often can persuade the customer to take his word for it by explaining the differences. Even if the quality and value of both is identical, a frank explanation of the fact that he is trying to concentrate demand in order to buy to better advantage will be acceptable to the more intelligent customer. The possible explanation that the dealer cannot afford to handle the other brand because too few customers call for it will suffice with other customers.

Every dealer, of course, has some customers who want exactly what they ask for and nothing else. The dealer either must sell them the brand they prefer or else suggest tactfully that they buy elsewhere. He must figure out for himself whether the customer is valuable enough to warrant stocking the brand requested.

Dealers should be exceedingly careful about permitting their employes to attempt to influence customers' preferences. Not all employes in retail food stores are sufficiently experienced to attempt it. A poorly conducted attempt to substitute will drive customers away. Everett B. Wilson.

Salesmanship Is Reverting To Old Essentials.

A few years ago, we used to hear a great deal about scientific salesmanship which included much pseudo-psychology and pseudo-psychoanalysis. Very little is heard about such fliff-fluff and piff-puff nowadays. Salesmanship has reverted to the old essentials which are familiar to everyone, as is shown in the following from a sales-manager's bulletin:

"The step between successful selling and failure is so short that we will scarcely be aware of the difference and may think we are in the one and find ourselves in the other. Success does not come handed out on a silver platter just for the asking. We succeed not by Divine right, as it were, but as a result of our efforts if directed along the right line.

"Merchandise is sold by honesty, perseverence, tact, and a hell of a lot of hard work. Firms do not sell merchandise. It is sold by the personality of our salesmen made up of the above traits combined with the co-operation of our organization and the quality of our products. In quality we include service for the value of an article is determined by the many factors that make up its serviceability to the buyer.

"Without work the rest comes to naught and as above stated it takes a hell of a lot of it. Take stock, sir, and see if you are making a 100 per cent effort. If you are succeeding you have nothing to do other than you are doing providing you are laying the foundation for your continued success."

Toy Trade Closing Year Well.

Late orders being received for toys indicate the wholesale trade will wind up the year with a comparatively small carry-over. Shipments to retailers are being completed, with medium and popular price toys practically unaffected by cancellations. The experiment of featuring department store toy sections early in November, instead of after Thanksgiving, is credited with meeting with fair results. The number of stores adopting this plan is expected to be larger next year. Offerings of specials in steel toys at $1 or slightly less has helped early volume.

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E. A. Stowe, Editor

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MILLIONAIRE PHILOSOPHER

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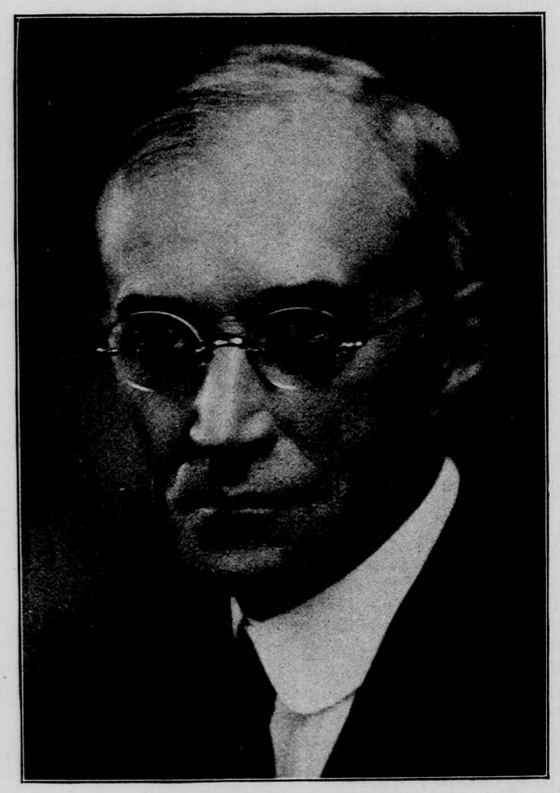
To be told to get out of bed after ten days of the flu and write an article for the Michigan Tradesman's forty-sixth anniversary is a good sized order for one who is a novice in that line of work. And we all know that after taking a bushel or two of pills, although they may have a stimulating effect, they are not liable to stir one's sense of humor. After I paid the doctor he looked solemn and wise and told me to go slow. He did not tell me this, however, until after I had paid him, but then what are doctor's orders compared to a command from Stowe? So if perchance some gentle reader should get wrathy reading the stuff which flows from my pen, kindly remember that the doctor's dope is probably not quite out of my system.

When kids are kids, birthdays are a joy, but when kids get to be old goats it is different. and an anniversary reminds me of another year added to my already accumulated years. I somtimes envy a man in jail. Just think how long a year must seem to him! This goes to show the frailty of human beings. We are never satisefied in or out of jail. And have you ever noticed when we o'd fossils retire from business we are apt to have great dreams? One man is going to write a book. just as though the world was waiting for a book. Others are going to reform the world and then they find the darn thing doesn't want to be reformed. Then there are those who buy expensive automobiles and ride hither and thither, and they find that a boresome job. In some European countries when a man retires he is expected to offer in service to society what he owes society. They figure that when a man retires he will have enough of this world's goods so he will be less greedy and that his business experience may be of some public value. In our country that is different. Experience and qualifications do not count. We want to know whether a candidate is a Catholic or Protestant, whether his ancestors were Polish, Irish or Dutch. We pick our political candidates like our juries. If a man shows the least bit of intelligence we will not let him serve. And unless one is filled with the "bull" he cannot enter the political arena. So about the only things a retired business man can do is to pitch horse shoes or play solitaire. Isn't that an awful fate?

The writer is a bone dry; in fact, so dry that he is shriveling up. Yet sometimes in my wicked moments I wonder if our Government could not be induced to offer us old fellows a little of the old time liquor so when we get together we could slap each other on the shoulders, and with arms around one another sing "Coming Through the Rye." Oh, well. never mind. Let me put the cork into this hilarious state of mind for I might say something that would shock the natives. So again I get back of my long face. Sometimes when I look into a mirror I laugh, for from what I appear to be and what I am there must be two of me. Then I wonder if we are not all built that way? Maybe we are all more or less actors in that play called "Strange Interlude." But let's get back to Stowe.

He is the man who can make dull week-end trips read like romance. What an inspiration he would have in new fields. Supposing Mr. and Mrs. Stowe should take a trip around the world, and he might as well do it now, for some day they are going to carry him out, and even though he is gently laid away in a beautiful mausoleum he will find himself as dead as a dead mackerel. I sometimes wish that Stowe could go to the spirit land for about sixty days and then come back and edit his rascality column. I bet



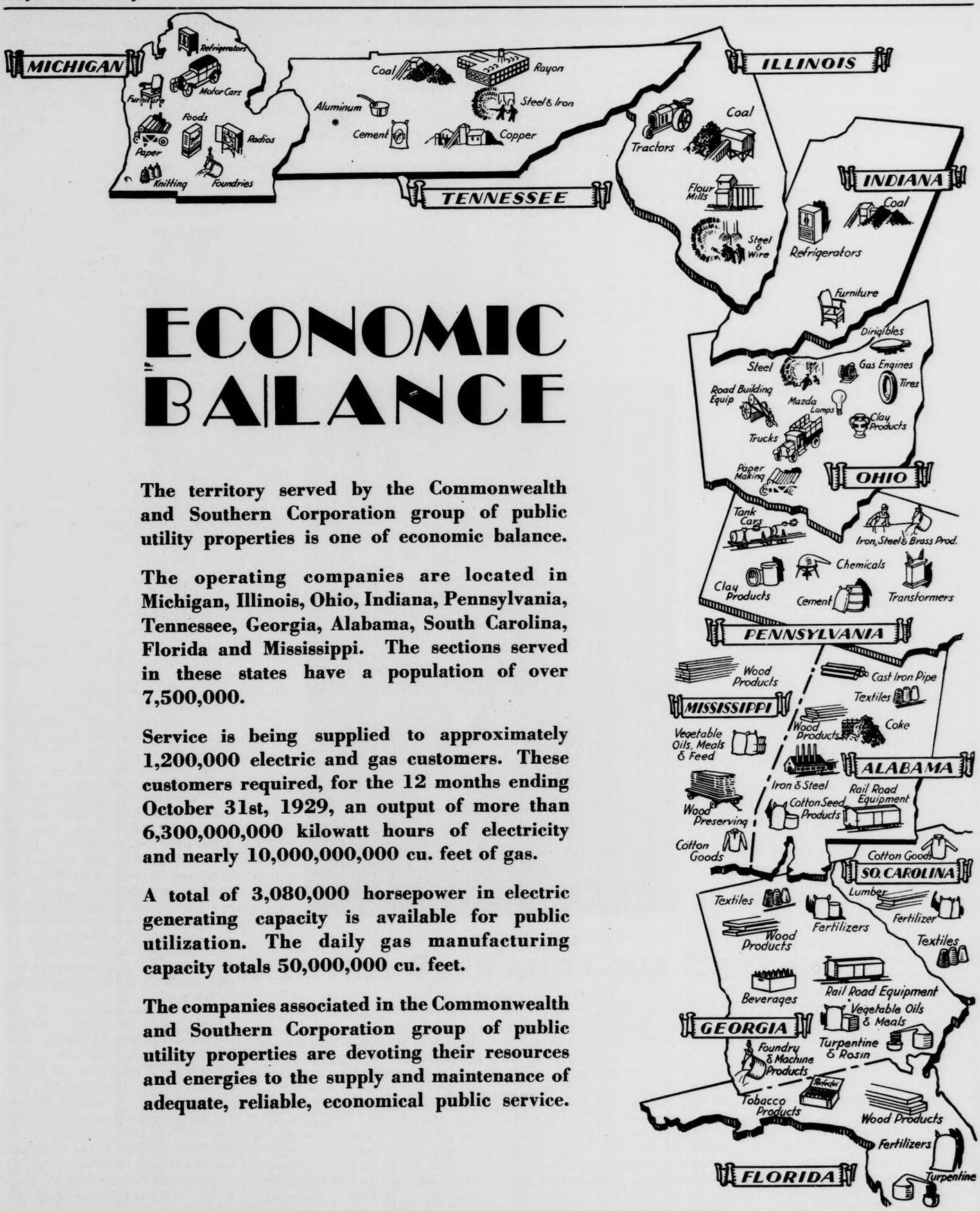
Gerrit J. Johnson

all those who have been making a living selling the "Beautiful Isle of Somewhere" would take to the woods. May I make so bold as to predict that in the near future we are going to drop our different creeds and come to a full realization that before we can expect to enter into a perfect kingdom above we will have to serve as an apprentice to establish "Thy Kingdom Come on Earth" and any old skinflint who hands over part of his loot to some church and thereby expects to get into heaven with a hop, skip and a jump is going to stub his toe and land on his nose. But let us forget that.

Supposing the Stowe's were to take a trip, if only to Europe. Imagine them as comfortable as a bug in a rug, wrapped up in their steamer chairs with nothing to do but relax, eat, drink and be merry, the orchestra playing and the passengers singing, while they ride the ocean waves. Yet as an experienced sailor I would advise Stowe to take along a piece of string and tie one end to his teeth and fasten the other securely to his button hole, for he will find the ocean is like the rest of the world, it has its ups and downs. When they arrive in England, they will enjoy the natural refinement of the English, which is so hard for us to understand. for they have a knack, without bluster, of making a stranger within their gates feel at home. Our vaudeville artists have always been telling us that the English have no sense of humor, but in their travels the Stowe's will learn that they will unlearn a lot of things over there they learned over here.

From England they will go to France and attend one of the finest theaters in Paris, just the same as I did. Upon the stage will be a hundred young women so adorned that a fig leaf would look like an evening gown. The Stowes will feel embarrased and shrink down in their seats, but after a while they will cautiously lok around from the corner of their eye, and to their surprise they will see everyone seems to be enjoying the show. Then they will wonder if the French are really so frivolous or is it our Puritanical mind that makes it seem so: for we all know that it was not until Eve covered herself with a fig leaf that truth became indecent. Then they will visit the tomb of Napoleon and as they stand there they will realize that what the civilzed part of the world calls patriotism is a poison brewed in Hell and stirred by the devil. But we can forgive France for her fetish worship of Napoleon, for she also gave birth to Voltaire and while Napoleon spread darkness and gloom it was Voltaire who with the light of reason helped to illuminate the world.

From France they will go to Germany and linger in Berlin and Florence will say to Ernest "These Germans are not so bad after all, are they?" and Ernest wil growl "Oh, well, guess the bad ones have all been killed." And Florence, being a wise and dutiful little wife, will not press the question further. From Germany they will go to Holand. Wish I were there to show them around; that being the land of my birth naturally I am just a little bit chesty. For way back in the fifteenth century when the Christians were persecuting the Jews Holland was their only place of refuge. When the Puritans were being persecuted because of their religious views they also fled to Holland. Even to this day Holland is a haven for political refugees. Of course Holland is wise. She realizes that heredity counts and that no country deports anyone unless he has brains. Maybe that is why the Hollander to-day can publicly take a drink, go home and mind his own business while in our own country when we take a drink our brains begin to rattle and we get into a car and try to climb a telegraph pole. That is the reason I am a Prohibitionist. In Holland they have public clinics where they teach birth control. These are open to the rich and poor, while in our country birth control is taboo to the poor. Just look around and you will notice that it is the well-to-do who usualy have small families. Recently in Memphis, Tennessee, there was a baby doctor convention. Some interesting facts were brought out. among them being that in this country thirteen mothers die for every two thousand children born, which is the highest death rate of any country in the world, while in Holland only 2.3 per cent. of the mothers die for every two thousand children born, which is the lowest death rate of any country in the world. In our country when men and women come to the slowing up age they become subjects of charity. In Holland at the age of sixty-five or seventy, I have forgotten which, they receive a pension. If I had my way I would have Uncle Sam take every high school graduate for a trip around the world, for travel is apt to make our heads grow smaller while our minds grow bigger. If our students found what handicapped nations were doing they might have a political awakening and be better Americans. But as long as we cannot afford to do that and build battle ships we might send Stowe as an emissary. He would make the Tradesman so interesting that not only merchants but boys and girls coming home from school and dad returning from work would say "ma, what did you do with the Michigan Tradesman?" Gerrit J. Johnson.



ECONOMIC BALANCE

The territory served by the Commonwealth and Southern Corporation group of public utility properties is one of economic balance.

The operating companies are located in Michigan, Illinois, Ohio, Indiana, Pennsylvania, Tennessee, Georgia, Alabama, South Carolina, Florida and Mississippi. The sections served in these states have a population of over 7,500,000.

Service is being supplied to approximately 1,200,000 electric and gas customers. These customers required, for the 12 months ending October 31st, 1929, an output of more than 6,300,000,000 kilowatt hours of electricity and nearly 10,000,000,000 cu. feet of gas.

A total of 3,080,000 horsepower in electric generating capacity is available for public utilization. The daily gas manufacturing capacity totals 50,000,000 cu. feet.

The companies associated in the Commonwealth and Southern Corporation group of public utility properties are devoting their resources and energies to the supply and maintenance of adequate, reliable, economical public service.

COMMONWEALTH AND SOUTHERN CORPORATION

HIGHWAY TRANSPORTATION.

Price Cutting a Menace To Its Success.

In the Nov. 18 issue of the Detroiter you will find a list of the services offered by long distance truck operators giving over-night service at approximately railroad rates and in most cases including pickup and delivery to the Detroit trading territory.

It must be remembered that this form of transportation is only about seven years old and the first permit was issued by the Michigan Public Utilities Commission which was given power to regulate the operation of motor vehicles on the highways after the Detroit Board of Commerce had taken up the matter of regulation with the administration at Lansing. Prior to the regulations that were handed down by the Commission, motor vehicles followed the lines of least resisance by operating over improved highways with no schedules, rates being charged at about whatever the tonnage would stand and in most cases no cargo insurance was carried.

The Public Utilities Commission with its regulation brought about a complete change as to the responsibility of the carriers. Now when application is made for a permit it is necessary that the carrier prove the question of public convenience and necessity for such a line, prove his responsibility, carry cargo insurance, file a copy of his tariff with the Commission, and also state the frequency of his service.

From one authorized carrier in 1923 at present there are more than 70 common carriers with lines radiating from Detroit to points as far West as St. Louis, South to Cincinnati and East to Pittsburgh and Buffalo. Such lines are the exception rather than the rule as the majority of the carriers confine their operations to points within a radius of 175 miles of Detroit.

In that territory we now have an overnight service to more than 400 cities and towns and in most cases freight is hauled at railroad rates, including pickup and delivery. This service has educated the many shippers and receivers that they need no longer tie up so much capital in merchandise as formerly but can purchase more often because of this speedy and reliable delivery.

This service has also enabled many Detroit houses to reclaim business that had been lost to competitive markets on account of inadequate service from Detroit. There is also a considerable saving in packing and crating by motor truck transportation; also in many cases carriers bring orders from retail merchants to Detroit wholesalers and manufacturers where goods are packed and shipped the same day.

Receivers of merchandise are now purchasing in dozen lots where at one time they purchased by the gross. This has relieved a definite amount of capital which has enabled the retail merchants to carry a more complete line of merchandise and at the same time increase turnover which eventually results in better profits.

At the present time we have approximately 70 lines operating out of Detroit which have up-to-date terminals located in convenient shippers' sections of the city hauling over 50 per cent. of the L. C. L. freight to points in the Detroit trading area. In most cases their offices are operated by experienced railroad men who are familiar with rates and classifications and the necessity of the prompt handling of freight.

The Highway Department is doing a fine piece of work by keeping the highways free from snow during the winter months, which has enabled the motor truck operators to cover their routes on a clock-like schedule during the winter as well as the balance of the year.

There are only a few states that regulate the operations of motor trucks and Michigan may be proud of the fact that our Public Utilities Commission has established regulations that other states are copying. As you know, the Commission is not a rate-making body, yet it does have the power to regulate rates, and that being the case, we believe that it is now time for that body to investigate the price cutting practices that some common carriers and contract carriers engage in.

Price cutting has been brought about by the carriers. If it is allowed to continue, within a few months the shipper will suffer more than the carrier, as it will have a tendency to break down the service. 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 railroad rates are excessive.

We believe that the railroad rates should be used as a basis and that the Commission should see that the common carriers live up to the rates that have been placed on file with that body.

In many cases the long distance operator is operating in connection with electric lines having through rates. We believe that other truck companies should look into that phase of the business and should arrange to interchange freight at junction points by means of trailers which would extend the service and give the shipper the advantage of through rates to more distant points. I believe this was mentioned some time ago by Commissioner Dunn when considering a request for a permit.

The Commission has had trouble defining the difference between a common carrier and a contract carrier. A common carrier must offer practically the same service as do the railroads, while the contract carriers confine their operations to one, two or more shippers at a specified rate and do not come under the jurisdiction of the Public Utilities Commission.

In that way they are not required to pay for a permit, nor are they compelled to carry insurance, which has relieved them of considerable expense.

E. E. Prine.

I think that the Public Utilities Commission should be given authority to compel contract carriers to file copies of their contracts with the Commission, just as a common carrier is forced to file tariffs, and that the difference between a common carrier and a contract carrier be defined so that truckers who are actually common carriers may not escape lawful taxation by posing as contract carriers.

The motor truck as a means of transportation saves the shippers of Detroit hundreds of thousands of dollars per year in cartage charges alone. At the same time it has extended the Detroit trade area to such a degree that no other nearby competitive market offers an equal service.

The motor truck has helped the manufacturers and wholesalers to increase their business, and it is now up to the shippers to protect this form of transportation from legislation that will further tax the motor truck operators.

As an example of the amount of taxation imposed upon a common carrier operating trucks over the highways, the following table shows what the State takes from a two and one-half ton truck, weighing 6,820 pounds:

Permit tax, $1 per cwt.	$ 68.20
License $1.25 per cwt.	85.25
Gasoline tax (average annual operation)	462.00
Total	$615.45

In addition to those taxes the common carrier must carry insurance, not only on his equipment but on each cargo.

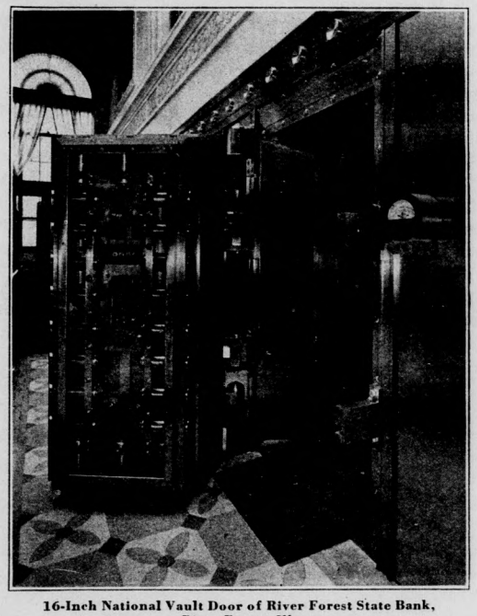
E. E. Prine,
Sec'y Detroit Wholesale Merchants' Bureau.

Everything in life is more or less a gamble. Timidity never accomplished anything in this world. Faith is the mainspring of enterprise. It is the easiest thing in the world to reason the merit of a new idea. The man who "gets there" is the man who has the courage to make the plunge when the thought is fresh in his mind—to strike while the iron is hot. Ideas, like time and tide, wait for nobody. They must be taken at the flood. The man who attempts to argue all the way to the finish is lost. Difficulties are not at their worst in perspective. The world's real benefactors are its brave men—the men who have the soul to dare, to risk everything—fortune, reputation and life itself.—Frank A. Munsey.

Will Rogers gives two Coolidge stories, as follows: In March, when Mr. and Mrs. Coolidge were packing to leave the White House, the former President asked Mrs. Coolidge what she was going to do with her dresses. I'll just put them in a cupboard," she said. "You'd better put them in the room and we'll live in the cupboard," replied Coolidge, according to the Ambassador. Ambassador Morrow, when he left for Mexico City, expected hundreds of words of instructions and policies, but his mission was not mentioned until just before be boarded the train, when President Coolidge, after a brief "good-bye," said: "Dwight, don't jump on Mexico. Just keep Mexico from jumping on us."

Before You Decide Which Vault Door To Buy

ASK THESE QUESTIONS—

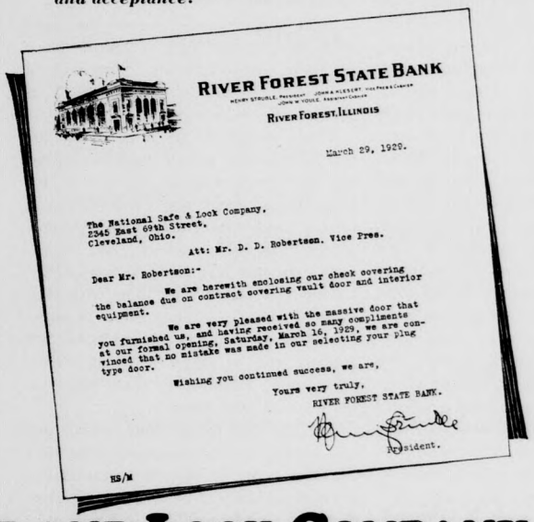


16-Inch National Vault Door of River Forest State Bank, River Forest, Ill.

1. *Will the door give absolute protection against oxy-acetylene attacks, drill or explosive hazards?*
2. *Is the door covered by a five-year replacement guarantee?*
3. *Will the design and appearance of the door win customers' approval?*
4. *Is it equipped with Yale & Towne combination and timelocks, guaranteed and serviced by the largest lock organization in the world.*
5. *Is ease of operation of boltwork and compressor system assured by use of 14 steel and bronze bevel, worm and spur gears, lubricated by 12 easily accessible oil tubes?*
6. *Are the bolts solid, oversize and with ornamented tips?*
7. *Is the crane hinge polished steel?*
8. *Are there finish plates in vestibule, or merely painted?*
9. *Are compressor blocks and housings heavy castings, or pressed sheet iron?*
10. *How does the weight compare with other doors?*
11. *Does declared weight reflect the door built up to a standard or down to a price through reduction in weight?*
12. *Will manufacturer guarantee declared weight by incorporating in contract an allowance per pound for underweight?*
13. *Will it allow the maintenance of banking room and vault floor levels without the extra cost of lowering platform, as possible with National Plug type doors?*
14. *Is it standard with compressor lock to prevent locking employees in vault in case of holdup?*
15. *Will terms of contract demand advances before door is delivered, or National policy of after installation and acceptance?*

Only National Bank Vault Doors Give You All These Advantages

YOU can be sure of satisfaction with National Bank Vault Doors and National Bank Vault Equipment, because both are the ultimate in protection, attractiveness, and prestige. Make the test for yourself. Compare National Bank Vault Doors with any other make or type you choose. Set off point against point, materials, construction, weight, beauty and the like. We are confident you, too, as so many other bankers are doing, will decide in favor of the National Door.



RIVER FOREST STATE BANK
RIVER FOREST, ILLINOIS

March 29, 1929.

The National Safe & Lock Company,
2345 East 69th Street,
Cleveland, Ohio.

Att: Mr. D. D. Robertson. Vice Pres.

Dear Mr. Robertson:-

We are herewith enclosing our check covering the balance due on contract covering vault door and interior equipment.

We are very pleased with the massive door that you furnished us, and having received so many compliments at our formal opening, Saturday, March 16, 1929, we are convinced that no mistake was made in our selecting your plug type door.

Wishing you continued success, we are,

Yours very truly,
RIVER FOREST STATE BANK.

President.

RS/M

THE NATIONAL SAFE AND LOCK COMPANY

Established 1883—45 years ago
General Offices—2345 East 69th St.
Works—East 69th to 70th St. & Pennsylvania R. R.
CLEVELAND, U. S. A.

New York Office
388 Broadway

Chicago Office
Tower Bldg.
6 N. Michigan Ave.

Los Angeles Office
Baldwin & Burke Safe Co.
1429 S. Los Angeles St.

SALES ENGINEERS QUICKLY AVAILABLE IN ALL PRINCIPAL CITIES

This Book FREE

If you are planning to buy a new vault door or vault equipment, this book contains facts of vital importance to you. Our 44 years of experience are at your service.

Clip and Mail This Coupon Now

The National Safe and Lock Co.
2345 East 69th Street, Cleveland, Ohio

Please send me your FREE book on National Bank Vault Doors and full information on the subjects I have checked below.

☐Daylight Robbery ☐Vault Linings ☐Grille Partitions
☐Safe Deposit Boxes ☐Vault Systematizers ☐Chests ☐Vault Lockers

Bank .....
Address .....
Attention of .....

STORE CONSOLIDATIONS.

Some of Their Potential Advantages and Limitations.

The first great advantage of consolidations or mergers is the possibility of obtaining large amounts of capital through public participation. Today it is much easier to raise large sums of money through commercial banking institutions or through banking houses, investment houses, houses of issue which are in that particular business, than it is to go to your bank.

Especially is this true in cities that haven't large banking institutions, the banks of which often refuse or are obligated to decline large loans or substantial loans for capital purposes.

It is a difficult thing for private concerns to finance on that basis and so more and more public financing is taking place because of the opportunity to secure these large sums for purposes of expansion, and all that it is necessary to show is that you have a reasonable opportunity of success.

Of course, there is a great opportunity for profit through acquisition and growth. For instance, one concern merges with another and it grows just by the amount of the business of the other concern and so secures a larger growth in an institution than you can possibly get by the ordinary methods of business.

Such a merger has its limitations as well. but the opportunity is extraordinary for growth and also for profit; and inasmuch as the situation to-day in our financial system is such that it is being based on earning power pretty much. there is less difficulty in accomplishing these growths if you can show profits. That is being done, as we know, in certain mergers that have taken place and others similar to them that will undoubtedly develop.

Furthermore, we have the merger or the large combination which has the opportunity of very great purchasing power; this of course, is a decided advantage if it is properly used.

If I may digress for a moment, at the present time, the purchasing power of large units and large organizations is one of the things that is disturbing the producers. It seems that the intelligent thing for these large corporations and consolidations to do is to see that the producer's mind is set at rest about these large companies and large corporations using their power to crowd out the producer or not to give him an opportunity to make a decent living and a decent showing. Unless they do this then, of course, retaliation is bound to result, price agreements will come and combinations of manufacturers will develop and make it all the more difficult.

I do not see how this industry can succeed if the industries that are supplying it with the merchandise it sells do not also succeed. It seems to me the enlightened and intelligent thing to do is to give the right opportunities and so organize and constitute your buying power that producers, manufacturers and suppliers of merchandise can also make a decent living, so that they will be helping to boost this sort of thing, instead of condemning it. I want to assure you at the present time, from my experience, that there is a great deal of doubt on the part of the producer as to what is going to happen to him with respect to his future.

Of course, large consolidations can have very effective management. They are in a position to secure the best talent available, and we all know one of the most important things in these large concerns, is to have the right kind of personnel—the right sort of man power. These corporations, of course, will be in a position to get that.

One of the chief advantages of consolidation, composed of a number of units, is the opportunity for one unit to check the other. We are all hearing about departments and businesses in their entirety and of the wonderful things they are doing. We tell our buyers and merchandise people about it. They say, "That is all bunk, that is just hearsay. We don't believe it." But when you get down to facts, and have before you the actual operations of these various units, you can check them up and call your people and say, "This is what that person is doing", or "This is what that concern is doing," and you get not only a healthy competition but you get more, you find out pretty quickly whether you have the right kind of a department and you are in a position to find just about what is the matter with it.

That seems to be one of the most important things that is taking place in these consolidations. Anyway, if it isn't, it should be, because it is of inestimable value.

There seems to be a belief in the minds of some people that consolidation by itself will be a panacea for weak stores, that if they consolidate and form a combination with some stronger stores, this will remedy their weakness. In the last analysis, no organization can stand very long with that kind of thing. Unless there is some contribution that can be made by any concern that is taken in, such a concern soon loses its value and we know what will happen.

Anyone who thinks that he can put any kind of a business, even if he succeeds in doing it, into an organization or combination and believes that he has thus solved his problem, is much mistaken.

Before any store goes into any organization or any consolidation or combination, it ought to have its own house in order and have something of value it can contribute. If the store does not, it seems to me, it won't last long in an organization that is properly managed.

It must be perfectly clear that while it may not be true in a great big combination that the chain is only as strong as its weakest link, the fact of the matter is. if it has many weak links, the chain won't be strong. I can conceive an organization that can stand one weak link or two weak links, but it can't stand very many!

It is very much a question of how much time and effort should be spent by successful units in this large organization in trying to pull up concerns that are weak and whether they haven't paid a great price, in taking in any weak links whatever.

When consolidations are effected they ought to be careful that they are getting value received, and that the concerns that are being taken in are well worth while. It doesn't necessarily follow that because a concern can make a fine financial statement, or does make a good financial statement, it is the type of concern that will be successful in a combination. It may be standing still. It may have large capital and large assets and small liabilities, but the fact remains that it may not be progressing at all. The fact may be that it has altogether too many assets and not enough liabilities. This is not always true, but sometimes it is. I know of many instances, as all of you do, where a concern is very strong financially, but certainly it is not very progressive.

With the growth of a movement like this, individuals are bound to stand out, and anyone who thinks that an organization can be managed alone from a centralized control or from a centralized administration, seems to me to be riding for a fall because every unit must make its own contribution. If each can't stand on its own feet, sooner or later the whole structure will go wrong.

Anyone who believes that centralized management can manage local businesses, is making a great mistake. What combinations require just as much as individual stores, is strong local management with centralized government to supplement it. Also the centralized government ought to be helped by the local people. Again success depends to a great extent on how well the local store can do, and how well it can work with the central organization.

Another thing that enters into these combinations, is the personal element. When you start combining with someone else, it is a good deal like getting married. You know, unless you can have a pretty happy time at home, life isn't worth very much. When you form these unions and these consolidations of clashing spirits, of people who don't hitch together, or who haven't proper respect for each other's ability or their character or what not, the fact remains that it is going to be very difficult. We all know when these differences arise in our organization and our personnel how difficult it is to straighten them out, and what a disastrous effect it has on the organization, and naturally upon the business itself.

So it is necessary for anyone who is going into a combination to make very sure he can get on with the person he is going in with.

In the present financial era, it is perfectly clear that everybody, including the chauffeurs (and in our establishment the bootblacks) is watching the stock market, and the stock market is becoming an essential part of American industry. But it must also be remembered that it is only one part of it and therefore is not in control of industry at all.

If emphasis is to be put on anything I say, I should like to have it put on this statement, that industry still is an operating problem and not one of financial manipulation.

I strongly urge everyone whether in a consolidation or not, or whether he is going into one, to keep his eye on operations and operating statement instead of keeping it on the ticketr. He will be a lot better off.

Louis E. Kirstein.

A Business Man's Philosophy.

The ne'er-do-wells in business fall into two classes:

1. Those who operate on such a niggardly basis that they will not spend $1 to make $2.

2. Those who operate on such a lavish basis that they spend $2 to make $1.

To strike the golden mean of these two policies would seem perfectly simple, yet observation indicates that it is not common.

The majority of people "make" money by using three-fourths of their time doing jobs that could be done as well by someone employed at lower salary. They suffer from economic myopia.

The other group is composed of men who are overcharged with ideas of efficiency and system. They know that a large office, handsomely furnished, has value in establishing confidence; that the monthly wage of a clerk can often be paid by the profit on a single; that one idea, generated in a private office, will pay the rent for a year.

The trouble is that these overhead burdens are assumed too soon, before there are customers, sales or ideas to justify them; the enterprise becomes weighted with unnecessary expense, and fails.

William Feather.

Twinkle Twinkle Little Star.

Common and yet mysterious thing
Your shining here to-night
Still keeps me ever wondering
From whence you draw your light
And if you truly are a world
Or will in time one be
After up yonder you have whirled
Beyond your infancy.

What does it mean you had a birth
Will you in ages grow
To be sedate like our old earth
And not keep twinkling so;
Or do you really cherish fears
In yet unmeasured space
Of being wrecked by other spheres
Who run a swifter race?

I know they call you just a star
Whose home is in the sky
But tell us truly what stars are
Do stars like people die?
Or shall you live forever on
Till Time some day will see
You brighter shine han you have shone
In his old nursery.

Perhaps you are a heavenly lamp—
Like here we light the street—
To lead eternals to their camp
And guide their winged feet
Beyond the space where spaces wa't
On others yet unknown
To end where opes the Inner gate
Before your starry throne.

Charles A. Heath.

Trade Secrets.

Two English Cockney broom vendors met on a London street and started at once to talk business.

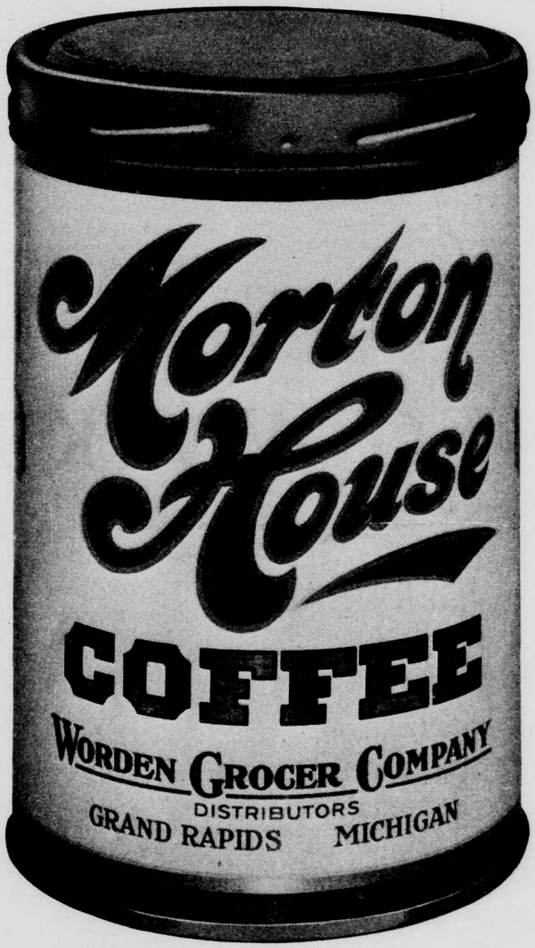
"'Ang it all," said one. "I don't see how you can sell these 'ere bloomin' brooms for a shillin', I steals the brush, and I steals the wire, an' I steals the 'andles, an' I can't sell 'em for a shillin' and make any money on 'em."

And the other replied: "Why, I steals 'em ready-made."

ANOTHER YEAR

In the 1928 Tradesman Annual
we called your attention to an increase of
900 per cent in one year
in the sale of

MORTON HOUSE COFFEE



SINCE THAT TIME THIS
BIG TRADE WINNER
has been marching along to new records and has made a place for itself with thousands of new **friends.**

Within the past few months, alert grocers from neighboring states have been sending to us for MORTON HOUSE, the coffee which has been such a winner for leading Michigan merchants.

OUR IRON-CLAD GUARANTEE
on Morton House coffee still stands.

Stock Morton House for Satisfaction.

Morton House Coffee Is a Good Will Ambassador for the Grocer

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ANCIENT PROFESSION.

Study of Meteorology Undertaken by Prehistoric Prophets.

The study of the weather is called the science of meteorology. The weather is of vital importance to the human race in nearly every part of the world; it always has been since the dawn of creation and always will be a subject of interest and value.

Atmosphere in which weather changes take place is the chief element in man's physical environment; it is the breath of life. As influenced by the sun it provides his food and drink. Against its changes he must provide himself with protection or suffer the consequences.

It is indispensable alike for his bodily warmth, for all his own physical energy, and for that of his transport, his camels, horses, sailing ships, steamers, motors and airplanes. The greater part of man's life history consists in his efforts to adjust himself to the ways of the atmosphere in respect to weather changes.

It is reasonable to assume that the story of the weather is coeval with that of civilization and is intertwined with its records and legends.

Some students of anthropology advance the view that human civilization had its beginnings in ancient Egypt, and with the subcenters in Babylonia, and India, spread from thence over the world. This view is based on the fact that the Egypt of the early Egyptians is that part of the world most nearly independent of weather changes and what we term weather in general.

That regian draws its water supplies from the Nile and takes nothing but dew from the skies. The husbandman has only to scatter his grain on the slime and ooze as the floods recede and shortly afterwards harvest his crop.

Primitive man found in ancient Egypt a country which has, practically speaking, no weather changes, but a supply of water from the Nile and a sky so serene and congenial that protection against weather was of little importance.

The importance of the water supply of the Nile was early recognized and studied. Measures of the Nile go back 3,600 years before Christ. The greater the flood the more extensive the crops and the better the yield. However, the floods of the Nile depended on weather changes in the regions of its source.

When the Hebrews migrated from Egypt they cut themselves adrift from the security of the great river Nile and actually entrusted their whole future to the permanence of meteorological conditions of which they could have only the vaguest knowledge. Therefore it is evident that besides being a great law giver, Moses must have been endowed by the Ruler of the Universe with an extraordinary knowledge of meteorology.

For the land selected for the children of Israel is at least semiarid, it has no adequate rivers for irrigation, and forms a tongue between two deserts. So different from the valley of the Nile! Here everything depended on the weather and weather changes.

That the location was a good one is a matter of historical record. The climate here developed great intellectuality.

Thus it appears that the dawn of meteorology came some time after the dawn of civilization. And there is this further point of interest, that although the locations of genial climate, plenty of water and no severe weather are the easiest for human beings to live together in, such climates have not proven to be the best in the long run.

The civilization that spread out from these favorable localities, carrying with it what had been learned, developed more rapidly when it faced and met the vagaries of climate and weather changes. Notwithstanding the dawn of civilization may be traced to the region where weather changes are unknown, we must look upon the region with decided weather changes as the more favorable for the development of human energy.

Greek mythology teems with references to the weather and they studied the weather. Hippocrates, some 400 years before Christ, in his writings gives evidence of the treatment of the experiences of weather according to the method of scientific enquiry, which is the guiding principle of natural philosophy at the present day and which forms so important part of the legacy of Greece.

Hippocrates discloses a definite conception of climate and its possible influences. The Greeks had sculptures of the eight winds, Boreas, north wind; Kakias, northeast wind; Apeliotes east wind; Euros, southeast wind; Notos, south wind; Lips, southwest wind; Zephuras, west wind; and Skiron, northwest wind.

Aristotle about 300 years before Christ wrote the first treatise on meteorology, and his pupil, Theophrastus, wrote treatises on winds and on weather signs. He gives some eighty different signs of rain, forty-five of wind, fifty of storms, twenty-four of fair weather, and seven signs of the weather for periods of a year or less.

Here we see that the importance and value of weather forecasts was recognized before the beginning of the Christian era. The age of weather lore begins here and many popular proverbs have been handed down to the present day.

Very few if any records are available showing the checking and verifications of the weather proverbs with the actual weather which was recorded. Very few weather proverbs have any sound basis for their existence.

Isaac M. Cline.

Be an addition, rather than a subtraction; better yet, be a multiplication, rather than a division. Be an addition to the sales department, rather than a subtraction of expense appropriation. Take part in the multiplication of orders, rather than divide the possible business catch with the man who follows you.

Listen, then adapt your arguments to the prospect's inclinations.

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Legal Machinery Out of Date.

We have on every side complaints that the progress of the law is not commensurate with that of human society.

At no time in history have such means of thorough and systematic education been afforded to lawyers as in our time; yet the delay of justice in civil as well as in criminal cases, is greater than in any other civilized country of the world.

Circumscribed by ancient laws, both substantiative and adjective, regulated by a myriad of uncertain legislative acts and reluctant ever to cast aside the death grip of doubtful precedent and unsubstantial technicalities, the legal profession—courts as well as lawyers—have been unable to speed up the administration of justice to keep pace with modern business.

The problem of how to eliminate the delay of the law arose centuries ago almost with the law itself and has been with us ever since.

Shakespeare makes Hamlet enumerate the law's delays among the unsupportable ills of life, and the magna charta contained a solemn promise of the king, for himself and his successors that he and they would not sell or deny or defer right or justice to any men. Of course a delay of justice is in effect a denial of justice.

William Howard Taft, during all his long career, has recognized the importance of eliminating delay and uncertainty in the administration of justice. In 1911, when President, he said:

"If we are asked in what respect we have fallen farthest short of our ideal conditions in our whole Government, I think we would be justified in answering, in spite of the glaring defects of our municipal government, that it is our failure to secure expedition and thoroughness in the enforcement of public and private rights in our courts."

We are familiar with what he has successfully done as Chief Justice of the Supreme Court to secure this expedition and thoroughness in the Federal courts.

It is the duty of the legal profession to find a way to meet this problem in the several states. The courts, the constituted legal authority of the State, must be, and they have been for more than a century, the refuge and the remedy for wrongs and the seat of justice. It should not and must not be necessary for business to establish arbitration boards and bureaus to secure that which the Constitution says the courts shall give. The problems can and will be met by the lawyers and judges.

It was said about 50 years ago, by an eminent judge in England, that it was impossible for an honest litigant to be defeated by any technicality, any slip or misconducted step in the litigation, for the law there has ceased to be a scientific game which may be won or lost by playing some particular move. I do not know whether the foregoing statement is or is not accurate, but I am sure that our own law has not yet progressed to this point.

It will be interesting to take up the latest volume of our reports and the latest volume of Massachusetts or Pennsylvania and compare them. It will be found in the latter that questions of pleading and practice are infrequent, while the bulk of our decided points relate to the adjective law. It seems that the judges in the states whose jurisprudence is farthest advanced discourage the decision of cases upon practice points.

I believe that investigations into historical jurisprudence will disclose that extreme technicality is the sign of an undeveloped system of law, in which legal rights are subordinate to the procedure to enforce them, wherein the substance is secondary to the form.

The demand for simplicity in procedure is a step in the advance of progressive jurisprudence, and does not spring only from ignorant and radical reforms or iconoclasts.

Clarence R. Martin,
Supreme Court, State of Indiana.

Ninety Miles an Hour.

The gentleman who is aggrieved because the car that he bought will not go ninety miles an hour, as promised, is entitled to his day in court. A contract is a contract, and if he was induced to buy on false pretenses the lawyers will make the most of it. But neither they nor he can expect much public sympathy, unless he has a private track, or a beach of his own in Florida. Loose on the public highway he would be a menace to life and limb. Even under present speed limits there are dangers enough.

If the facts are as alleged, the company is in a rather difficult position. Its agent is said to have represented that the car was capable of making 95 to 100 miles an hour. Even with a professional driver, however, it could not be pushed beyond 87 miles, "although it did make 93 miles down a steep hill."

Perhaps the defendant will be compelled to fall back on the time-honored formula by which the Smithsonian Institution defends the Langley plane—that it was capable of flying, even though it did not actually fly. Or is the complainant really a reformer in disguise? If he has chosen this means to stop the advertising of reckless speeds, he may be performing a public service.

Workmen's Cost of Living Studied.

The Bureau of Labor Statistics of the Department of Labor is undertaking a semi-annual survey of changes in cost of living in workingmen's families in 32 localities of the United States, it was stated orally Nov. 26 by Ethelbert Stewart, Commissioner of the Bureau.

The survey will develop data relative to the cost of food, clothing, housing, fuel and light, furniture and house furnishings, and various miscellaneous items of expenditure, according to Mr. Stewart.

Ten experts of the Bureau will be assigned to this work, which will be taken up immediately and will be completed by the end of the year, it was stated. The results will be tabulated and published in the Monthly Labor Review, Mr. Stewart said.

Sloppy thinking makes sloppy work.

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INSURANCE IN OLD BABYLON.

Indemnity for Unavoidable Risk as Old as Civilization.

Most people regard insurance as a modern economic development of the last hundred years, whereas, as a matter of fact, the idea of obtaining indemnity in connection with certain unavoidable risks of trade and commerce is nearly as old as civilization itself.

Latest historical research leaves little doubt that the greatest commercial center of ancient times was in the valley of the Euphrates at Babylon. As early as 4,000 B. C., it was famous as a metropolis of trade, manufacture and finance as well as of wealth and luxury.

In finance it attained a position which could not be reached in any of the Egyptian centers, owing to religious prejudices. On the clay tablets recently found near the site of ancient Babylon are recorded many loans and other financial transactions.

Among them have been brought to light the earliest record of an insurance transaction in the form of a contract of what is now known as bottomry or Respondentia, such as in later years became common in connection with marine risks. But in this particular case it was concerned with the risk of robbery on land.

It would appear that a practice had grown up among Babylonian merchants and manufacturers of financing the operations of traders who transported their waires into distant countries for sale or exchange. One of the principal risks to which these traders were subject was that of highway robbery.

As the trader was not usually a man of substance, he could not make good a loss of such a nature, so, in making a loan to him for the purpose of financing his venture, the rate of interest was fixed at a very high figure, sometimes as much as 100 per cent., to be paid on his return, with the condition that in the event of the loss of the goods by robbery the trader would not have to repay either the principal or interest.

In this way the merchant or manufacturer making the loan became the insurer of the risk of robbery, and the difference between the rate of interest charged the trader and the normal interest rate represented the insurance premium charged for the robbery risk.

It is thus evident that as far back as the reign of King Hammurabi, the citizens of the great city Babylon, with its hundred gates of brass, were not without a certain form of insurance protection when they sent their ships and caravans on trading ventures to the other countries of the ancient world.

Among other goods insured in this way by the great Babylonian banking house of "The Sons of Egibi," called the Rotschilds of those far off times, were the slaves purchased in the Babylon market, the owners being covered against death or theft of the slaves during a certain period.

Historians have traced this type of bottomry or respondentia loan from Babylon to the ancient Hindu civilization in India, where it was applied to sea and land risks, and, by another route, to Greece, where at the time of Demosthenes in 350 B.C. its principles were well-established in connection with maritime trade.

One authority has stated that the contract of Botomry propounded by Demosthenes in a speech against Lacritus was identical in nature with the contracts in regular use up to the middle of the 19th century.

The Romans also made use of similar contracts, and records of the time show that shippers of goods who wanted to obtain insurance, but did not need a loan, could borrow money on a contract of Respondentia and then place the money with bankers at the current rate of interest, the difference between the interest they paid and the interest they received constituting the insurance premium for the risk.

From inscriptions on clay tablets and cylinders dug up in Assyria from the ruins of ancient cities, it is apparent that there was a primitive form of fire insurance in existence about twenty-five hundred years ago. In case of fire in those days, the magistrates, judges and priests, were empowered to make up the loss by assessing all the members of the community. In modified form, this method of distributing the fire loss still exists in China and parts of Russia. It would seem also to contain the germ of state fire insurance as developed under the bureaucratic and autocratic Germany of yesterday.

However far back we may trace the insurance idea, there is no question that insurance has become absolutely indispensable to modern civilization, as without it our trade and commerce would come to a standstill over night, for the unprotected hazards of transportation and storage would make it impossible to obtain credit. Without insurance, manufacturing would get a death blow, as capital could not be obtained unless plant and goods could be protected against loss from fire. The money-raising value of property would also be largely gone, and the uncertainty of life would preclude any credit based on individual earning capacity.

George Gilbert.

Forty-six Years of Service

I am the dream of the men who made me
I am the work of the hands of men
I am to--day as their thought arrayed me
I am the thing which they saw back then,
I am the creed which their lips have spoken
I am their pledge of the past come true
I am their promises kept unbroken
I am the deed which they vowed to do.

I am the lives of the men who gave me
Life and strength for the days to be
I am the courage they spent to save me,
When there were dangers surrounding me.
I am their pride and their self-denial,
I am their faith and their honor, too;
I am their days and their nights of trial,
I am all that they hoped to do.

I am the lessons they daily taught me,
Lessons of hope and of faith and cheer,
I am the smiles which they daily brought me
I am their heart-ache and sigh and tear.
I am their forty-six years of living,
I am the child of their brawn and brain,
I am their serving, their taking, giving,
I am the goal which they hope to gain.

Vast to-day are my aisles and spaces,
Wide my windows which greet the sun.
Gone the gentle and smiling faces
Who dreamed of me in the years, long done.
But I am them—body and soul and spirit—
Grown to greatness by council true,
Voicing their creed that all may hear it,
Serving mankind as they'd have me do.

Only a paper! I am man and woman,
I am the lives of a splendid throng.
I am a breathing thing and human,
I know laughter and mirth and song.
I am my people's best endeavor,
I am the deeds which they hoped to do,
I am their creed to be kept forever,
I am the dream of the past come true.

Edgar A. Guest.

Automobile Body May Be Cast in One Piece.

New supplies of aluminum clay are being developed in Missouri. Many do not yet realize just how rich Missouri is in aluminum.

It is predicted that aluminum will one day largely replace iron, because it is about the most plentiful metal there is, in clays in all river valleys, swamps, and some hills and plains. It makes up about 8 per cent. of the earth's crust, where iron varies from 2 per cent. to 4 per cent. or none.

Aluminum will alloy like the best non-iron bases—brass, bronze, nickel, magnesium and monel-metal—and differs from iron only in melting point and some other properties unfavorable for aluminum. But its lightness brings it in demand for airplanes, automobiles and important parts of some machinery.

Difficulty of extraction holds back the mining of it in greater quantities, making it too expensive for the capital of a small firm to develop. Patents cover the best method of extraction.

Aluminum utensils are used in every home. The old-fashioned iron pots and kettles are a thing of the past, except in isolated cases.

Recently Swedish chemists came forward with the discovery of how to extract aluminum from common clays, by a method that does not use the costly Greenland clays now required in the United States.

Magnesium is a rival of aluminum, being as light and of as great tensile strength. Its alloys are superior to aluminum in both lightness and tensile strength.

We also have lots of magnesium in Missouri, in fact, too much of it in our drinking water. It is common in this State in our dolomites or magnesium limestones, and may some day give birth to a wholly new series of industries.

At present, aluminum fills a long want in die casting, where bronze and brass will not profitably answer. Aluminum fronts for the mammoth busses, which you see humming over the new highways to Kansas City and St. Louis and to either coast, have been cast from aluminum. Such a front weighs 200 pounds, perhaps the heaviest aluminum castings yet made.

If it were not so hard to drive them out of the molds, entire bus bodies might be so created. Zirconium may yet fill this need. Then, automobile plants will begin to stamp out automobiles like cork makers stamp out corks, until there won't be room on earth for all the automobiles.

This should tend to cut auto costs in half, bringing autos in the reach of all, like bicycles a few decades ago. Will the death rate increase accordingly when papa, mamma, Johnny, Sister Sue and the baby each run their own private car? Certain it is that the tensile strength can be so improved that they will not smash up much easier than the all-steel Pullman coaches in a wreck on the railroad.

A. C. Burrill.

$150,000,000 Worth of Farm Property
GOES UP IN SMOKE EVERY YEAR
What Would You Do in Case of Fire?

Fire Hazards on Farms

The two major fire hazards on the farm are the barn and the house. The barn is subject to danger because it is frequently the storage place for highly inflammable material such as hay and grain. Spontaneous combustion may take place among such stores and the barn, usually burnable in itself and poorly protected from fire, becomes an easy prey to fire. The house is often ignited from the barn as well as other outbuildings, although often fire originates in the house from stoves, ranges, lamps, matches, grease, oil, gasoline, kerosene, electric fires, etc. The farm garage follows closely to the barn and house hazards with its valuable equipment and its stores of oil and gasoline.

The farm fire hazard is much greater than is found in city property. The loss of farm buildings by fire is a serious problem due to the heavy cost of replacing them and the serious manner in which a fire, either of house or barn, interferes with the business.

Prepare for a farm Emergency

Several important things can be done to prevent these tremendous losses by fire. The first and most important is to have portable fire extinguishers at hand. The first five minutes are the most important in fighting fires in farm buildings. In 95 percent of farm fires, a fire could be stopped quickly if there were good portable fire extxinguishers at hand for use. A fire is usually beyond control within ten minutes, therefore, the first five minutes count in fighting farm fires.

Fyr-Fyter has specialized in extinguishers adaptable to farm fire hazards. Our Super and Instant models are able to retain their fire-quenching chemicals over long periods of time as well as being able to operate efficiently at temperatures of 40 degrees below zero.

THIS 1-QUART SUPER
(Anti-Freeze)

Is especially adaptable to use in the house or garage. It is a carbon tetra-chloride extinguisher, fool-proof and panic-proof. It carries the label of Underwriters' Laboratories. Operates by air pump and shoots a stream 20 to 25 feet. The Super is considered the most efficient fire extinguisher on the market for electrical fires, also for Gas, Oil and nearly all classes of fires. This machine is recommended for use in Automobiles as standard equipment.

"INSTANT"
1¾ Gal. Size

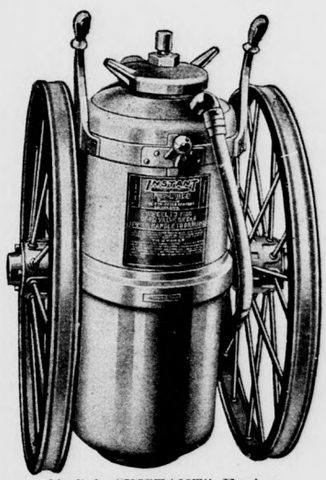
PERFORMANCE COUNTS IN THE "INSTANT" LINE
(ANTI-FREEZE)

Under tests at Underwriters' Laboratories, this extinguisher put out in nine seconds a fire which requires from 25 to 35 seconds with other type extinguishers.

It not only puts out any kind of a fire in a minimum of time, but does not support cmbustion afterward.

The 1¾-gallon Instant is recommended for use around barns and outbuildings or for fires which may start outside of buildings, such as roof fires, brush fires, fires in garages, sheds and all those which have been started from spontaneous combustion or, in general, all classes of fires which may occur in and about the farm. Approved by Underwriters' Laboratories. Operates efficiently at 40 degrees below zero. Also built in 1-gallon size.

The 20-Gallon Instant Chemical Engine operates similarly to the 1 and 1¾-gallon Instant, using the same liquid and is adaptable to the same classes of fires. It being a one man operated engine, it has many advantages over the smaller portable equipment, especially where fire hazards are a very important factor. Recommended for use around unheated buildings, warehouses, tobacco sheds, dairy barns, poultry sheds and buildings, stock farms, large country estates, country clubs, summer resorts, public buildings, schools, churches, colleges and many other places where a powerful 20-Gallon Engine is needed. Write for additional information on how to combat farm fires. We will gladly explain Fyr-Fyter's definite points of superiority.



20 Gal. "INSTANT" Engine

The Fyr-Fyter Company

1934 Fyr-Fyter Building
Dayton, Ohio

We have openings in some choice farm territories for experienced salesmen, positions pay around $3,600 a year and up to men of ability. For particulars write H. E. Krieg, Farm Territory Manager.

Carrying Lamp of Learning Into Dark Places.

Four little boys living on the Florida key are playing all day long in the sand on the seashore. There is nothing else for them to do, except perhaps to help mother occasionally with the housework.

There is no shadow of a truant officer on their path demanding of the mother and father that these children be sent to school. There is no school. Some time in the future there will be one, but so far the children and the three R's have never made acquaintance.

Two little children, a boy and a girl, live in a lighthouse on one of the many islands that lie along the coast of Alaska. Through all the long Summer hours they run about over the island, free and happy. During the short Winter days they sit around the fire in the house and listen to the waves as they dash against the beacon tower and vainly wish that their lighthouse station lay within the circuit of the visiting teacher.

Another boy has been a cripple all his life of 15 years and cannot get away from the room where he lives, sitting at the window from morning to night wishing for strength to carry him out into the lives of the boys and girls who pass and repass on their way to school.

Many agencies are trying to reach such children as these and to offer them the opportunity of an education. The lighthouse service employs a traveling teacher who calls regularly at these stations and instructs these shut-in children leaving books and pictures, games and magazines for their entertainment and study.

The State departments endeavor to reach the isolated children in their states by providing transportation facilities for those who live too far away from the school to reach it unaided.

But, in spite of these efforts, there are sometimes many of these children who remain at home throughout the year with no lessons to learn, no books to read and no glimpse into a world outside of their own narrow environment which might uplift and inspire them.

Into this field the Department of the Interior, through its Office of Education, has essayed to enter and by its correspondence courses to reach some of the children who live in such isolation that they are entirely without educational advantages. Already through the co-operation of the departments of education in the several states and the Federal Departments of the Government the machinery for conducting these courses is being set up.

Application forms for the parents and approval blanks to be signed by the commissioner of education in the state where the pupil resides are being prepared and lines of general procedure for the home laid down. Lesson plans for all grades are being formulated, work sheets prepared for testing the pupils and answer sheets for their responses.

No particular effort has been made to announce this service but in a few weeks the Office of Education has received many enquiries from parents who, by necessity, are living many miles removed from a school. Distances all the way from 45 to 90 miles are recorded in these letters. Men in the Forest Service, in the United States Customs, agricultural experiment stations, and foreign consulate service are represented by these applicants.

Florence C. Cox.

The Cocksure and Ignorant.

Mr. H. S. Carlson has made a study of a group of college boys and girls to seek the correlation, if any, between their information about political matters and their attitude toward them. He was particularly interested to discover whether women can get along with less information than men, arriving at the same conclusions and holding their opinions with an equal degree of certainty.

Students at the University of Iowa were examined during a recent political campaign. On information, the boys tested slightly higher than the girls. On the strength of convictions, the girls tested slightly higher than the boys. Freshmen of both sexes were not so well informed as members of upper classes, yet were proportionately firmer in their judgment of candidates and issues.

Intelligence tests previously given were used for further comparisons. The more intelligent students rated higher on information, but as a whole they were just as fixed in their opinions as the less intelligent. Apparently, the more factual knowledge an undergraduate has, the greater is his uncertainty of opinion on it. This theory might be applied to persons in other walks of life.

Massachusetts Takes To Turkeys.

The Thanksgiving turkey is raised with difficulty in an uncongenial climate. Yet the New England bird finds favor if brought to prime market condition. Vermont lays claim to providing such turkeys, but in general New England farmers admit discouragement in that line.

At Sherborn, Mass., where an experiment in turkey raising has proved successful at the farm of Richard Saltonstall of Boston, skilled methods are employed. Mr. Saltonstall has had the co-operation of Professor Tyzzer and Assistant Professor Fabyan of the Harvard Medical school. They have provided remedies to cure the young birds of their ailments. At first 50 per cent. of them died. Later survivors rose to 70 per cent., still later to 95. It was found that isolation, wire platforms and careful feeding worked wonders. Semi-solid buttermilk afforded the best nourishment. This year 1,300 turkeys were sold for Thanksgiving tables.

Turkey raising in the Saltonstall style would be regarded by the average farmer as too expensive. But with the aid of the Massachusetts Agricultural College 30,000 turkeys annually reach maturity elsewhere in the State.

Help the man ahead of you up the ladder. He leaves a place for you to step.

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 Biscuit Co.
Grand Rapids, Mich.

1600 deaths by automobiles in Michigan in 1929

Over a quarter million automobile accidents in Michigan

Mr. Automobile Owner, with the large death rate, a quarter million accidents, damage to automobiles, losses exceeding several million dollars, cooperate by driving carefully and keeping well insured.

State-wide service, over $1,000,000 in assets, 15th year of experience, is the record of the

CITIZENS' MUTUAL AUTOMOBILE INSURANCE COMPANY

HOWELL, MICHIGAN

The Toledo Plate & Window Glass Company
Glass and Metal Store Fronts
GRAND RAPIDS -:- -:- MICHIGAN

Difference Between Intellect and Intelligence.

If you call a man an intellectual are you praising him or damning him? Lowell called them "stern men, with empires in their brains." We are apt to dismiss them as highbrows. When you think about it seriously you know that we wouldn't have the kind of world we live in, and the benefits which you and I share every day and hour, except for the triumphs of intellect. Knowledge is power, though not every mind full of knowledge is a powerhouse.

Your gentle suspicion of the highbrown is directed toward the man who tries to live on ideas alone. We can't live by bread alone, though it is the staff of life; nor by ideas alone, though they form the substance of the life of mind. Intelligence is intellect with an edge, a block of steel isn't a tool, though it has the makings of a fine one in it. How to convert intellect into intelligence is the problem, or is it to get them to live congenially together?

Intellect we associate with studies by learning and absorbing knowledge for its own sake and getting so absorbed in the game of ideas as to forget the bigger game of reality out of which it arose. You need not read far in the story of the intellect to find the vast records of learning that were wholly without profit; in fact, led to error and confusion. That doesn't mean that we must always be bent on practical results. What we call pure science must always be cultivated. The reason why we have X-rays isn't that some practical mind thought it would be a fine thing to see through the human body and let the surgeon know the conditions before operating, but because some scientific mind was interested enough to investigate what kind of rays there might be. That intellect used its powers intelligently.

Intelligence we associate with common sense, but common sense will not solve a fraction of our problems. Uncommon intellect will. However, for the great majority of us the practical problem is to see as far as we can by the aid of what knowledge we can acquire and yet remember that the wise use of that knowledge is the test of intelligence. Knowledge should not be a burden to be carried, but part of the strength that carries. Intelligence gives direction as well as strength, skill counts as well as muscle.

The fact that it isn't easy to place the boundary lines of intellect and intelligence has given rise to the notion of intuition as some rare power to catch solutions on the wind. A more practical view of intuition would make it just that intelligent use of knowledge that sees things in right relations and separates the important from the unessential. Learned men are not always the wisest. Whether we know much or little, our common problem is to make good use of what knowledge we have and to seek knowledge intelligently. A taste for knowledge is an intellectual appetite well worth cultivating, a well-digested knowledge makes for intelligence.

Intuition has often been associated with the mental ways of women, at times inscrutable to men. The power of handling ideas is common to men and women, though each may have favored and favorite interests and methods. The cause of mental fitness is served by both intellect and intelligence. A fair conclusion is that of an American biologist who says: "Those who wish to live at peace with the world may take refuge in the formula that the male is the more intellectual, the female the more intelligent of the sexes."

Legislation Against Joy-Riders.

Although "joy-riding" is an American slang term, it covers a practice current also in England. The habit of borrowing a car in order to steal a ride has become so common that the British government is introducing a bill in parliament making such "borrowing" a misdemeanor.

At present there are no means of bringing to account a man who rides off in a car not his own if, when he is stopped, he declares that he had no intention of stealing it but was simply using it as a loan. The new bill provides heavy penalties for such high-handed borrowing: from three to twelve months' imprisonment or a fine not to exceed $500, or both imprisonment and fine.

The culprit is defined as any "person who takes away from any place any motor vehicle without the consent of the owner." A similar bill previously introduced by a private member made an exception in favor of a wife borrowing her husband's car, or vice versa, "unless such act was committed by a husband or a wife when deserting or about to desert the other." The objection has been made that such a provision is "wanton interference with conjugal amenities."

Even in the pioneer days of automobiles there were no such violent prejudice against the man who stole a car as there useed to be against the man who stole a horse. There was never any license to "borrow" a horse. The man who exacted such a forced loan was regarded as a horse thief, and the penalty, according to the Vigilantes' custom, was hanging. Perhaps the lesser animosity against the motor thief is due to the fact that a man who loses his car can generally take a trolley or a taxi, while a man who lost his horse had to walk.

Hardware Sales Improve.

Complaints of a lack of normal business in the hardware field are partially dispelled this week by a general increase in all branches of this trade. Sales of upholstery hardware took a spurt late last week and have been holding up since. Kitchen accessories have also enjoyed a bigger sale. Wholesalers report retailers as showing more interest in Christmas items and a number of orders for holiday requirements have been placed. Christmas-tree stands in the medium and low price ranges have sold well. The higher priced and more elaborate stands, however, are being neglected.

To command respect, first be worthy of it.

More Profit to YOU

by increasing turnover. When you sell goods with an established price which protects your margin of profit — then rapid turnover makes you money. In pushing

KC Baking Powder

Same price for over 38 years

25 ounces for 25¢

(more than a pound and a half for a quarter)

with the consistent **quality** and **price** advertising behind it — with the price plainly shown on the label — you can increase turnover and get **more profit** on your baking powder investment.

Millions of Pounds Used by Our Government

The Breed of Men

You talk of your breed of cattle,
And plan for a higher strain,
You double the food of the pasture,
You heap up the measure of grain;
You draw on the wits of the nation
To better the barn and pen,
But what are you doing, my brothers,
To better the breed of men?

You boast of your Morgans and Herefords,
Of the worth of a calf or a colt,
And scoff at the scrub and the mongrel
As worthy a fool or a dolt;
You mention the points of your roadster
With many a "wherefore" and "when,"
But, ah, are you conning, my brothers,
The worth of the children of men?

You talk of your roan-colored filly,
Your heifer so shapely and sleek,
No place shall be filled in your stanchions
By stock that's unworthy or weak.
But what of the stock of your household?
Have they wandered beyond your ken?
Oh, what is revealed in the round-up
That brands the daughters of men?

And what of your boy? Have you measured
His needs for a growing year?
Does your mark, as his sire, in his features
Mean less than your brand on a steer?
Thoroughbred—that is your watchword,
For stable and pasture and pen,
But what is your word for the homestead?
Answer, you breeders of men!

Rose Trumbull.

COLONIAL

Iodized and Plain Salt in Round Packages

Retail Grocers,

Gentlemen:

A reminder! We are NOT packing Salt in 26 oz. cans. We ARE packing Table Salt in FULL WEIGHT Cans of 2 lbs. (32 oz.) the same as we have packed for many years.

PLEASE NOTE

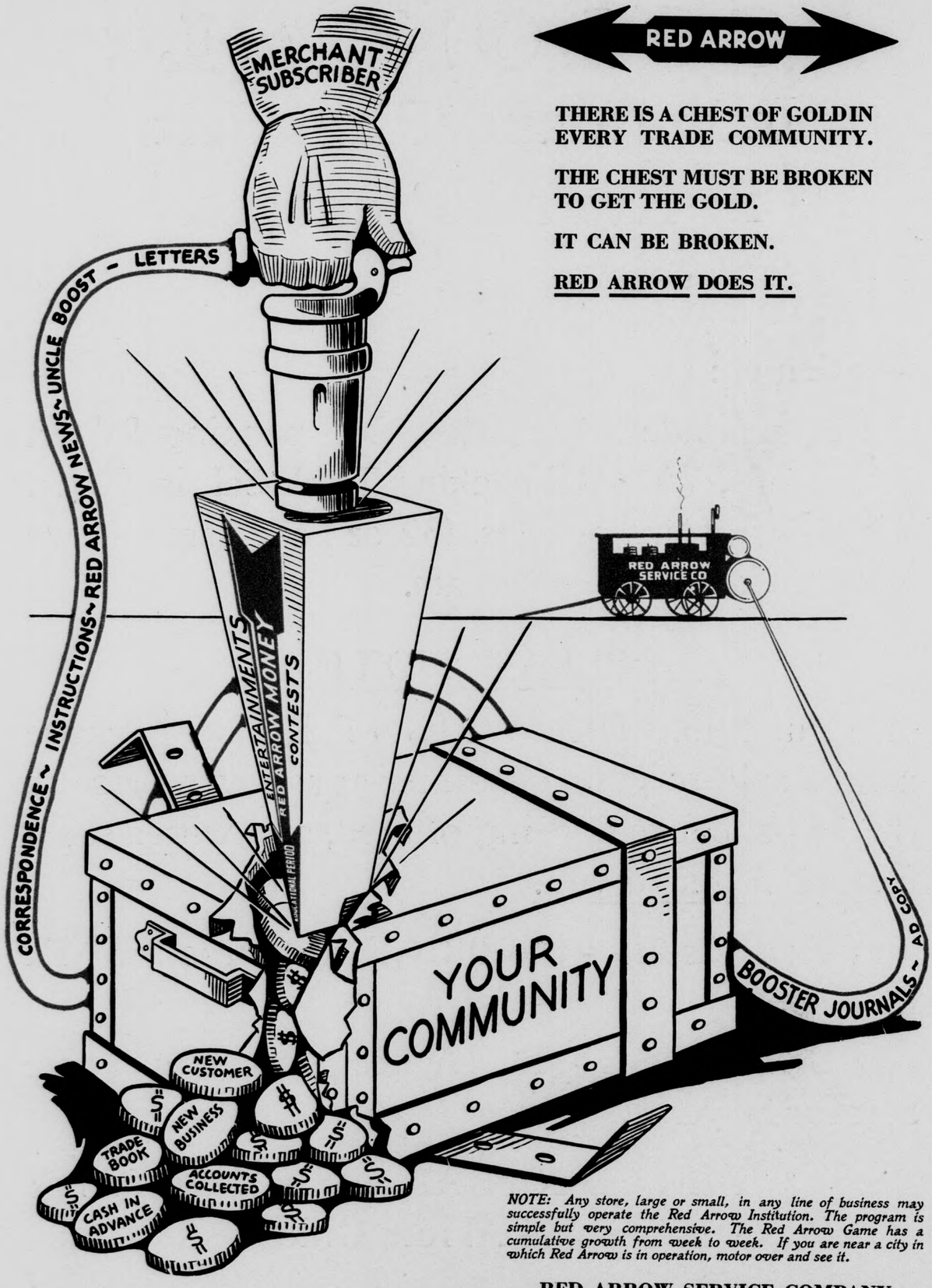
Our 2 lb. FULL WEIGHT Round Package can be sold to your customer at as low a price as the 26 oz. package being offered, and with a satisfactory profit to you.

The reason - - the PRICE to you is a FAIR PRICE.

COLONIAL - the Highest Grade of Table Salt for 30 years.

THE COLONIAL SALT COMPANY
Akron, Ohio

There is a Colonial Salt for every purpose



RED ARROW

THERE IS A CHEST OF GOLD IN EVERY TRADE COMMUNITY.

THE CHEST MUST BE BROKEN TO GET THE GOLD.

IT CAN BE BROKEN.

RED ARROW DOES IT.

NOTE: Any store, large or small, in any line of business may successfully operate the Red Arrow Institution. The program is simple but very comprehensive. The Red Arrow Game has a cumulative growth from week to week. If you are near a city in which Red Arrow is in operation, motor over and see it.

RED ARROW SERVICE COMPANY
Springfield Illinois