

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, MAY 15, 1929

Number 2382

DID YOU?

Did you give him a lift? He's a brother of man,
And bearing about all the burden he can.

Did you give him a smile? He was downcast and blue,
And the smile would have helped him to battle it through.
Did you give him your hand? He was slipping down hill,
And the world, so I fancied, was using him ill.

Did you give him a word? Did you show him the road,
Or did you just let him go on with his load?

Did you help him along? He's a sinner like you,
But the grasp of your hand might have carried him through.

Did you bid him good cheer? Just a word and a smile
Were what he most needed that last weary mile.

Did you know what he bore in the burden of cares,
That is every man's load and that sympathy shares?

Did you try to find out what he needed from you,
Or did you just leave him to battle it through?

Do you know what it means to be losing the fight,
When a lift just in time might set everything right?

Do you know what it means—just the clasp of a hand,
When a man's borne about all a man ought to stand?

Did you ask what it was—why the quivering lip,
And the glistening tears down the pale cheek that slip?

Were you brother of his when the time came to be?
Did you offer to help him, or didn't you see?

Don't you know it's the part of a brother of man
To find what the grief is and help when you can?

Did you stop when he asked you to give him a lift,
Or were you so busy you left him to shift?

Oh, I know what you meant—what you say may be true—
But the test of your manhood is, what did you do?

Did you reach out a hand? Did you show him the road?
Or did you just let him go on with his load?

A. S. Chapman.

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

WORDEN GROCER COMPANY

The Prompt Shippers

If you Don't Carry

Morton House COFFEE

You Are Overlooking Something

WORDEN GROCER COMPANY

Wholesalers for Sixty Years

OTTAWA AT WESTON - GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver.

Speed Up Sales

*by featuring properly
advertised lines*

The manufacturers are creating the demand and saving your time through their advertising.

You realize a maximum profit with a minimum of effort in selling

K C Baking Powder

Same Price

for over 38 years

25 ounces for 25c

Your customers know it is a **quality** product—that the price is **right**. Why ask them to pay War Prices?

It's up to you to show them that you have it.

**Millions of Pounds Used by the
Government**

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MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

HOPE FOR THE FARMER.

The hope for the farmer lies not in Congressional relief but in chemistry. This was the burden of the message brought to the recent convention of the American Chemical Society by Louis J. Taber, master of the National Grange, and there was not wanting official evidence that chemistry is prepared to do its best to answer this call for help.

At present corn and cotton are the chief agricultural products for which chemistry has been able to devise uses for excess stocks. Corn which once went into whisky is now being converted into lacquer—instead of liquor—and into various industrial alcohol products, while the corn kernel supplies the substance of some fifty chemical manufactures. These include, according to Major T. P. Walker, table oil, soap, glycerin, rubber substitutes, fertilizer, starch, corn syrup, tanner's sugar and vegetable glue. Newsprint paper also may be made of corn stalks, but the cost of transporting such bulky material is still prohibitive.

Cotton seeds seem to be the most useful of all agricultural by-products. Formerly they were allowed to rot away; to-day they are in the class with Chicago pork, where only the squeal escapes the synthetic genius of modern chemistry. Refined oils, stearin, soap, nitroglycerin, roofing paint, writing paper, smokeless powder, lacquer, artificial leather, rayon, photographic films, sausage casing and toilet ware—these are but a few of the transformations which these seeds may undergo.

Major Walker, was, however, careful to warn his hearers that the chemist is not exactly a modern Aladdin. Something more than rubbing a corn-stalk or a cotton seed is necessary in order to gratify the farmer's wish that it be turned into valuable writing paper or sausage earnings. Too broad claims hurt the chemical industry, Major Walker said, and while farm products other than corn and cotton

may come to acquire greater interest, the means of utilizing them are still to be discovered.

Nevertheless there is no question either that synthetic chemistry is steadily finding new uses for food products as the raw materials for industry or that this form of farm relief has great advantages over any which Congress is likely to prescribe. It is based upon economic principles and it should prove permanent.

MAN'S DEADLIEST FOE.

The Mediterranean fruit fly is scarcely bigger than a flea. Yet it is more dreaded in Florida to-day than a hurricane. It has already attacked grapefruit in four Florida counties in the region of Ormond. Unless checked in its ravages it further threatens the State's economic life by the destruction of citrus fruit orchards. So serious is the situation that President Hoover has asked Congress to transfer \$4,250,000 of the \$5,000,000 Texas boll weevil fund appropriated last year to aid Florida in its fight to exterminate the fruit fly, supposedly brought into the State from the Bahamas in the straw surrounding bottles of bootleg liquor.

Florida's present dilemma centers attention on a matter to which the public usually gives little thought—the challenge of the insect world to the human race. This challenge is costing the United States \$2,000,000,000 a year. The boll weevil, the Japanese beetle, the corn borer, the chinch bug, the grasshopper and many other of the world's 2,000,000 species of insects take a toll often more devastating than drought, frost or storm.

Oddly enough, the lowly chinch bug and the apparently harmless grasshopper are the greatest offenders. Because of them the United States loses \$110,000,000 every year. Were it not for birds man's supremacy on earth would soon end under a crawling, flying horde of voracious insects.

Not less deadly is the part that some insects play in carrying disease germs. What the malarial mosquito has done to the human race is an old and tragic story. The common house fly is a menace from which we have not as yet been able to free ourselves.

Through the persistent assault of the insect world, coupled with the germs thus transmitted, man faces a struggle that gives no promise of lessening for some time to come. Ask any gardener, amateur or professional, and he will agree. After all, this was against the inroads of the insect world is very much like life. It is the little and silent things that often do the most damage.

OPERATIONS TOO HIGH.

Farm relief, tariff, the credit situa-

tion and the reparation conferences abroad are among the "outside" influences not calculated to promote peace of mind among business interests, and because all of them are greatly in the public eye there has developed some hesitation and lack of confidence. The effect is not yet discerned in the active industries, but it is entirely possible that the production end has not gauged these influences to their correct extent.

For instance, the automobile industry set another output record last month of 633,424 cars. Exports have climbed wonderfully well and there is an estimate of 133,836 cars shipped abroad last month. But no such increase in production as has occurred appears warranted from the reports received on domestic sales. Dealers tell of large stocks and dormant demand. From all indications, the industry seems to be riding for a fall and due to the widespread influence of its operations, business at large would be affected.

Of a more cheerful character is the news that building contracts last month moved up to a level close to that of a year ago. The gain was about 27 per cent. over March, but the first four months still show a drop of around 9 per cent. compared with the value of contracts awarded in the corresponding period of 1928.

Another sharp dip in the commodity price level offers a further contrast, particularly as farm product values are chiefly responsible. This does not augur well of agricultural purchasing power or demand. In fact, a combination of sub-normal purchasing in the rural sections and curtailment by the automobile plants would no doubt give rise to a general business reaction.

DON'T FISH HEAR?

After careful scientific tests Professor Karl von Frisch of Munich University has discovered that fish respond to sound and, despite their apparent lack of any suitable organ, can hear as well as the next vertebrate. He has been able, furthermore, to train a blind sheatfish to come out of its hiding place for food in response to a whistle.

Any fisherman, we feel sure, could have saved Professor von Frisch a lot of trouble. Especially at this time of year there are hundreds of anglers whose experiences in quest of the elusive brook trout have offered all the evidence they could desire not alone that fish hear but also that they can catch the slightest man-made noise about two miles away. In fact, there are some fishermen who are convinced that trout can hear the noise of a rod which is being set up in the next county.

But while there would thus be no quarrel with the Professor's main thesis, we would expect certain amount of skepticism in regard to the response to sound which Dr. von Frisch records. Trout, at least, do not usually rush from their hiding places in response to a whistle. If there is a tune which can persuade them to take a dry fly or a worm it is not known to the angling fraternity.

Various keyed whistles were used in the scientific tests—a tuning fork, a violin and a cello, according to the report from Munich—and to the surprise of the zoologist and his assistant the fish in the tank responded to even the softest tones. A cello is an awkward instrument to carry up a trout stream, but it can and will be toted if Dr. von Frisch will let the fishermen into his secret.

Late Trade Changes From Indiana.

Carmel—George Brunson has opened a meat market here.

Indianapolis—The W. E. Eaton Co. has been incorporated with a capital of \$10,000 by Laura Eaton and others.

Knox—Ed. Wilken has sold his grocery and meat market to Masser & Wilken.

Marion — Bert Pettiford has taken over the grocery and meat market at 936 South Nebraska street which was formerly owned by J. M. Pettiford.

Shelbyville—J. Abraham & Sons have discontinued their wholesale and retail meat business.

Terre Haute—The Oakley Economy Stores Co. opened another grocery and meat market at 502 South Seventh street.

Universal—S. P. Mills, Incorporated, will open a new branch grocery and meat market here.

Seventeen New Readers of the Tradesman.

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

- A. Snitgen & Sons, Westphalia.
- W. E. Stockwell, Shelby.
- Wm. Groen & Son, Grand Rapids.
- R. V. Rule, Clare.
- Woodhouse Co., Grand Rapids.
- Hein & Son, Kalamazoo.
- Robert H. Burns, Grand Rapids.
- White Lake Market Association, Montague.
- W. H. Caslow, Grand Rapids.
- Louis T. Hansen, Grand Rapids.
- Rex A. Hadley, Lansing.
- Wm. B. Cline, Stanwood.
- R. C. Stanfield, Rockford.
- A. Hartsema, Muskegon.
- Fountain Creamery, Fountain.
- E. H. Snow, Grand Rapids.
- Von W. Furniss, Nashville.

Uneasy rests the aching tooth that wears a crown.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The Federal Trade Commission, having stopped the publication of Fraudulent and indecent advertising in one periodical, may be presumed to be engaged in redeeming its promise to deal with the worst abuses first; and, judging from specimens of the kind of advertising that was objected to, the cease and desist stipulation agreed to by the publisher was fully warranted. According to Commissioner Humphrey, the Commission is proceeding against advertisements which are false on their face. What will remain to be done can be seen more clearly when all this offensive rubbish is cleared away. Criticism of advertising for misleading readers has lost much of the weight to which it may have been entitled because many of its general conclusions have been based on the gross faults of the few. For the same reason the Commission was misunderstood by some publishers when it called attention to the law which implicates the publisher as well as the advertiser in cases of deceitful practice. These misunderstandings should be removed by what the Commission is now doing along common-sense lines to eradicate excrescences that have been tolerated too long.

The Rubinow Edge Tool Works, of Newark, New Jersey, has been ordered by the Federal Trade Commission to stop use of the words "Cast Steel" or "Steel" in advertising or labeling tools offered for sale, unless the metal parts thereof are composed of steel.

Material used by Rubinow in the metal parts of its tools had the qualities and characteristics of malleable iron and not those of steel, according to findings of the commission. But, Rubinow advertised its tools by such words and phrases as "Empire—these Hatchets are Warranted Cast Steel," "Warranted Cast Steel," and "Cast Steel." The Commission held that in distributing to the retail trade these products labeled with the word "steel" the respondent placed in the hands of others the means of consummating a fraud.

In its findings the Commission observes that steel and malleable iron are distinct and separate commercial products produced by different processes. The carbon content of malleable iron, of which the respondent's tools are made, is high and almost entirely in the graphitic form. Malleable iron is brittle, will not retain a cutting edge when used for edged tools and will readily chip. But the carbon content of steel is lower than that of malleable iron and steel is tough, will retain a cutting edge when used for edged tools and will not readily chip.

The Commission held that use by respondent of the word "steel" in its advertising had a tendency to mislead the public into the belief that the metal parts of its tools are composed of steel and to cause the public to purchase such tools in that belief.

A corporation manufacturing paint, varnish and zinc labeled one of its products "Villa Zinc" when the fact was the substance was not composed of zinc oxide so as to be properly branded, labeled or designated "Zinc."

Signing a stipulation with the Federal Trade Commission the company agreed to discontinue use of the words "Villa Zinc" as a trade brand or designation for its product, and from use of the word "zinc" in any other way as to imply that the product is composed wholly of zinc oxide.

The company also agreed to stop using the word "zinc" in any way to designate its product which may have the capacity to deceive the purchasing public into believing the product is composed wholly of zinc, unless if the product is composed in substantial part of zinc and the word "Zinc" is used to designate it, the word shall be accompanied by some other word or words in type equally as conspicuous as that in which the word "Zinc" is printed so as to clearly indicate that the product is not made wholly of zinc.

ECONOMIC PROSTITUTION.

Chain Stores Nothing Short of Commercial Pirates.

It is being argued every day that the chain store, mail order house, peddler, and what-have-you, have been a good thing for the independent merchant, largely because they have made a better merchant of him. Much is being written for trade journals, and spoken from convention platforms, about the crying need for "better merchants;" and every practical help for turning out "better merchants" is a blessing to everyone.

You merchants are to be congratulated upon the readiness and sincerity with which certain wholesalers, jobbers and manufacturers who are serving you in a business way are coming to your aid with suggestions and ideas in the interests of "better merchandising." We need "better merchants;" the more we have of them, the better.

But I speak as a consumer, for I am not a merchant, thank you. That isn't all. I don't care to be one. This business of being a wise customer is job enough for me right now. Speaking as a consumer, and on behalf of your customer, I rise to place a pointed question before the house. Since you merchants are receiving so many aids and suggestions from those who serve you, how much wise counsel and helpful guidance are you offering those whom you serve? If your jobbers, wholesalers and manufacturers are interested in making "better merchants" of you, isn't it about time that you in turn began working to make "better customers" of us?

If "better merchants" are needed, what may not be said about the need for "better customers?" This calls for another question, can a merchant be any better than his customers? If a merchant is handicapped by a patronage of penny-wise and pound-foolish customers who demand that he stoop to any and all tricks of the trade, simply to furnish them with the maximum of bargains just for to-day, how in the

name of sense is he going to become a "better merchant?" It just can't be done.

Merchant-education is splendid, but it isn't enough. This fight which the independent merchant is staging for his very existence is going to turn out disastrously for him unless he carries this educational work on to the public.

So often, some merchant says, "but the public won't listen. They won't be educated."

As one of "the public" in this instance, all I can say is that I like that. Who among you merchants dares say that he is any more sincere in his purposes as a merchant than any of his customers are sincere as consumers? I personally, believe that the merchant who doubts the capacity of the public for education is doing two things: (1) He is slandering the intelligence of modern American people; and (2) he is advertising himself as taking his own prejudices as authority in preference to the facts.

During the past few years, I have had considerable experience in appealing to both merchants and consumers to present a solid front of opposition to this growing monster of syndicate business; and, were I to choose the more open minded of the two classes, I should take the public every time. Observation has convinced me that if the merchant can be "educated" (and the evidence proves that he is being educated with astonishing rapidity) then the public certainly can be convinced of its proper conduct in this matter.

Let me say, right here, with all the emphasis that I can command, the chain store, mail order house, peddler and all other forms of syndicate business have no place in a democracy. They are a public menace. What threatens the independence of Main street to-day will overthrow the mass economic independence of all America in the future. An American public which boasts of its patriotism and its fidelity to the principles of democracy must hurl itself into this struggle. The war now being fought out between independence and imperialism in business is the same in principle as that of 1776. Primarily, this struggle does not demand "better merchants." It demands commercial patriots. It is my business, as a consumer, who is first of all a sovereign American citizen to take the same stand at the counter as my forefathers took on the firing line at Lexington and Concord.

This isn't simply a question of the chain store or the mail order house or the peddler, any more than it is a question of "capital and labor," or a half-dozen other petty issues. It is a question whose answer will decide whether the American people are fit to run their own business.

The chain store executive who says that the average independent merchant isn't "fit to be in business" is laughing up his sleeve at his fool customers, and saying to himself that they are "not fit to attend to their own affairs." That is where I come in on this fight, Mr. Merchant. If you think that you merchants are the monopolists with a corner on all the troubles

in this war, you have another guess coming. I have interests involved, and, as your customer, you owe it to me to take me into your confidence and show me that this is not your fight but ours.

You have a business which is yours by all constitutional right. You pioneered for it; you worked hard for it; and no one should be permitted to come in and take it from you by force or other unfair means. That is your grievance against your syndicate competitors, isn't it? Then, what do you think of my grievance? I have a business, too. My vocation, my trade or my means of earning a living is my business, I have worked hard for it. The same system which is now seeking to strip you of that which is yours, by the exercise of brute force (more politely called buying power), will very soon be shearing the fleece from the back of the producer-consumer who is already standing dumb before his shearers.

Since we are pulling our freight in the same direction—you merchants and we customers—isn't it about time that we united forces to protect ourselves against a common enemy? This syndicate system in business is **nothing short of a band of commercial pirates, sailing the high seas of trade and operating under a spoils system of robbery, intrigue, trickery, tax-dodging, commercial rapine and trade violation which amounts to the maximum of economic prostitution.**

Proof of those charges constitutes a rather large order, I'll confess, but bona fide evidence abounds. It is all to be found in the record. For more than five years, at least one ordinary ultimate consumer has been doing some investigating in the realm of the real, and studying the facts as written in the record.

That consumer has come to a positive conclusion which is an absolute conviction. He declares as a consumer, in the identical words of E. A. Stowe, that he will "continue to oppose this menace as long as he has a breath in his body." What Mr. Stowe says for the help and instruction of the merchant, the writer is carrying to the public wherever the opportunity is given. That is the purpose of this brief, as well as the remainder of the work which is being done along this line.

I do not offer my utterances as authority. I merely submit them to you for what they are worth. Whatever may appear over my signature in the future is to be considered in like manner. I am at the disposal of Main street merchants wherever I can be used for the promotion of the common welfare; and if I shall have contributed anything of merit to that which other better, older, and more capable men than I have already done, I shall be proud of the company I keep, as well as of the system which I oppose.

W. H. Caslow.

Fresh From the Foundry.
Everything new in antiques.

A rich man's capacity to bear the ill will and criticism of envious neighbors is something stupendous.

FEELING THE PINCH.

Inter-Chain Competition Destroying the Chains.

Inter-chain competition is one of the distinguishing features of the retail business this year.

While there is still plenty of competition between chains and independent merchants, yet the competition is stiffest between chain and chain.

So severe is the competition between chains that many of them are developing headaches. Some of them are even crying out loud!

Mr. Schulte of cigar store fame had a tough time of it the other day at the annual stockholders' meeting. There are repeated rumors that his chain will pass its dividend this year—much to the distress of the stockholders.

They asked him some pertinent questions — why the price of Schulte stock has been declining so sharply — why the directors have sold their holdings. Schulte stock has declined from \$41 a share to \$25 in the past four months. The earnings in 1928 were \$3.34 a share as compared with \$4.91 in 1927.

Inter-chain competition, or rather a cigarette war, was the cause given by Mr. Schulte. The chief offender seems to be the Great Atlantic and Pacific Tea Co. That chain is charged with selling 15c cigarettes for 11c. Mr. Schulte described the situation as "deplorable."

If his chain cuts the price, he says, others will follow. Then none of them will make money. He, therefore, demands that the cigarette war stop, and that unless price cutting stops in sixty days he will "cut to the bone."

Independent merchants will be interested in watching this chain store battle from the side lines.

The chains are feeling the pinch of this inter-chain competition. Many of them are having trouble holding up their volume, to say nothing of keeping down their overhead and their profits up.

That is why they are adding side lines. Shoe stores are putting in candy and lingerie — grocery chains, cigarettes and meat—drug stores, lunches—and the variety stores, restaurants.

Independent merchants are giving the chains stiffer competition day by day. The standard of the average independent merchant in every line has been raised considerably during the past few years.

Independent merchants are doing better buying. They are building better stores. They have adopted better methods. They, too, are becoming expert at this new form of trick merchandising.

They have learned the value of specials and leaders. They have learned the value of short time credits. Their trump cards are always quality and service.

They are better able to compete with chain store competition to-day than ever before.

Chain sales in 1928 were approximately \$7,000,000,000, which is from 15 to 20 per cent. of the total retail volume. They showed a fair gain, but there are signs on all sides of over-expansion.

One authority estimates that of the many chain store securities floated during the past year, 30 per cent. of them represent enterprises which cannot succeed.

Many of the chains did not have a good profit showing in 1928. Many chain store stocks are now on the decline and it is high time to get out from under some of them.

Even Woolworth's showing in the past year is nothing to brag about. Woolworth's sales per store decreased \$12,000 in 1928. The total volume shows an increase of but 5 per cent. due to the opening of some 140 new stores. Their sales in such departments as hardware, notions and many others have slipped in a great many of the stores, and had it not been for the opening of soda fountains, restaurants and sandwich counters their sales volume would show a loss.

Some of the wise ones predict it is only a matter of time until Woolworth will be obliged to abandon the 10c limit in order to hold up the sales volume.

Keeping the expense in control is one of the chief problems of the chain store. Due to the intensive competition, they have bid up rents on desirable locations to a dangerous level. Rents in the variety field now average from 5 to 7 per cent. of sales and in the drug field from 5 to 9 per cent.

Many of them are enlarging their stores in an attempt to hold the volume, and are for the first time making wide use of second and even third story salesrooms.

Mergers seem to be the way out of this chain store difficulty. The grocery field particularly has seen many of them in the past year. More will be consummated this year. Mergers are now pending in the variety field as well.

The department chains or chains with large unit stores, like Penney, Sears Roebuck and Montgomery-Ward, and the large city drug stores seem to be ones most prosperous to-day. Chains with small unit stores are having many difficulties.

There is a decided drift to larger stores. Even such chains as the

A. & P. are now establishing complete food markets in the principal shopping sections, abandoning many of their small neighborhood stores.

Independent merchants, on the whole, are fairly optimistic this spring. Business, while spotty as usual, is active.

Spring does more than start the flow of sap. It thaws out the channels of trade and quickens the life-blood of business. Its results are more startling this year than ever before in the history of the Nation or, for that matter, of the world. —Good Hardware.

Shorts Weights Persists In Chain Groceries.

Activity of city sealer Peter DeKorte in checking of city weighing and measuring devices for April was shown in his last report to the city commission.

From a large list of tests at various places a large number of O.K.'s were issued.

But the same report showed the usual short weight by chain stores.

When six or eight retail stores of the larger grocery chains continue to be caught with short weights to customers month after month it is high time something was done about it. A half dozen such stores will short weight literally thousands of customers in the course of a month.

The city sealer reports such instances month after month. The report is read before the city commission and "filed." The public learns of such short weights only through the Square Deal. The facts disclosed should be news of interest to every man and woman in Kalamazoo, but the daily paper (possibly influenced by the advertising from such short weight artists) fails to give publicity to it.

Isn't it about time that we learned that a mere report is not sufficient. A short time ago one manager of an A. & P. store was arrested and fined for short weight here. Where the same stores persistently sell goods short weight in their effort to make the housewife think she is getting a bargain, why should not these arrests be made frequently enough to stop this cheating practice.

We give herewith a list of short weights and places where scales were found inaccurate:

April 4—Went on complaint of the Kalamazoo News Agency to Konigsberg junk dealer who bought 1770 pounds of paper and paid for 1620—150 pounds short—changed the weight on the city weigh bill.

April 5—Krogers Grocery, 130 North Westnedge street. Reweighed rice and beans—short weight.

April 8—Kroger Grocery, 130 North Westnedge street. Reweighed rice and beans—short weight.

Mr. Harris, 1005 East Main street—Complaint of short weight of apples sold to Vincent Grocery, East Main street—all settled.

April 9—Brondyk Grocery and Meat Market, 781 West Main street. Tested

two computing scales — ordered repaired.

April 10 — Bestervelt Market, 136 West Water street. Tested thirteen computing scales—two to be repaired.

April 10 — Tested two computing scales—O. K.

April 11—Johnson Wholesale Market, South West street. Tested six weights—one condemned.

Tittle Bros. Packing Co., 128 South Burdick street. Tested three computing scales—two to be repaired.

April 12—Atlantic & Pacific Tea Co., 729 South Burdick street. Tested one platform scale—to be repaired.

April 16—Hekman Biscuit Co., North West street. Tested one computing scale—condemned.

Atlantic & Pacific Tea Co., 820 So. Burdick street. Reweighed butter—short weight.

Thomas Grocery, 1839 South West street. Reweighed butter—short weight.

April 19—Frank Williams, junk dealer, Frank street. Tested one spring scale—condemned.

Woods Service Station, Portage street. Tested three gas pumps—one to be repaired.

April 20—Big-Low Service Station, corner Edward and Kalamazoo avenue. Tested one gas pump—not correct.

Johnson Garage, North and West streets. Tested two gas pumps—one to be repaired.

April 22 — Kroger Grocery, 1353 Portage street. Reweighed creamery butter—one-half ounce short to the pound—shipped back.

Big-Low Service Station, Kalamazoo and Edward street. Tested one gas pump—condemned for short measure.

Standard Oil Co., Douglas and North streets. Tested three gas pumps—one short measure.

April 23—Kroger Grocery, 148 Portage street. Reweighed butter—short weight—not to be sold.

April 24—Jack Brondyk, West Main street. Tested two computing scales—condemned for repairs.

April 25—Roxana Filling Station, Walnut and West streets. Tested two gas pumps—one O. K.—closed one for short measure.

Bestervelts Grocery and Meat Market, 356 South Burdick street. Tested one computing scale—to be repaired.

April 29—Buehleh Bros., 210 N. Burdick street. Tested computing scale at fruit stand—condemned for repair.—Kalamazoo Square Deal.

Signs of the Time.

Two convivial friends were wending their way along Monroe avenue about 2 p. m., when one of them stopped to gaze dazedly at a sign.

"Whatchu lookin' at?" said the other.

"That sign."

"Whazzit say?"

"Ladies Ready to Wear Clothes."

"Dern near time, if anyone was to ask me," came the reply.

Educative Wanderlust.

"They say if there's anything in a man, travel will brin git out."

"You tell 'em. I found that out my first day at sea."

MOVEMENTS OF MERCHANTS.

Wayne—I. Lazar succeeds S. A. Singer in the general mercantile and shoe business.

L'Anse—Paquette Brothers have sold their grocery and meat market to the Gauthier Store Co.

Mason—J. I. and Ida Williams have sold their grocery and meat market on Columbia street to Louis Tucker.

Lansing—John E. Shaw has taken over the Carl meat shop at 403 East Mt. Hope avenue from Carl Smith.

Grand Rapids—The Ford-DeGroot Fuel Co., 1461 Madison avenue, has changed its name to the Ford-Blake Fuel Co.

Lansing—Wagner & Elliott purchased the grocery and meat market at 904 South Chestnut street from Mrs. Mae Mack.

Dewey—Wm. Townsend will open a meat market in the Jones building here. Mr. Townsend is also in business at Dowagiac.

Lansing—The Sherod S. Noe Co., featuring the Chambers Autostat gas ranges has engaged in business at 226 South Capitol avenue.

Lansing—Roy D. Castle has opened a modern bakery on Rundle at Logan street. He has resigned his position with the Lansing Baking Co.

Otsego—The Otsego Ice & Fuel Co. has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in.

Utica—Carl Knauber has decided to move his grocery and meat market, now located on Cass street, to larger quarters in the Kollmorgen building on Main street.

Saginaw—L. H. Smith & Son, who are in the grocery and meat business at 1002 Gratiot avenue, are erecting a store building for their market at Gratiot and Williams streets.

Mecosta—E. Bromley has sold his interest in the general merchandise stock of Bromley & Royce, to his partner, Arthur Royce, who will continue the business under his own name.

Blissfield—R. G. Christ is sole proprietor of the grocery and meat market which was formerly owned by Christ & Heidle, Mr. Christ having purchased the interest of his partner.

Pontiac—The Ainge Electric Co., 626 Riker building, has been incorporated with an authorized capital stock of 1,000 shares at \$1 each, \$1,000 being subscribed and paid in in cash.

Detroit—The Beach Laboratories, Inc., General Motors building, has been incorporated with an authorized capital stock of \$5,000, \$4,500 of which has been subscribed and \$1,000 paid in in cash.

St. Joseph—The Twin City Coca Cola Bottling Co., 208 Main street, has been incorporated with an authorized capital stock of \$35,000, \$30,500 of which has been subscribed and paid in in cash.

Detroit—Displays, Inc., 543 First Nat'l. Bank building, has been incorporated to deal in display material, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in.

Hamtramck—The Superior Sausage Co., Inc., 8600 Lumpkin avenue, has

been incorporated with an authorized capital stock of \$50,000, \$8,000 of which has been subscribed and \$2,000 paid in in cash.

Detroit—The World's Wonder Medicine Co., 1996 Superior street, has been incorporated with an authorized capital stock of \$50,000, \$30,000 of which has been subscribed, \$250 paid in in cash and \$980 in property.

Detroit—Baker's, Inc., 1117 Griswold street, has been incorporated to deal in jewelry, novelties, etc., with an authorized capital stock of \$100,000, \$50,000 of which has been subscribed and paid in, \$15,000 in cash and \$35,000 in property.

Muskegon Heights—Carew-Leidgen, Inc., 1146 Hoyt street, has been incorporated to manufacture electrical signs, deal in glass and glassware, with an authorized capital stock of \$10,000, \$8,000 of which has been subscribed and paid in in cash.

Detroit—The Riteway Baking Co., 4256 Lawton avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$3,500, all of which has been subscribed and paid in, \$620 in cash and \$2,980 in property.

Detroit—LeClair-Harper, Inc., 3005 West Grand Blvd., has been incorporated to deal in clothing for men with an authorized capital stock of \$50,000 preferred and 500 shares at \$1 a share, all of which has been subscribed and paid in in cash.

Detroit—Zausmer-Berkower, Inc., 412 Eaton Tower, has been incorporated to deal in fur and manufacture fur clothing, with an authorized capital stock of \$20,000, \$11,600 of which has been subscribed and paid in, \$4,500 in cash and \$7,100 in property.

Detroit—The Detroit Aeronautic Products Co., 4155 St. Aubin avenue, has been incorporated to manufacture and deal in accessories for airplanes with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in in property.

Negaunee—The Tri City Dairies, Inc., 246 Jackson street, has been incorporated to manufacture and sell at wholesale and retail, dairy products, with an authorized capital stock of \$50,000, \$18,000 of which has been subscribed and paid in in property.

Coopersville—The board of directors of the Coopersville State Bank have elevated Millard Durham, Cashier, to be President of the bank, filling the vacancy caused by the death of Charles P. Lillie. Wayne Murray was elected Vice-President and Paul Hahn, previously assistant, was given the Cashier's position.

Marquette—The Soo Hardware Co. has changed its name to the Soo-Marquette Hardware Co. and do a strictly wholesale business, covering the entire Upper Peninsula through its traveling representatives. The company has been conducting a wholesale and retail business at the Soo for the past forty-two years and will continue its retail business there.

Rockford—The Hanson drug stock, recently disposed of at bankruptcy sale has been purchased by P. J. Haan, Sam Kron and J. & D. London, who will

continue the business under the style of the Rockford Drug Co. The business will be under the personal management of P. J. Haan, whose Grand Rapids store will be managed by his brother in the meantime.

Manufacturing Matters.

Grand Rapids—The Black Plumbing & Heating Co., 16 Sheldon avenue, has increased its capital stock from \$10,000 to \$25,000.

Detroit—The Todd Machinery Co., 430 East Woodbridge street, has changed its name to the E. F. Moorman Machinery Co.

Ishpeming—The Republic Iron & Steel Co., has changed its capitalization from \$58,000,000 to \$25,000,000 and 1,000,000 shares no par value.

Detroit—The Blank Motor Truck Co., 2450 Buhl building, has been incorporated with an authorized capital stock of 50,000 shares at \$10 a share, \$5,000 being subscribed and paid in in cash.

Detroit—The Iron & Steel Salvage Co., Lynch Road at Mt. Elliott, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Detroit—The Art Forge Co., 1308 Gratiot avenue, has been organized to manufacture and forge art material with an authorized capital stock of \$25,000, \$9,000 of which has been subscribed and paid in in property.

Traverse City—Happy's Tire Service, 415 East Front street, has been incorporated to deal in tires, auto accessories and parts, etc., with an authorized capital stock of \$25,000, \$5,000 being subscribed and \$3,000 paid in in cash.

Pontiac—The Universal Oil Seal Co., 57 Union street, has merged its business into a stock company under the same style with an authorized capital stock of \$100,000, \$25,000 of which has been subscribed and \$2,828.40 paid in in cash.

Kalamazoo—Fred J. Hotop, 317 Church street, has merged his plumbing and heating business into a stock company under the style of the Fred J. Hotop Plumbing & Heating Co., with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in property.

Pontiac—The Specialties Manufacturing Co., with business offices in Detroit at 3761 Penobscot building, has been incorporated to manufacture lamps, loud speakers and other electrical devices, with an authorized capital stock of \$50,000, \$40,000 of which has been subscribed and paid in.

Grand Rapids—The Metalcraft Heater Corporation, 22 Commerce avenue, S. W., has been incorporated to manufacture and sell heating appliances for automobiles, also other accessories, with an authorized capital stock of 82,500 shares at \$4 a share, \$1,000 being subscribed and paid in in cash.

Rochester—The National Knitting Co., of Milwaukee, has purchased the Western Knitting Mills here, and will employ 200 men and women at the start, increasing the number gradually to 400. The Western Knitting Mills

failed in 1927, the bondholders starting foreclosure proceedings and the Central Trust Company of Illinois acting as trustee. The concern was re-purchased by a committee of bondholders who have retained it since that time. Sweaters will be one of the articles manufactured upon resuming operations.

Davison—John F. Cartwright, 82 years old, former banker, president of the village and prominent Mason, was killed instantly May 4 when he walked in front of a Grand Trunk fast passenger train at the State street crossing. Eye witnesses stated the gates were down, but Mr. Cartwright apparently did not notice them. He had just returned from St. Petersburg, Fla., where he spent the winter. Mr. Cartwright started a private bank in 1886, which became the Davison State Bank in 1895. He built the largest elevator on the Grand Trunk between Port Huron and Chicago in 1894-95 and was interested in the washing machine factory and Davison cart works.

Late Business Changes From Ohio.

Chardon—Charles Betze has sold his meat market to Frank Schinagle.

Cleveland—A modern grocery and meat market has been opened by M. Romey at 8214 Clark avenue.

Dayton—Chas. H. Cichanowicz has opened a grocery and meat market at 932 Leo street.

Fremont—A first class grocery and meat market will be opened by August Schneider on White avenue.

Toledo—The Seibert Grocery and Meat Market Co. has taken over the grocery and meat market at 1478 Noble street from M. Wineberg.

Toledo—H. C. Bartley & Son, who are in business on Cherry street, have remodeled their store front and rearranged the stock and fixtures in the interior.

Toledo—The Berdan Co. has closed its cash and carry branch at Huron and Monroe street and has moved the stock to Wayne street and Detroit avenue.

Xenia—Earl B. Rakestraw has taken over the grocery and meat market at Home avenue and South Detroit street from Andrew Hutchinson.

Gabby Gleanings From Grand Rapids.

Grand Rapids, May 14—The hardware stock of the Balkema hardware store, Wyoming Park, has been purchased by George P. Brouwer, who formerly was in the contracting business. This stock will be conducted under the name of Brouwer Hardware by Mr. Brouwer's two sons.

The hardware stock of H. M. Johnson & Co., 12 Burton street, has recently been taken over by I. C. Lamoreaux & Co. and moved to 1968 Division avenue.

A. P. Taylor, who was formerly connected with the Tisch-Hine Co., has purchased the hardware stock of Leo Leng, of Galesburg.

C. J. Farley & Co. have leased two floors and basement (70 x 132) of the Dort building, located at 415 Water street, and will open a branch wholesale dry goods store at Flint about June 1. The business will be managed by A. A. Rooze, who has covered Southern Michigan for the past three years for the Farley Co. He will also act as house salesman. Five traveling salesmen will be employed by the branch house.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 5.55 and beet granulated at 5.45.

Canned Fish—Fish packs are not in great demand just now. Salmon, however, with warmer weather apparently here, seems in a good way to gradually expand in movement. Sales at prices under the prevailing market have caused weakness to rule in this item, keeping spot values below the Coast level. Local buyers have shown some interest in Columbia River Chinooks, 1929 pack, and a good number of orders have been reported confirmed. The expected advance over opening prices has so far failed to materialize. Sardines are sluggish, although California ovals are firm, being in small supply. Norwegian sardines show some weakness. The tuna market is well maintained owing to a strong statistical position. Fancy white meat is scarce and in fair demand.

Canned Fruits—Have suffered no changes during the week. The peach market is steady, demand being better for choice clings than for other grades. Hawaiian pineapple is in fair demand for some grades and the market is firm.

Dried Fruits—A strong feeling is apparent in the local market for dried fruits and the tendency seems to be definitely toward advances, although they are slow to materialize and are usually fractional. This tendency is chiefly in Coast fruits; in those that were affected by the killing frost of last month, but it is probable that the ultimate result will be a higher market on the whole list. California prunes, the spot market being closely cleaned up, and operators being forced to turn to packers for replacements, underwent a 1/4@1/2c advance at the close of the week, the upward revision affecting all sizes from 20s to 60s. The smaller sizes were unchanged, but it is felt that a higher range will be seen before long on counts from 70 to 90. Oregon prunes were neglected, demand for this fruit being dull and the spot market remains sluggish and without alteration. The out-of-town trade has shown a good deal of interest in California prunes recently and local channels have been moving a good volume. Apricots and peaches did not improve in demand, but on the other hand there was no slackening. Assortments of holders here are very much broken up. Standard peaches are now almost unobtainable. Extra choice and indeed, all top-grade apricots are in exceptionally light supply. Packers on the Coast are carrying light stocks and limited assortments in both of these items. The raisin market was unchanged last week, though the trend is undoubtedly toward higher levels. Upward revisions have been steady but fractional only. Stocks are still plentiful and the outlook not altogether cheerful in spite of the damage done by last month's frost to the growing crop of Thompsons. Currants are sluggish and unchanged but steady in tone. There is nothing new to report on figs and dates.

Nuts—There has been no feature really worth mentioning in the local

nut market this week. Trading has been without life on the whole and new developments have been few and far between. Proposed tariff advances have stimulated buying in some quarters but there has been no concerted rush and the turnover has not been such that prices have fluctuated. In shelled nuts there has been perhaps a little more activity than in unshelled. The manufacturing trade has shown a little more interest in offerings and some orders of fair proportions have been put through, according to importers. This is true of shelled almonds in particular. The trend of the market on this item has been toward higher levels, though no quotable changes have occurred this week. Non-pareils have attracted the most attention. In the unshelled nuts steady prices have ruled without any alterations throughout the entire list. Movement has been hand to mouth, generally speaking.

Pickles—Dills and sours are the feature of the spot market, as packers all over the country are nearly sold out of dills and large sours are in short supply everywhere. General conditions in the pickle and condiment market are unchanged since a week ago. Prices hold about steady on the spot.

Salt Fish—Business in the local market on salt fish has been slack during the past week, but the undertone of the market has been steady, owing to the lightness of stocks on hand. Offerings continue meager and most goods are of inferior quality. New mackerel now being caught on the East Coast are being sold fresh and so far none has been salted. Fishermen are asking stiff prices. A moderately heavy catch is anticipated. The new catch of Irish mackerel is also being sold fresh, none whatever being salted. Prices on the spot this week are without change.

Review of the Produce Market.

Apples—Northern Spy, \$2.50 for No. 1 and \$1.75 for No. 2; Baldwins, \$1.75; Idaho Delicious, \$2.75 per bu. box; Idaho Spitzenberg, \$2.75 per bu. box.

Asparagus—Home grown, \$1.25 per doz. bunches.

Bananas—5 1/2@6c per lb.

Beets—\$3.50 per crate for new from Texas.

Butter—The market is weak and lower. Jobbers hold prints at 44c and 65 lb. tubs at 43.

Butter Beans—\$2.25 per hamper for Miss.

Cabbage—New from Miss., \$3.25 per 100 lb. crate.

Cantaloupes—\$5.50 for Calif. pony.

Carrots—Texas, \$3 per crate of 5 doz.

Cauliflower—\$2.25 per doz.

Celery—Florida commands 65c per bunch or \$4 per crate.

Cocoanuts—90c per doz. or \$7 per bag.

Cucumbers—\$2.50 for 2 doz. box from Illinois; \$3.75 per bu.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$9.85

Light Red Kidney ----- 9.00

Dark Red Kidney ----- 9.35

Eggs—The market is 1c higher than a week ago. Jobbers pay 28c per doz.

for strictly fresh candled.

Egg Plant—18c apiece.

Garlick—23c per lb.

Green Onions—Shallots, 65c per doz.

Green Peas—\$3.85 per hamper for Calif.

Green Peppers—60c per doz.

Lemons—Ruling prices this week are as follows:

360 Sunkist ----- \$6.00

300 Sunkist ----- 6.00

360 Red Ball ----- 6.00

300 Red Ball ----- 6.00

Lettuce—In good demand on the following basis:

Imperial Valley, 4s and 5s, crate \$4.50

Imperial Valley, 6s ----- 4.00

Hot house leaf, per lb. ----- 20c

Limes—\$1.25 per box.

Mushrooms—65c per lb.

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

126 ----- \$7.00

150 ----- 6.50

176 ----- 6.50

200 ----- 5.25

216 ----- 4.75

252 ----- 4.75

288 ----- 4.50

324 ----- 4.00

Onions—Texas Bermudas, \$2 per crate for yellow and \$2.25 for white.

Parsley—75c per doz. bunches.

Pieplant—Home grown is now in market, commanding \$1.50 per bu.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 30c

Light fowls ----- 25c

Radishes—60c per doz. bunches.

Spinach—\$1.85 per bu.

Strawberries—\$6 for 24 quart crate for Aromas from Ky., Klondyks, ditto, \$5.

Sweet Potatoes—\$3 per hamper for kiln dried Jerseys.

Tomatoes—\$1.25 for 6 lb. basket from California.

Turnips—75c per doz. bunches for Florida.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 20c

Good ----- 16c

Medium ----- 13c

Poor ----- 10c

Gabby Gleanings From Grand Rapids.

Earl H. Dickey, connected with the Michigan Bell Telephone Co., for twelve years and until recently local manager, has resigned from the utility corporation to become special agent in Grand Rapids for the Mutual Benefit Life Insurance Co., of Newark, N. J. Mr. Dickey in his new capacity will be associated with Carroll H. Perkins, Frank F. Ulrich, A. H. Kollenberg, J. D. Hibbard, Paul P. Rohns, J. F. Newhall and R. R. Stotz with offices at 433 Michigan Trust building. Mr. Dickey came to Grand Rapids from Detroit six years ago to become manager of the local exchange. A year ago he was promoted to the position of division commercial representative in charge of public relations. Johnson & Clark of Detroit are state agents for the Mutual Benefit Life company.

John H. Millar (Putnam Candy Co.) was taken to Boldgett hospital May 8, where he was operated on by Dr. Hutchinson for an obstruction of the pancreatic gland. The operation was an exceedingly critical one, but John rallied quickly and is now taking nourishment, which leads to the belief that he will have a complete recovery.

Local jobbers appear to be pretty well agreed that they will discontinue the sale of cigarettes when the new tax law goes into effect Aug. 26. They cannot afford to hire forces of girls to tear the goods apart when they come in and affix the stamps. Beside the cost involved in affixing the stamps, every house handling cigarettes would be compelled to invest several thousand dollars in stamps, counting the stamps which would have to be kept on hand and the goods unpaid for in the hands of customers bearing stamps affixed by the jobber. The manufacturers refuse to have anything to do with the stamping feature created by the Michigan Legislature. It is expected that the manufacturers will resort to the Supreme Court and undertake to secure an injunction holding the law in abeyance until it can be submitted to the voters of Michigan by referendum vote. What the outcome of the vote would be no one ventures to predict. It would disclose which is in the majority—non-smokers or addicts to the vice.

Graham Farley has been elected a director of the Furniture Capital Air Service, which is now officered as follows: President, Jack Byrne; Vice-President, Floyd Becker; Secretary and Treasurer, Ingrete Magnusson. The company has eight planes in constant use at its airport.

Chippewa Hotel Now Electrically Equipped.

With the installation of an entire new refrigeration system, the Chippewa Hotel has reached a high point in the attempt to maintain an up-to-date standard in equipment and facilities.

The new automatic system, together with the large water softener, electrically operated laundry, new hot water equipment, and many other appliances, makes the Chippewa one of the most modern hotels in this section of the State. It is one of the very few hotels in Western Michigan which is completely served by electrical refrigeration.

The new system, entirely automatic in its action, works efficiently in providing a dry cold for the main and auxiliary cooling boxes and maintaining an even temperature of water in drinking fountains.

There are a number of units throughout the large basement of the hotel, each with its special duty to perform. Each drinking fountain is served by a special apparatus, as is each storage box. The main refrigerator is served by the largest unit of the system which provides a constant temperature of from 36 to 40 degrees.

Perhaps the biggest single feature of the new order is sanitation. The electrical operation does away with the dirt and disorder of an ice system on so large a scale, and allows sanitary conditions at all times. The two large coolers are clean and white, spick and span in appearance. The dry cold which the new system provides, does away with sweating of foods stored in the coolers. Meats and vegetables remain perfectly dry, no matter how long they are stored, and this condition prevents the formation and work of harmful bacteria.—Manistee News-Advocate.

Men flatter merely to protect themselves from women who flirt.

Many a worthless man has a good disposition.

The Traveling Man and His Recreations.

When the average business or professional man goes home to tell his wife that he has been elected a delegate to go to Atlantic City, or some other place, to attend the annual convention of his business organization, trade association or fraternity, nine times out of ten his wife decides to go to that particular place at the same time. She may be confident that her "hubby" is an upright man and a good citizen, and that everything will be all right, but just the same she wants to go and to make sure that his hours of leisure are securely guarded.

There is in this country a vast army of traveling men. They are of all ages. Invariably they are well dressed and pleasant mannered. Many of them have a sufficient amount of money at all times to satisfy their needs and whims. These men stay at hundreds of hotels all over the country. When the day is done, and their writing is out of the way, their orders sent in, and the stain of the day's travel removed, they are free to spend the evening hours as they choose.

Many of these men are away from home thirty to fifty weeks a year. They spend many Sundays and holidays on the road. Often, there is no one to whom they are obliged to report as to where they are going, or when they will get back. There is no one to insist upon any special hour for them to arise in the morning, or to question them as to what time they go to bed.

The traveling salesman, frequently, has been represented on the stage and screen, in print and legend, as a modern incarnation of the "Old Boy" himself. There are suggestions that he has a wife in every town, a poker game every night, a convenient memory about wedding vows, and a magnificent thirst for liquor. In short, he is frequently regarded as a pretty good fellow to keep away from if one is to preserve one's reputation.

In my thirty years on the road, I have come in close personal contact with thousands of traveling men. As a class, I am ready to declare that traveling salesmen, morally, are the equal of any other class of business men in the world. Many men are moral because they have no opportunity to be otherwise. The traveling man has the greatest opportunity to be otherwise. But take him on the average and he is clean, honest, faithful, industrious, intelligent, friendly and generous. Often offended, or insulted, on business calls, he goes his way and gives his best to the next call that he makes.

It would be interesting if one could have the figures as to how many traveling men spend their evenings at the theater. Some hotels provide a room where a friendly game of cards may be played to help pass an evening. Many thousands of these games are played without any stakes or at least very modest ones, where it costs the losers about the value of a theater ticket.

The average traveling man is moral

for two reasons. First, he is built that way, and second, if he is to stay on the road, he must be. We have no figures, but I venture to say that, if you could ask the hotels, you would find there are more traveling men who eat their breakfasts before 8 o'clock, than after that hour, and that, of all meals served before 7 o'clock, 90 per cent. are to traveling men. This means that he has gone to bed early and is ready to tackle his job at the "crack of dawn." Go to any railway station and you will find that the majority of the early riders are salesmen. One cannot do this for any length of time and be a "night hawk" too.

Recently, a dinner was held in New York City in connection with our campaign to provide a National home for traveling men. Four of the oldest traveling men in the country attended. One was 92 years old and had been traveling for 68 years and was still doing so. Another, 86 years old, had been on the road for 55 years for one house and was still on the road. Two others were 85 years old, still traveling, in fine health, and had been seven times around the world. The hardest task the committee had was to select the dean of America's traveling men. There were so many to choose from and all "going strong."

No man who does not take the best of care of himself can stand the strain of the traveling man's life for many years.

I do not think, as a class, that the traveling men are any more religious than any other class of business men. But I do know that many of them drop into church when they are on the road on Sunday. I wonder if any organization such as the "Gideons," composed exclusively of traveling men, exists in other lines of business?

Sunday on the road is hardest to pass. For many years some of my business friends have been kind enough to invite me to spend the day with them. Some come around and take me for an afternoon ride in their cars. The average man of my calling does not carry golf clubs. But I have known of golf clubs being supplied to traveling men who wanted to play.

To most men, Sunday is clean-up day. Odds and ends of correspondence which have been left over during the week, important but not urgent, are usually disposed of on Sunday. Letters are sent home to the family, and the formulation of plans for the following week is undertaken.

It is not my intention to put wings on the shoulders, or "halos" on the heads of traveling men. I know there are some who transgress every law of ethics and who break all of the ten commandments. But my observation is that men who do, seldom grow old in the service. They do not command the respect of their fellows.

The average traveling man's home is a place of contentment and comfort. His children are as well clothed, educated and trained as the children of other business and professional men. Much of the credit for this is due to the wives of the traveling men. The care of the home and the children falls

largely upon the wives, anyway, but particularly so in the case of the wives of traveling men, because of the enforced absence from home of the man of the family. Seymour N. Sears.

Sidelights on Two Pioneer Plaster Mill Operators.

During the second quarter of the past century when the hamlet known to but a few people of the world as Grand Rapids, was beginning to attract attention, J. W. Converse, a capitalist of Boston, purchased a tract of land on the West bank of Grand River. It extended from Bridge street on the North to Butterworth avenue and from the river bank one-half mile West. He paid a nominal sum for the property. Before the close of his life, a score or more years ago, his investment had repaid him handsomely. Mr. Converse had hoped to witness the development of the West side is the most important section of the city. He purchased the plant of the Grand Rapids Plaster Co. and expended liberal sums in the development of the property. He erected a block of stores and apartments on Bridge street, which were burned in 1873, and also residences for sale or to rent at different points on the tract. With a man named Livingston he engaged in the business of building ships for service on the lakes and on Grand River near Eastmanville. For many years William Hovey, an architect and contractor, was employed in the capacity of manager of the Converse interests in Grand Rapids. He was ably qualified to perform the tasks he had undertaken in the interest of Mr. Converse. A bridge was erected over Grand River at Pearl street under his direction and the plaster mills were operated profitably. Gypsum was sold in rock, calcined or ground, as desired. It was quite widely used by farmers as a fertilizer, for which purpose tests proved in the course of time it was worthless. Manufacturers of glass used it in casting plates for mirrors.

Mr. Hovey was a devout adherent of the Baptist faith. He gave his services freely to the Baptist society during the period encompassed in the erection of the first Fountain street church. He inspected every detail of the work done while so employed. The interior of the edifice was constructed largely of black walnut. Mr. Hovey sought for materials which would supply a permanent finish for the woodwork. Many experiments were made before Mr. Hovey obtained results which, when applied, remained attractive during the life of the building. Mr. Hovey induced John Mowatt to design and construct the pulpit furniture and donated it to the society.

Mr. Hovey was a negotiator with the Phoenix Furniture Co. for the site upon which that corporation located its factory. He also obtained from property owners a considerable part of the right-of-way into the city for the Kalamazoo-Allegan & Grand Rapids (now New York Central) railroad.

The first telephones used in Grand Rapids connected Mr. Hovey's office in the city with the mills of the Plaster Co.

Godfrey, White & Co. (Freeman Godfrey, George H. White and Silas Godfrey) operated plaster mills, erected buildings for business purposes, built a railroad and actively engaged in politics. White was elected Mayor of the city in one of its juvenile years and served a term as a member of the State Legislature. Freeman Godfrey, never an office seeker, active in councils of the Democratic and Greenback parties, was a devoted admirer and supporter of James B. Weaver and later of William Jennings Bryan in their several campaigns for the presidency. Silas Godfrey was sympathetic, but not very active in support of his brother's political ventures. The firm desired shipping facilities for its plaster mills. The Grand Rapids & Indiana railroad had planned to build its tracks West of the black hills to the river bank and cross the stream near the Godfrey mills. The firm gave the corporation substantial support. Later the company decided to change its route from the city limits to its depot grounds and construct its tracks nearly one mile East of the line which had been chosen in the beginning of its enterprise.

Godfrey, White & Co.'s protest was not heeded.

A. H. Morrison and his associates had constructed and were operating a railroad (the Chicago & Michigan Lake Shore) between New Buffalo and Holland and had commenced work on an extension of the line North to Muskegon. Godfrey, White & Co. decided to build a road between Grand Rapids and Holland to connect with the Morrison line. Such a connection would afford a direct outlet for the output of their plaster mills. Eventually Morrison acquired the property. It is now and has been for many years a link in the Pere Marquette system.

The Godfreys and White erected the cut stone buildings which bear their names on the Southwest corner of Monroe and Ottawa avenues.

The buildings on the South side of Ionia avenue, extending from Monroe to Louis, were erected by the Godfreys.

May Godfrey, the only survivor of Freeman Godfrey's large family, resides in the former residence of Dr. Willard Bursleson on Plymouth Boulevard.

Mrs. C. B. Judd, a daughter of George H. White, spends the summer months in Grand Rapids and the winters in California.

Arthur Scott White.

You are the builder of your own fortune. The mark you have set is the plan by which you work. The blocks with which you build are the present hours. An hour misspent to-day is a block mislaid that must be turned out and replaced to-morrow. An hour improved to-day is a block laid trim and true, that may be forgotten but that will stand the ravages of the storm through all the future.

Every man must live with the man he makes of himself; and the better job he does in molding his character, the better company he will have.

Items From the Cloverland of Michigan.

Sault Ste. Marie, May 14—That the Soo is a healthy place in which to live is evidenced by R. N. Adams, who celebrated his 85th birthday Monday. It is fifty years ago this month that Mr. Adams arrived here with his family. In that half century he has been an active and useful member of this community. The Soo was only a small village when he arrived. For several years he conducted a dairy farm, which has since been laid out in city lots and subdivisions. Aside from his business life, Mr. Adams served the city in many capacities. He was secretary-treasurer of the Agricultural Society for several years and was also a member of the Board of Education for ten years, signing five of his children's diplomas. He represented Chippewa county in the lower house of the Legislature for two years and was active in the construction of the Central Methodist church. For many years he was president of the hospital board. He built the Adams building, known as the Soo sky scraper, the tallest building in the city. June 18, 1917, Mr. Adams celebrated with his wife their golden wedding anniversary. Mrs. Adams died July 18, 1921. Among the relatives to help celebrate his birthday are his daughter, Mrs. W. F. Ferguson, of Milwaukee; Mrs. A. H. Miller, of Gladstone, and his son, Clement, of Calumet. Mr. Adams is still in the best of health, keen and active, daily spending his mornings at his office and in the afternoon he drives his automobile out to his ranch on Seymour Hill, where he has a garden and some live stock. He is known here as the Soo's Grand Old Man.

Sears, Roebuck & Co. will open their new store here on Saturday, May 18. E. J. Reilly is to be the new manager. Several carloads of merchandise are being unloaded this week from Traverse City, where the company retired from business after an experience of a few months with a loss of \$50,000.

The new hotel at Marquette is progressing rapidly. The roof will be on by June 1. The interior will be finished by August 1, which will leave five months for the completion. It should be ready for occupancy by Jan. 1.

Never hesitate to ask for advice. Everybody likes to give it.

Cameron Bros. & Co., the popular meat merchants, have installed electric refrigeration, which will be a big asset to their business during the summer season.

George Gilhooley, aged 54, one of our well-known business men, died Saturday at the war memorial hospital. He had been in failing health for the past two years and early in March was taken to the hospital. Mr. Gilhooley came to the Soo twenty-six years ago from Manistee. He established a decorating business and was very successful. He was a member of the Kiwanis Club, the Elks and the Knights of Pythias. He is survived by his widow, one son and one brother. The funeral was held Sunday at the St. James church.

It is announced that the State ferries will not stop at Mackinac Island this season, as they did last year. Many complaints were sent into the highway department on account of the extra half hour delay in making the stop at Mackinac Island; besides the business did not warrant the additional time and expense. The State highway department is making arrangements with the Island Transportation Co. for additional trips of the steamer Algomah between Mackinaw City and St. Ignace and the Island during the tourist rush period from July 1 to Sept. 29.

Unless a man honestly tries to improve himself and his work each day he does not know what real happiness is.

William G. Tapert.

Salesmanship in High Places.

The Prince of Wales is evidently a salesman of parts as well as an advertiser of no mean ability. He won the title of the Empire's Greatest Salesman in the role of advance agent, traveling throughout the empire as a royal ambassador of good will for the United Kingdom and its industries. Lately he has been confirming his claim to that title by telling the home merchants how they lose sales by failing to consult the habits and idiosyncrasies of their possible customers; and the chorus of approval that has greeted his remarks sounds like the echo of a palpable hit rather than the emotional response of loyal subjects. The idea is not strikingly original. It is to be found in another form in the legends of the Black Hole of Calcutta seventy-two years ago. It has been flaunted in stories of ignorant trade defiance of local taboos in the use of colors, materials, and shapes. The prince has merely used his exalted position as a medium through which to give the widest currency and effect to a homely rule of commerce that has been honored in the breach in spite of admonition less auspiciously heralded than his. The peculiar timeliness of his remarks adds, also, to their scope, a fact which will not fail of attention in this country. For while the prince was addressing himself to what he himself had seen of foreign British trade, his criticism is pertinent to our own increasing understanding of the consumer's importance as a pilot to production. Everything he said may be boiled down to the sentence, Know the final market for your goods and make what the people want rather than what you think they can be made to want, which is the key to modern successful production in every line. We need no witness of alien customs to bring this lesson home. But some things even a prince can help a democracy to fully realize.

The Louisville Data.

It should be possible to get a lot of material advantage out of the Louisville grocery survey, especially if someone with the right sort of qualifications will analyze the figures, once they are all compiled, and teach dealers and merchants how to make the most of them. The trouble with many jobs of this kind is that they turn out to be little more than statistical orgies. Judging from the preliminary report of what has been done at Louisville this danger is likely to be avoided in the present case, the disposition being strong to break all the data obtained down into workable classifications. The mass is so great, however, that confusion will ensue if determined effort is not made to weed out the negligible and apply the salient to practical ends.

You cannot get rid of obstacles by ignoring them any more than you can solve problems by forgetting them.

Balloons and tramps have no visible means of support.

Laziness isn't exactly a crime—but it is the next thing to it.



Settle this matter of family protection for all time by naming The Michigan Trust Company Executor and Trustee under your Will-Now

The MICHIGAN TRUST Co.
GRAND RAPIDS

Living Trusts Serve a Dual Purpose

Voluntary or living trusts relieve the creator from financial burdens and at the same time familiarize him with the ability of the Trust Company to administer his estate in the event of death.

Men of means who seek retirement and recreation after many years of confining service are turning more and more to Trust Companies, which is indicated by the marked increase in the number of voluntary trusts created in the past few years.

GRAND RAPIDS TRUST COMPANY

SENATE NEVER CHANGES.

Thomas, the ever-amusing cartoonist of the Detroit News, pictured Monday an angry, suspicious farmer, reading a newspaper, chin in air, saying: "I wonder what this debenture is, that I ain't goin' to git!"

A combination of incapacities voted last week to give him his mysterious nostrum.

There was the incapacity of the United States Senate known of all men since the formation within it of that third party, called Progressive-Republicans.

There was the incapacity of the Democrats, of whom all but four turned their backs upon historic party principles and voted dumbly for a bounty.

There was finally the utter incapacity to lead on the part of the official Republican "leader," James Watson of Indiana.

The Progressives hamstrung the Senate. There is no place for a third party in our governmental scheme. Their block being rebellious instead of constructive simply blocks action and breeds futility. They have no definite political policy or voters or party back of them to give them restraint or responsibility. They are mavericks. They use the name Republican to get in on, and, once in, betray it as they did last week. They are the most costly and useless part of our governmental machinery.

Consider the course of Borah, the Progressive! Friend, defender, champion of Hoover, creator of the extra session for farm relief, is he restrained by any of these decent obligations? He is not. His ingrained and persistent instability lets him coolly knife his party, his program and his President. Consider, too, the fool speech of Hiram Johnson.

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Even more deeply set than the incapacity of the Progressives is that of the Democracy. Since its last defeat its leaders have been exhorting it and reorganizing it upon "basic Democratic principles." Even Governor Smith, who dumped a few of the more inconvenient of these principles overboard during the campaign, has been preaching the necessity of reviving and sticking to "fundamental Democratic doctrine" and "historic Democratic precepts" if there is to be Democratic success in the future. So has Governor Roosevelt. So have Chairman Raskob and Jouett Shouse. Yet on the very first opportunity the Democracy, which has fought subsidies and bounties since the beginning of time, votes triumphantly for the export bounty labeled "debenture." They know that a Presidential veto is in certain prospect, but they abandon party faith and public responsibility simply to "put the President in a hole."

Why didn't they take him into camp instead? Why didn't they welcome his opposition to bountyism as conversion to Democratic dogma? Thus could they have convinced the country of their sincerity. Thus could they have re-established a real Democratic principle and save their party from being branded with one more economic heresy.

So great are the incapacities of the

Progressive-ridden Senate and the Democracy that the sheer incapacity of James E. Watson of Indiana has been lost sight of. Seniority, that obstacle to all true competency, made Watson "Republican leader in the Senate." He is no leader; he is and always has been merely a fixer. He simply has not the ability to pick up the vote or two that would have saved last week's rebuff to sound sense and the President. Furthermore, there is no personality in the Senate more repellent than Watson's to the Progressive group from which those votes must come. Watson still stands as a sign and symbol of the steam-roller which he ran over the Roosevelt Republicans in the standpat convention of 1912. A more liberal Republican, some one who stands near the edge of the split between the bloc and the party, and, above all, some one of character and ability might well have been able to hold at least two of the bloc in line.

There should be a new Republican leader in the Senate. There should be a leader who has friendly faith in the Administration, instead of officially converted hatred of it. There should be a leader who can lead.

Of course there won't be. The Senate never changes. It is not only incompetent but arrogantly proud of being incompetent.

President Hoover now has a fight on his hands. The farm lobby, which is as active and as powerful as the religionist Prohibition lobby, has devised the debenture heresy, cracked the whip and got it into the bill by playing on Senatorial incapacities. But it must not stay there. The farmer for his own sake must not be allowed to "git it." We hope that the President will stand firm and veto all farm relief if the debenture clause still stands. May his dependence upon the efficiency and good sense of the House permit him to defeat the incompetent Senate!

THE FARMER'S OPPORTUNITY.

Some economists assert that such hardship as has recently prevailed as a consequence of unemployment has been felt almost exclusively by the white collar men released from clerical and minor executive posts through business mergers now being accomplished on all sides. And it has been said that men who haven't become specialists of one sort or another will sooner or later find their great economic opportunities and real happiness through a return to the land.

The rush to the cities, as some observers see it, has been overdone. It has been one of the results of the mood of jazz now waning. On the farms, for example, one can have open skies and fresh air for more than two weeks in a year. But the land offers much more than this, if we are to take the word of Thomas D. Campbell, president of the Campbell Farming Co., which cultivates tracts of millions of acres in Montana in a scientific fashion and makes a great deal of money.

In a general statement relating to the condition and prospects of agriculture in the United States, Mr. Campbell says in part:

"I am convinced that our farm problem will be solved ultimately by the business men and engineers. The engineer and industrial chemist will do for agriculture what they have done for other industries. It will not be long until many products will be made from material now wasted on the farm.

"There is no industry in all the world to-day which offers the opportunity for cost reduction that we have in agriculture. This does not mean that all farms must be large farms, but it does mean that all farms must use modern equipment. The great steps made in reducing the cost of production through the use of modern machinery are only the beginning. Plowing will soon be completely revolutionized. We have developed a method of windrow harvesting by combines which has eliminated most of the objections to combine harvesting. We have recently patented a device for drying grain as threshed, eliminating the danger of loss in transit from excessive moisture and giving the farmer a higher price from the shipping point. There will be millions of small farms always, but they will be of economical size. Economical units have been established for many years in industry, and the engineer will establish economical units in agriculture.

"My associates and I believe the biggest industrial opportunity in the United States to-day is in agriculture. Land can be purchased almost anywhere in the United States at prices much below its real value."

This has a far less dolorous sound than the speeches by farm bloc leaders in Congress. But Mr. Campbell isn't in politics. He actually lives on the land.

THE MOTHER-IN-LAW JOKE.

The origin of jokes is always a fascinating subject. In attempting to trace the identity of the first man who made some sort of wisecrack about his mother-in-law W. Branch Johnson, who records the results of his researches in *The Nineteenth Century and After*, proves this in an unusual way. For the mother-in-law joke, he has discovered, is deeply imbedded in racial history.

Among primitive tribes the mother-in-law is generally the object of a strict taboo. Her son-in-law is seldom allowed to have anything to do with her under any conditions, to see her or to speak with her. Death has often been the penalty for breaking this rule and among many uncivilized races the penalty even now is banishment from the tribe.

The force of this taboo, even when it is no longer enforced, is shown in many curious ways. In New Britain, an island Northeast of New Guinea, a man's most solemn oath is, "Sir, if I am not telling the truth may I shake hands with my mother-in-law." Among the Kulin tribe in Australia it is believed that if a man spoke to his mother-in-law her hair would turn white. In the Banks Islands a man will not follow his mother-in-law along the beach until the tide has obliterated her footprints, while on the Island of Loh if a man is forced to pass his mother-

in-law he must crouch and she must crawl on her hands and knees.

Similarly the old taboos are often found in force among African tribes and even among American Indians. The Navahos of New Mexico, we are told, believe that both a man and his mother-in-law will be struck blind if they so much as look at each other, while an Apache Indian would go to any extremity to avoid meeting his wife's mother face to face.

In the civilized age in which we live we no longer abide by the rules our ancestors may have formulated. Nevertheless, our modern attitude toward the mother-in-law, Mr. Johnson suggests, is in part at least a relic of this primitive taboo. Unable to avoid our mothers-in-law, we take our revenge by making jokes about them. If this reasoning is correct, it is a sign of progress that the mother-in-law joke is not so prevalent as it used to be.

DRY GOODS CONDITIONS.

The appearance of fair and warmer weather during the week had pretty much the effect on retail trade that was expected. Where and when weather conditions were favorable, sales rose to the best since the warm spell early in April. Advices from other cities agreed with the reports received from local retailers that volume gained immediately with the advent of sunshine. Special merchandise attractions of the month are well patronized, but the demand is particularly good for new offerings of a seasonal character.

A well-rounded idea of retail results for April is possible now that the Reserve Board figures on department store sales are at hand. These show that the gain was about 3 per cent. over April, 1928, with the daily average 1 per cent. higher. The latter computation is more acceptable because the month this year had one more business day.

This report made it plain that the reports of spotty trade were not exaggerated. Of the 464 stores reporting, 236 had less business than last year, as against 228 that forged ahead. Even in the Chicago and New York reserve districts, where the total increases were highest, more stores lost volume than gained it. However, only the Atlanta and San Francisco district reported declines in the aggregate.

Toward the close of last week the wholesale merchandise markets found demand a little more active but with plenty of room for improvement. It is generally felt that the gain in retail shopping will be reflected in the markets rather quickly because the stores shut down on orders abruptly when weather conditions turned unfavorable, and are therefore not carrying excessive stocks. A strike in the cloak industry now appears likely to start in about a month's time, but it is expected to prove of short duration and mainly for organization purposes.

Man's weakness lies in his fancied wisdom.

The average man believes in future punishment—for his neighbor.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Grand Rapids' newest millionaire, Claude Hamilton, has recently installed a new desk in his office in the Grand Rapids Savings Bank building which embodies the only visible reminder of the Honduras Timber Co., which was organized in this city about 1883 by Lewis H. Withey, James D. Lacey, Anton G. Hodenpyl, T. Stewart White, Chas. W. Mills, I. M. Weston and others. The company was capitalized at \$125,000, all of which was lost in undertaking to bring mahogany timber from Honduras to this country. A liberal concession covering many square miles was obtained from the government of Honduras and Mr. Mills located in Honduras to manage the operating end of the business. The failure was due to the fact that mahogany trees were few and far between, to local revolutions, to fevers peculiar to the tropical zone and to the fact that employment was uncertain and not dependable, due to the rigid observance of two or three religious holidays every week by the natives, who are Roman Catholics. Mr. Mills died as the result of the fever and his remains had to be buried in Honduras. Henry Seymour, who recently died in the Canal Zone after a residence there of about twenty-five years, was with Mr. Mills, but closed up the business—what little there was left of it—after Mr. Mills died and returned to this country. The only remainder of the undertaking was a mahogany board, over three feet wide, which was sent to Mr. Withey, who kept it in the basement of the Michigan Trust Co. building for more than thirty years. Before he died, he presented the board to Mr. Hamilton, who recently had it installed on the top of the new desk above referred to by his friend, Joseph McCarger, of the Stow & Davis Furniture Co. He is naturally very proud of his possession, which represents all that was left of \$125,000 contributed by Grand Rapids men who confidently expected an altogether different outcome.

About twenty years later another company of Grand Rapids men made a similar undertaking, with the same result. The company was headed by Charles R. Sligh and E. H. Foote. Mr. Sligh visited Honduras during the time the company was undertaking to operate there and related the following story peculiar to Honduras conditions on his return: A local revolution broke out on the coast and the general in command made a requisition on the general in the interior for fifty volunteers. They arrived on the coast about a week later, tied to a rope, and bearing the following message from the general in the interior:

"If you want more volunteers, send back the rope."

There was never any intimation of graft in either of the above undertakings. Good men, banded together for a perfectly laudable purpose, embarked in projects of which they had no inti-

mate knowledge and, naturally, failed because of their lack of knowledge.

Four or five years ago I received a call from a leading citizen of Guatemala City, who held a concession from the officials of Guatemala to cut and market all the mahogany timber in that country. I took him down to Mr. Sligh, who listened to the gentleman's story with great interest. At the conclusion of the recital, Mr. Sligh remarked: "I have given the subject of marketing mahogany from Central America much serious consideration, because I realize that you have a mine of wealth in your mahogany timber. Grand Rapids furniture manufacturers would be glad to buy every tree you can deliver in the log at New York or New Orleans, but we cannot go down there and cut the trees. Northern people cannot withstand the heat, bugs, reptiles and the tropical fevers, due to your marshes and swamps. I have tried the experiment in Honduras and I know the difficulties which stand in the way. We could, as you say, organize and finance a company to accomplish the result under consideration, but your people have no confidence in us and we have no confidence in your people. Until the present era of suspicion can be supplanted with an era of confidence and mutual co-operation, I am afraid that your case is hopeless, so far as working with Americans is concerned."

I sometimes meander in the realm of speculation and undertake to estimate how much money has been sent out of Michigan during the past fifty years to further schemes originated in the fertile brains of ambitious promoters—money which never came back to the original contributors. As near as I can compute, it is not a penny less than a billion dollars. This constant drain on the resources of the people is not spasmodic. It is a continuous operation, working day and night, week days and Sundays. It is peculiar to all classes, from the millionaire in his office to the preacher in his study and the hod carrier in his cabin. It covers every phase of human endeavor and mental ingenuity. It is promoted by men in all the walks of life—from master crooks like Harrison Parker and Colfax Gibbs to foreign born novices who cannot speak the English language with any degree of accuracy. Mining schemes are not so much in evidence as they were a few years ago, but oil prospects are now being presented with great prodigality. Many of the wells which are described in glowing language by wily promoters have no existence and never will have except in the crafty minds of the scoundrels who prey on the credulous people to be found in every community. Specious timber investments are still presented, but are not nearly so numerous as the real estate propositions which purport to come from cities already in existence. In many cases later inspection of the premises disclose the fact that the lots are in the center of swamps or at the bottom of lakes or bays. Only a few years ago a swamp not far from Grand Rap-

ids, worth absolutely nothing, was platted into lots running five to the acre, and all sold at \$200 apiece to anxious purchasers who literally climbed over each other in the attempt to secure the choicest selections. When Fruitvale was platted some years ago by Harrison Parker the Chicago Tribune published full page advertisements showing beautiful homes, with paved streets and stone sidewalks, with fountains playing at street intersections. This was fifteen or twenty years ago, but none of these features which were played up so prodigally by an irresponsible newspaper are yet in evidence.

One feature of the investment business which I have never been able to understand is the manner in which people generally—and I confess I am a high private in this class of fools—place confidence in strangers and lend their names and money to projects which are altogether too alluring to be true. So long as this condition prevails all I can write from now to doomsday will have very little effect in putting an end to improvident and unwise investing in schemes which should not be countenanced by those who ever expect to see the color of their money.

James A. Andrews, manager of the Jackson Home Owned Stores Association sends me a series of bulletins which are issued weekly by his organization. They are replete with information for the independent merchant, including suggestions regarding the way a home owned store merchant should conduct his business. The absence of any advertising in the bulletins shows very conclusively that the publication is not actuated by a mercenary spirit, but are issued solely to guide the merchant who seeks the best way to meet existing competition which is based on incorrect methods of merchandising which are fundamentally unsound. The annual banquet of the organization will be held May 23. I hope my Jackson friends decide to secure Paul Findlay to make the principal address at their banquet. He is a remarkable expounder of business conditions and can give his hearers more new ideas of a practical character in an hour than any other speaker on mercantile topics of whom I have any knowledge. Mr. Findlay and the writer do not agree as to the best method of curtailing chain store competition, but we both agree that it should be curtailed, as is quite likely to be the case in the next few months.

I wish every organization of business men would follow the example set by the Jackson merchants in getting out a weekly bulletin to the members. I do not care whether it is typewritten or printed. So long as it confines itself to the welfare of the organization and the good of the trade and does not make it an object of suspicion by appealing to the jobber and manufacturer for charity contributions in the way of alleged advertising, it is along the lines of right doing.

True to form and in exact accordance with the statement that he will work for \$1 per year, our new city manager announces that he will attend no meetings of the commission or its various committees; that he will send his stenographer to the meetings to take down the proceedings in short hand, which will be typewritten and handed to him for perusal at his leisure. We surely ought to get our money's worth.

Four more Michigan lives sacrificed Sunday by carelessness on the part of truck drivers. How much longer will the people tolerate potential murderers as truck drivers?

The controversy over the outcome of the city (Grand Rapids) museum could be easily settled by selling the valuable location now occupied by the main building and discontinuing the payment of \$3,600 yearly rent to the rotten hulk of a building now utilized as an annex. The money thus obtained would be nearly or quite sufficient to erect a fire proof building on cheaper land on the hill, midway between the Central high and Junior high buildings, where the museum could be utilized by the school children, to whom it is of the greatest value. Such a building would result in the addition of a million dollars' worth of educational material now owned and carefully cherished by Grand Rapids people who would gladly present it to the museum if they were assured the building was fire proof and presided over by a competent manager who could make the institution and its contents of great value to the people.

E. A. Stowe.

Cash Discount.

A merchant placed a barrel in his show window. On the head of it he put \$15 in new 1c pieces and on the side of the barrel a sign was placed which stated:

"We give 5 per cent. off for cash. As an extra inducement to our customers to pay cash at time of purchase, we have decided to give a 5 per cent. discount on all amounts over \$1 when payment is made at time of purchase. We believe that this is no more than fair to our cash patrons, as we are saved the additional book-keeping and collections necessitated when goods are purchased on account. We believe in fair dealing with all, so we inaugurate this new policy. A receipt will be given at the time of your first cash purchase which will be good for 5 per cent. of the amount if presented at the time of your next cash purchase at our store. We believe that a great many of our patrons will avail themselves of this additional saving. A discount of 5 per cent. on sales of \$10,000 means a saving of \$500 to our customers. Can you afford to miss it?"

The Strenuous Life.

Judge—Why have you not made these alimony payments?

Defendant—I can't start until week after next, Judge. There are still two instalments due on the engagement ring.

FREE LOAN ASSOCIATION

Supported By Donations From Philanthropic Citizens.

When I attended the seminary at Wilna in Europe, I was the financial secretary of an organization that loaned money to the poor and needy without interest. Well do I remember the timely help given by that society to the struggling boy or girl, man or woman, who were out of work or sick, or who had met with some other adversity. Seldom did these people fail to pay back these loans within a reasonable time.

With all the poverty that existed in Europe, the people paid from one to five cents a week to carry on the humanitarian work of the free loan association to help those more unfortunate than themselves. I think of this in contrast to this country with its enormous wealth, in which there are organizations that charge 42 per cent. annual interest, and which claim they are doing it in the interests of the poor man who finds it necessary to make short time loans. Similar rates of interest have been legalized in many of the states in the Union. Those who worked for the enactment of these laws advocated them in the name of philanthropy. I fail to see how legalizing the loan shark business makes it more humane.

The Small loans act of 1927 legalizes a rate of interest of three and one-half per cent. a month, or forty-two per cent. a year. Until this law was passed, the highest legal rate allowed in Wisconsin was ten per cent. under the discount plan.

The temptation of the Small loans act lies in the competition among the companies loaning money on this basis. There is no social regulation on these loans, most anyone can get money providing he has a few household furnishings. One of the arguments for this law at the time it was passed was that it would enable persons to get loans who could not get them in any other way because of insufficient collateral.

The peril of this act is that the man oppressed with debts sees on the surface of the plan an easy way to get out of debt temporarily, but when payments come due and he cannot meet them, he is worse off than before.

The limit of any loan under this act is \$300. Suppose a man is unable to meet the payments due on a \$300 for three years. At the end of that time his original loan has increased to \$859.10, on which the annual interest amounts to \$360.82. If he cannot pay within five years, the principal will have increased to \$1,732.28, on which the interest will be \$727.56. When a man is swamped with debt, his courage dwindles. He worries, and the results often are physical as well as mental suffering, and he is unable to put forth his best efforts. It is depressing to a Nation when a large number of its citizens are hopelessly involved in debt.

Now, suppose such a man could have borrowed \$300 from a free loan association with which to tide over his period of misfortune. If he could not pay

it back within three years, he would not be hopelessly burdened at the end of that time; but chances are that he would have paid back a part of his debt to the Association, and would continue to pay until he was free from debt.

There is a pride and self-respect deeply imbedded in the heart of the average American citizen to whom charity is as offensive as exorbitant interest rates are injurious. The poor or unfortunate man or woman who is given timely aid is often saved and becomes a self-reliant and useful citizen. The promiscuous and non-discriminating giving of charity tends to weaken the one who receives it, and oftentimes unduly exalts the giver. Alms-giving may relieve cases of distress tempor-

One Day Trip From Los Angeles To Riverside.

Los Angeles, May 10—Uncle Louie asked me to give a detailed description of the trip we (F. W. Frisbie, district manager of the Fleischmann Co., R. H. Cantley, agent, and Uncle Louie) took through what I think is the pretties part of Southern California, which covers some of the greatest citrus, walnuts and olive ranches on the Pacific Coast.

We left the Elks Club early in the afternoon, journeying through the congested district of Los Angeles, and finally out into the open spaces, passing through Alhambra, Rosemead, El Monte, Puente, Walnut Grove, Pomona, on through one of the largest vineyards on the coast, consisting of some 10,000 acres of grapes. In looking in all directions you see nothing but grape vine after grape vine, and in the distance we viewed Mt. Rubidoux, which is the entrance to Riverside, a

the American plan, having its own chapel, open air dining room, catacombs underneath the entire filled with the most unique selection of pictures and antiques of all descriptions, including the "Cabinet at the Vatican," the entire Cabinet including the Pope, being represented in wax figures, natural poses and officially robed.

The various compartments, while traveling through this underground tunnel, are classified into Japanese, Chinese, Russian, Spanish and Indian, from which you enter one of the most complete curio departments seen by the writer in all his travels. It would take days and weeks to describe minutely the many wonders found in this world advertised hotel.

We then journeyed through orange groves, too beautiful to describe, to San Bernardino, which is a city of some 125,000 inhabitants, being a division point for the Santa Fe and Southern Pacific Railroads, where we attended the opening of the San Bernardino Bread Co.

The trip back to Los Angeles, 70 miles distance, was through a moonlight night, following what is termed the upper road through Sycamore Grove, Azusa, Glendora and Claremont, returning to the Los Angeles Elks Club, the beauty of America, after spending a most enjoyable trip.

The only man who can help the farmer is the man who has been helping him for several hundred years, and you shall be told all about him directly.

The very men who cannot help the farmer are the ones who have been promising to do it, in the United States, for more than 150 years, and all over the world, for that matter, for thousands of years. I don't think I need tell you who they are.

Farming is one of the hardest production jobs on earth. It has more unknown factors than any others. It calls for more skill and considerably more patience, than a hundred other lines of work.

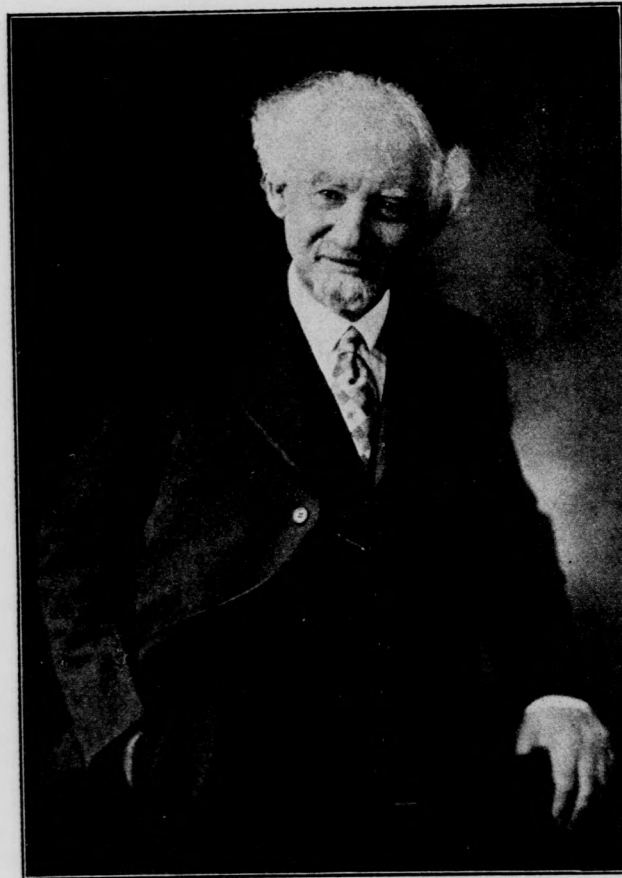
To be quite frank on the subject, a goodly percentage of unsuccessful farmers are those who have not the skill or the patience or the aptitude necessary for food production. There are plenty of rich farmers, and they are all men who have applied—not politics—but science to their jobs.

No farmer ever bettered himself a penny by marking a ballot. The man who made it possible for the farmers to make a good living and the people to obtain cheap, wholesome food, is the scientist. The man who will better the farmer's lot in the next ten years will not be a politician but a scientist. And no one else can or will accomplish it.

It was the scientist who took the mongrel hen which ate its head off every week and turned out a yearly product of a dozen eggs, and converted her into a unit capable of producing 200 in the same length of time. He was not a catch-penny politician, but a scientist. Luther Burbank did not waste his time and substance following up these self-constituted saviours of everything, but applied practical horse-sense in a practical manner and then proved his theories with results.

It was the scientist who developed wheat to its present standard. It was a scientist who took the nondescript crab-apple and produced the red and white beauties, tasteful and delightful. It was the scientist who found out what soils would do and what they wouldn't do—and found out how to trick soils into something they were not intended to do.

It was other scientific individuals who made machine farming possible; who brought electric power to remote ranches; who developed cheap motors; designed food storage plants and transportation systems, and evolved the million and one things necessary to keep the chain between a seeded



Solomon Levitan.

arily, but when indulged too freely, results in evils worse than the original trouble to be overcome.

Small loans without interest would alleviate distress, and at the same time preserve the self-respect and independence which is the birthright of every human being. I find no fault with the laws of my country, and I do not wish to import from Europe very many of the customs to be found there, but my experience and observations have brought me to the conclusion that one of the finest philanthropies that could be established in this country would be free loan societies throughout the states which would advance small loans to needy persons for a limited time without interest. It would be a most practical charity.

Solomon Levitan.

quaint little Spanish settlement improved by Eastern millionaires spending their winters in the balmy sunshine of California. Mt. Rubidoux is named after one of the old prominent Forty-niners and every Easter morning they have sunrise open-air services, at which 15,000 to 20,000 people of all creeds worship the Deity in the open air.

We lunched at Riverside Mission Inn, owned by Frank Miller and his maiden sister. This quaint hotel is unique in every respect, being built on mission style, each part of the hotel representing some part of the chain of old missions laid out by the Padres years ago when they first landed at San Diego Bay. This Inn is surrounded by beautiful foliage, tropical plants, and with birds and parrots on the premises. The interior is filled with antiques from most every point in the world, on which I will send you a pamphlet.

This wonderful Inn is conducted on

furrow and your supper table working smoothly.

And it is the present day scientist who is discovering new ways to grow food economically, which means more profit to the producer. They never make a great deal of fuss, promise little, but accomplish much. On the other hand the politicians make a great deal of noise and certainly have accomplished nothing. But that's the way of the world, always has been, and always will be.

The farmer needs help—so do we all, for that matter, but the place to look for it is not in the reverberating halls of legislation, "full of sound and fury signifying nothing"—but in quiet laboratories where the uncheered work of laying the foundations of a better world are going on.

Increased tariffs are not going to accomplish anything when we are doing no importing; neither will "price fixing" accomplish anything when there is no market at any price.

If the politicians—I mean the ones who are responsible for legislation, will do something to reduce the farmer's taxes, and then go into solitary confinement, there will be real relief for the farmer, and not before.

Out here in California the manufacturers and producers who risk their cash and time in turning out something for human use and consumption, do not look kindly on the thug and cut-throat who poses as the "friend of labor." Los Angeles particularly is thoroughly settled down to an "open shop" basis, and employers and employees alike are willing to fight for a common cause.

For several months there has been an indulgence in all sorts of outlawry just because the operators of dry-cleaning establishments did not take kindly to the idea of unionizing their shops. Acids of various degrees of potency have been used for the destruction of clothing of individuals while in process of renovation in said shops or in transit to or from same, and several participants in the outrages have been apprehended and fined. In every instance the perpetrator of said outrages being a member of a union of some description.

Finally—this week—a strike was called, and more than a thousand employees, of union tendencies have lost their jobs, the employers having no trouble whatever in replacing them. In the municipal election held also this week, one candidate for re-election to the council, who openly espoused the cause of unionism, in a district made up largely of the labor element, was defeated with a landslide.

Open shoppers are now openly predicting that unionism, especially as practiced here, will be eliminated, root and branch, within six months. At present no member of such an organization may secure a position in any shop or factory in Los Angeles.

Prohibition Commissioner Doran's order for a special investigation of the California grape industry, savours somewhat of a grand-stand play.

If he really thinks of such an investigation he would do well to place President Hoover on the witness stand for his very first move. Mr. Hoover has a very comprehensive grasp of California affairs and might be depended upon to testify without bias. He is aware that some grape juice is being illegally fermented and sold, which does not warrant the cost and labor of a special investigation of the grape industry itself, but might be worthy of investigation by Mr. Doran's agents in California.

It is a matter of record that, annually, California ships to the East thousands of tons of grapes and rivers of fermented grape juice. To interfere with such shipments would be ridiculous, if not illegal, as bad as it

would be to interfere with inter-state shipments of corn, rye and barley, whose fermented juices may, and do, become forbidden beverages. The raiser of grapes is no more responsible for the final use of his crops than are the grain growers of the Middle West, who produce something having alcoholic potentiality.

And all this while every American city is overrun with dealers in malt syrups which have but one possible use—home brew.

Frank S. Verbeck.

Quality Service Grocers Hold Annual Meeting.

Alma, May 14—The annual meeting of the Quality Service Stores of Michigan, was held May 8 at Redman Bros. wholesale house here. Representatives from groups throughout the State were in attendance.

Henry McCormack, of Ithaca, a successful merchant favorably known throughout the State for his constructive work in initiating and developing the co-operative group idea, was unanimously selected as president for the ensuing year. John G. Bradley, of Bay City, the highly capable leader of the Quality Service Group of that city, was elected vice-president. John C. Bird, of Ithaca, was elected secretary, with Harold Redman, of Alma, treasurer.

The report of the Alma Brokerage Co. by the writer showed that considerable progress is being made by the groups toward simplifying their lines, standardizing brands and combining their purchases through that office. The Alma Brokerage Co. is being developed as a central buying, organizing and clearing house for the Quality Service Groups.

The combined buying power of these groups places them in a favorable position to command rock-bottom prices. As new groups are formed and older groups expand, their position will become still stronger. The manufacturers are looking with increasing favor upon these groups. They see in them and their highly economical system of distribution the best method yet devised of successfully meeting the chain store competition. Many manufacturers and packers who hesitated to sell isolated groups are eager to have the business of the combined groups.

After one to three years' experience as members of the Quality Service Groups members enthusiastically express their confidence in the future of the independent grocer who allies himself with these groups and gives his hearty support to them.

John C. Bird.

Retailers of Gratiot County To See Mercantile Film.

Alma, May 14—Arrangements have been made to show the film Better Grocery Stores Friday evening, May 17, in the Chamber of Commerce at Alma. All grocers, their clerks and others interested in more efficient store arrangement are being invited to see it. After seeing this film and studying the plans for store arrangement which are available with the film, there is no reason why any grocer cannot make his store just as attractive as is necessary to meet modern standards and conditions.

This motion picture has been attracting Nation-wide interest of both wholesale and retail grocers. It has been prepared by a practical grocer with wide experience and chances for observation. Through the courtesy of the Wholesaler's Association and directly through the efforts of their secretary, Mr. Green, grocers throughout the State are having the privilege of seeing this worthwhile film.

The message of attractively arranging the interior of the grocery store to produce the greatest volume of business with the least overhead is forcefully "put across." Competition for

the public's dollar is becoming keener. Radio, automobiles and commodities galore are trying to divert to themselves the part of the dollar that should go to the grocer.

The modern grocer must take advantage of all that students of salesmanship, display, psychology, etc., have learned about retailing, if he is to successfully continue in business.

This film, if closely observed and studied, will help any grocer to help himself to a better business.

John C. Bird.

Can Manufacturers Afford To Act Alone?

No one can say what is to come out of the confusion in the cigarette trade and most of us must believe that the developments up to date were not foreseen by those who gave them the first push. The fireworks began a year ago, when the wholesale price was cut. At that time the Lorillard cigarette was being thrust into a place in the sun with the popular brands of Reynolds, Liggett & Myers and American. There was talk, too, of a foreign invasion. Financial authorities, viewing the proceedings as a fight to maintain supremacy, estimated the cost to the Big Three at thirty million dollars. But when the annual reports came out it was seen that the big companies had made more money than ever, owing to increased sales; Lorillard had continued to press forward and, according to trade reports, the foreign company had obtained a good footing in the American market.

Meanwhile, however, the retail trade had become more or less demoralized. The cut had increased the profit of the small dealer, but it had started a price-cut warfare among the large ones which threatens to have far-reaching consequences. This unexpected sequel is due to the fact that while the reduction in wholesale price could not be shared with the customer of the small store, the mass distributors at retail took advantage of the situation to increase their share of the business by radical concessions. With thinly distributed overhead the big retailers were able to sell cigarettes on very close margins, in some cases apparently fore-

going profit altogether, while the little stores and tobacco chains that rely on cigarettes as their mainstay found themselves in precarious state.

Present indications are that the cigarette will become a sideline in stores of miscellaneous character—an outcome that would be of doubtful value to the producers. The moral seems to be that the making and selling of goods are now so closely related that independent action by either manufacturer or vender is a perilous adventure.



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FINANCIAL

Sensitiveness Is Market's Greatest Worry.

Money's precipitous drop to 6 per cent. last Saturday after renewing at 14 the day before emphasizes the highly sensitive nature of that market. How such spectacular shifts in the rate can occur with business conditions admittedly sound is to most men a puzzle intricate indeed. With the progress of time evidence of solid gains in business multiplies and the tide of net corporate earnings mounts. Yet all that the market encounters as the weeks pass is not cheerful. Instead of unravelling with the approach of summer the credit tangle fundamentally seems to be drawing toward an impasse. That the weeks immediately ahead will bring some relaxation in money is the natural supposition. But the market is beginning to look into the more distant future and the clouds reveal dark spots that chill bullish hopes. When the demands of a normal month-end settlement period can hold the call rate for three successive days at 14 per cent. it is not strange that the market should concern itself highly over affairs.

There were those who believed this high level for call rates reflected a new move by the Reserve to fight speculation. Actually it represented no more than the normal stress incident to the end-of-the-month demands that must be expected with the Reserve policy as it is. Frequently the end-of-month pinch hits hardest a week or ten days after the month's turn. Time is required for the dividend checks to draw off funds. Not until around the tenth does the return flow begin to exceed the losses. While this week's interesting developments in the money market must, therefore, be accepted as normal under the present Reserve program the seriousness of the situation depends on the point of view. Reserve officials firmly believe that unless they can check and in fact reduce speculative credits, industry in the end will find that the stock market has mercilessly robbed prosperity of its bloom. It fears the market will choke business.

A sizable body of business men disagree with the Reserve's interpretation and contend not only that the central banking authorities have no right to interfere with the free movement of funds but that the Reserve fails to appreciate the important changes in financing methods that make it entirely legitimate for the country to swing a large volume of brokers' loans. Even the president of the Stock Exchange this week expressed in no mistaken terms his belief that the Reserve is taking a lot of responsibility unto itself in fixing a level of brokers' loans beyond which an increase becomes dangerous. His solution would be rather to lower rates and encourage a free flow of funds—an object that he would seek to accomplish through steps to make security stock loans acceptable for rediscount at the Reserve banks. When such diverse views on the complicated credit situation are held by men in high position it is little

wonder that people find themselves in a state of confusion regarding what lies at the end of the road along which we are traveling.

Whatever the authorities may think about money they are agreed on the amazing 1929 performance in industry and on the prospect for a record gain in earnings for important branches during the first half of the year. While the season is at hand when we must expect a relaxation in the activities of the steel and motor industries signs of any serious setback beyond the usual late spring recessions are conspicuously absent. Reports from the building industry lately have turned more cheerful. The one dark cloud on the business horizon just now is the severe drop in certain agricultural prices among which is wheat—a commodity that has fallen to new low levels in recent history. This collapse in wheat values reflects partly the expectations of a bumper crop and heavy accumulations of the grain. It is, of course, too early to make any fair forecasts on farm prosperity for the year since agriculture's fate is dependent upon so many unknown factors.

Paul Willard Garrett.

[Copyrighted, 1929.]

Funds Going Into Non-Productive Enterprises.

"Your Money" this month publishes some fresh statistics on new financing that when interpreted lead to the somewhat unpleasant conclusion that for every dollar going into productive enterprises ten dollars now go into unproductive schemes.

With the growth in brokers' loans and the Reserve's opposition to an expansion in speculative credits thoughtful executives have sought to learn whether in fact the loan rise presents a condition as disturbing as bank officials believe. Are brokers' loans really too high? Do they represent capital going into productive or non-productive enterprise? What kind of financing have we been doing anyway? These are questions that the market itself is puzzling over.

Unfortunately nobody has been able to trace the ramifications of a loan granted to a broker or the ultimate purpose of an issue raised through the sale of securities, or even the real object of financing through "rights" sufficiently to produce a definite analysis of exactly what is productive and what is non-productive financing. Standard's statisticians in a new study have perhaps thrown more light on the trend in corporate financing than anybody else by making a detailed comparison of the new financing in the initial quarters of 1925 and 1929.

They emerge with the conclusion that financing for non-productive purposes has increased much more rapidly than for purely productive purposes. In fact, they say the conclusion is "inescapable that there has been a great amount of security inflation to accomplish a much smaller amount of good. Whether the bill we will have to pay for our inflation will eventually be many times greater than our admitted gain is still an open question."

Interesting is it to note that the vol-



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ume of total financing jumped from \$1,651,000 in the first quarter of 1925 to \$4,350,000 in the first quarter of 1929 largely through a spectacular increase in common stock flotations. That the style in financing has shifted is illustrated by the jump from \$228,000,000 in common stock offerings during the first quarter of 1925 to \$1,928,000,000 in the first quarter of 1929.

Time alone will tell whether this shift from bonds to stocks as a vehicle for corporate financing has swung too far and how great are the dangers to the credit position introduced by the change. That the last four years have brought some security inflation seems pretty plainly indicated by the facts at hand but nobody yet knows the degree of danger threatened by the shift.

Paul Willard Garrett.
[Copyrighted, 1929.]

Reflects Widespread Public Interest in Securities.

Although opinion is sharply divided over the worth of stocks and the probable future course of security prices, most authorities are generally agreed interest in financial markets never was more widespread. Millions of dollars have been placed at the disposal of industry through Wall Street channels by thousands of persons who never before had invested.

It is not surprising, therefore, to find investment services, such as Moody's handling an increased volume of business and reporting larger earnings. An interest in Moody's Investors Service was first opened to the public a few months ago through an offering of participating preferred stock.

Net income of the company for the first six months of its fiscal year ended March 31 amounted to \$112,375, in contrast with a deficit of \$9,291 for the corresponding period of the preceding year.

This showing confirms the announcement John Moody, president, made to stockholders recently in comments on the company's outlook that accompanied dividend checks. He said at that time:

"The progress this year in the volume of business and profits is far in excess of that of any other year. I feel confident that as a stable, permanent and growing investment, with increasing dividends as time goes on, you will find our preferred stock will demonstrate its quality and attractiveness."

Due to its accounting methods the bulk of the company's profits is always booked in the last six months of the fiscal year, as is indicated by 1928 results, when net income of \$347,983 was reported, compared with the \$9,291 deficit in the first six months of that year. Current assets at the end of this March reached \$1,764,268, while current liabilities amounted to only \$94,322, a ratio of more than 18 to 1.

The company has outstanding 60,000 shares of preferred and the same number of common shares. All the junior stock is held by officers and employees of the organization.

The senior issue is entitled to dividends of \$3 a share annually and to share equally with the common in

further disbursements after the latter receives \$2.25 a share in one year. The preferred is non-callable, a feature rarely found in the case of participating preference stocks.

William Russell White.
[Copyrighted, 1929.]

Buying Power Fully Sustained.

The figures of the Census of Manufacturers for 1927, just given out, tell a good deal about the industrial conditions that distinguished that year, a dull one following a bright one. Compared with 1925, the previous census year, the number of establishments was increased 2.5 per cent., the average employment was decreased .4 per cent. though total wages were 1.1 per cent. higher, the value of products was cut .2 per cent., while the value added to material by manufacture rose nearly 3 per cent. In other words, labor got slightly more and capital less. There is no evidence of any curtailment in volume of output, the loss in dollar measurement being due to lower prices. That is to say, the margin of profit was scaled down. This explains probably why, though from a business point of view 1927 was not very brilliant in the galaxy that makes the present era of prosperity resplendent, consumptive demand was not checked. The unimpaired buying power of the masses was able to keep the wheels turning. If the census was taken every year instead of extending to every other year we should undoubtedly have learned that 1926 surpassed both 1925 and 1927 in all items mentioned. Judging from many of the annual reports of corporations which have come to hand in the last few weeks, 1928 was a much more profitable year than 1927; and the beginning of 1929 is good enough to justify expectation of new records of progress in the current year. When, therefore, we now see how well 1927 stood up on the whole, in spite of complaints heard while it was unfolding, we can the better realize what is going on to-day, and make sure that we are not missing our opportunities by undervaluing them. Complaint is sometimes heard that Government reports are so far behind the events of the present as to render their data valuable only from a historical point of view. This is a mistake. Dealt with relatively and in the light of known factors at the battle front, the manufacturers' census records have high practical use.

Travel Coats More Profitable.

Even should the demand for Summer coats be much better than it is, there will not be much profit in the business except for manufacturers specializing in the merchandise. Regular producers are turning out the garments largely as a means of keeping workers employed following the wane of the Spring demand. With travel and utility coats, however, the situation is different, as these garments wholesale at a higher price, affording the manufacturer a wider margin of profit. Businesses in travel coats has been expanding steadily and now represents a good portion of the "extra season" demand.

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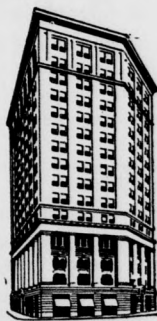
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For the Sake of Historical Accuracy.

Grand Rapids, May 13—The story you printed in the Tradesman a week or so ago about the alleged bet between W. S. Gunn and myself needed some correction, but I decided to let it pass by until I noticed my friend, Mr. Catlin, mentions it in last week's paper.

Like all historians, I may be somewhat jealous, just as authors are, and so I am going to give the Tradesman a little copy in which I shall endeavor to present a correct statement of the whole affair.

The incident on which the story is based came out of the election of 1888. For about ten years this district, which then included Allegan and Ionia counties as well as Ottawa and Kent, had been represented by a democratic congressman—Julius Houseman, C. C. Comstock and Melbourne H. Ford. The latter was up for re-election in 1888.

D. A. Blodgett had moved to Grand Rapids from the North some years previous and was, as always, a sterling Republican, and it was to him a very great hardship to live in a district represented by a Democratic Congressman. After consulting with Major A. B. Watson, they decided to support Charles E. Belknap as the candidate for Congressman among several who had been named.

Capt. Belknap, recently deceased, was one of the outstanding and most popular men in the whole district. He was popular with the veterans of the Civil War, all of whom were then young and constituted a large vote, and he was popular with the farmers on account of the good wagons and sleighs he manufactured.

Nevertheless the contest was bound to be a very close one. There had been a large influx of immigrants to Grand Rapids, most of whom were in those days temperamentally Democrats. Congressman Ford was a very popular man, coming here as court stenographer in partnership with Charles H. Bender. He had served a term in the State Legislature and was one of the main factors in bringing about the building of the Soldiers' Home and locating it in Grand Rapids.

Mr. Blodgett was chairman of the Congressional Committee. Probably no political contest was waged with such vigor and excitement except, possibly, the gold and silver campaign of 1896. We took our politics seriously then and everybody, old and young, talked of nothing but the Congressional and Presidential campaign in which Benjamin Harrison was running against Grover Cleveland, who had been nominated for a second term.

W. A. Gunn was a leading Democrat and, of course, heartily supported Ford and had made a wager with one of the Republicans that in case of defeat the winner was to be hauled down Monroe street by the defeated one. Mr. Ford lost and finally the great day came when he was to haul the victorious one down the main street. I use the word "haul" advisedly because Mr. Catlin is mistaken about the vehicle. It was not a wheelbarrow; it was a sulky, and I can see the scene yet with the colored men marching ahead carrying a banner on which was written, "W. A. Gunn paying an election bet."

Up to this time in my story I have carefully omitted the name of the victor in this particular bet because of what follows.

I am noted for having a good memory, which came to me naturally without any training or so-called memory systems, and later years I have found on analysis that it consisted in automatically placing some occurrence or name or place with the incident in question. In this particular case, as a newsboy on the street watching the procession I was told that the victor who sat up high in the sulky was a grocer on the South side of Monroe

street, East of Ionia street. Our leading grocer at that time was Elliott and his name was fixed in my boyish mind.

Now we turn to the alleged bet which was made between Will Gunn, the son of Wm. A. Gunn, who hauled the sulky down Monroe street, and myself.

I do not like the term "bet" in this case because it might give your readers the impression that I was a boisterous better in the way that John W. Gates became known in his day as "Betcha a million" Gates.

At the time of the conference with Will Gunn we were in the midst of the first campaign for Butterworth hospital building fund. It was a large amount of money to raise, about \$600,000, and we who were long connected with the hospital were using every effort we could to get subscriptions.

On the train going to Ann Arbor one morning I met Will Gunn and in discussing old times I referred to this election bet of his father in the campaign of 1888 and discussion ensued as to who was the winner of that bet that his father paid by hauling him down Monroe street. I had fixed in my mind the name of Elliott, the grocer, due to the circumstances above, and the man he had in mind was Rodney Sessions. It was finally proposed that the matter be referred to some old resident and if Gunn was right I was to pay \$1,000 additional to the building fund of the hospital and if I was right he was to pay \$1,000 additional.

We came back and the matter was referred to L. G. Stuart and, finally, I believe, to At White, as to whether it was Mr. Elliott or Mr. Sessions and it was finally decided that Gunn was right; that it was Rodney Sessions and therefore I paid Butterworth hospital \$1,000 additional for their building fund.

This is the true story of that alleged bet and I am writing this article so as to correct any impression the readers of your paper may have had that I am a "swashbuckling" betting man, which I am not. My memory was correct, but it was predicated on the wrong premise. As it turned out, there were two grocers on the South side of Monroe street East of Ionia.

The principal one was Elliott, but Rodney Sessions had a son of the same name and he was also a grocer and my informant that day on the street had evidently got the junior Sessions confused with the senior Sessions. The other detail, which does not amount to much, is that it was not a wheelbarrow, as my friend Catlin says, but a sulky in which Mr. Gunn hauled Mr. Sessions down Monroe street.

Claude Hamilton.

View Cloak Strike as Likely.

Possibilities of a real tie-up in the cloak and suit trade in June are now being more seriously considered than heretofore. Those who should know expressed the opinion that a strike seemed almost certain. If it does come, it will set back the Fall season for the woolen mills for weeks, it was pointed out. At this time a strike will not mean cancellations so much as it will hold back original orders. Many producers in the trade have done little more than place orders for cuts from which early Fall models are being prepared.

Whittling Sticks.

This clever idea was noticed recently. Near a showcase containing a display of jack-knives were several bunches of plain wooden sticks about one foot in length, labeled "whittling sticks." The proprietor of the store explained that the first thing a boy

wants when he becomes the owner of a new jack-knife is a stick to whittle. City streets, unlike country lanes, afford poor pickings in the way of whittling wood, and the dealer finds a ready

demand for his sticks at three for 1c.

The girl who used mucilage to keep her hair in curl has been much stuck up ever since.

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Why the National Fire Waste Council Was Created.

When I think about fire prevention, one phase of the subject arises in my mind, that is the necessity of constantly teaching carefulness in regard to fire. This appears to be a never-ending job. Each new generation seemingly must be taught all over again. In fact, many people have to be taught the same thing many times! I should hate to think that our fire prevention progress were dependent upon so uncertain a premise as the instinctive carefulness of the average individual.

It seems to be necessary, if any impression is to be made, to create if possible, a habit of caution and carefulness on the part of the individual citizen by constant reiteration and preaching of fire prevention. That indeed is the underlying reason for the existence of this National Fire Waste Council.

Human nature being what it is, with self-interest the potent motivating impulse in most individuals, it is quite important to put over, so to speak, the idea and conviction that such individual self-interest is involved in the question. That is not easy to do. It is, however, true that individual interests are affected by the excessive fire waste of the country, just as the individual citizens constituting the public are personally affected by and therefore concerned with interruption of transportation facilities by a railroad strike or deprivation of fuel by a coal strike.

It is admitted and recognized that all fire losses are in the final analysis paid by society and that every fire loss accordingly represents a real loss to society, but the average individual is not much concerned over the final analysis from which he feels himself quite remote.

It is reasonable to believe that the teaching of fire prevention in schools has a beneficial result. One hears of a child saving his life, or preventing the destruction of his home, because he remembered one of the lessons taught. Nevertheless, it seems that in many cases the early lessons are forgotten when youth reaches the care-free age of the late 'teens or early twenties. Then we find him carelessly tossing away a lighted cigarette or match, or doing one of the many other seemingly unimportant things that so often bring injury or death by fire and the destruction of property values, so that carefulness must be taught all over again. In later life, perhaps when he reaches middle age, he may finally become what one could call habitually careful. But, new generations arrive and the process must be repeated—it seems unending.

How then may we hope that fire-safety will be achieved for America on a permanent basis? A partial answer will be found in building programs that prohibit the construction of fire-unsafe buildings. Fire prevention engineers who have made a study of the subject tell us how to map out this program; in fact the National Board of Fire Underwriters has a Recommended Building Code which is a suitable

guide. Such a program must begin with the architect, for manifestly if fire-safety is not included in the plans the finished buildings will not have that quality. And the safety plan should continue all the way down the line. Good materials should be employed and builders, contractors and laborers should build fire resistance into all structures. It is also necessary of course to see that fire-protective devices are properly installed.

But what of the large number of buildings already in existence that are unsafe from the standpoint of fire? Naturally it will take considerable time to eliminate them from the picture. Meanwhile the situation can be improved by offering fire prevention suggestions and regulations for each class of hazardous construction or occupancy, by instructing the occupants how best to avoid fire, and by periodic inspections.

Probably the outstanding fire prevention activity since the days of a certain musically inclined Roman Emperor who complacently regarded a conflagration has been the contest sponsored by the National Fire Waste Council. Business men, members of chambers of commerce in each city entered, are led to take an active part in promoting fire prevention work in their own cities. This contest has accomplished the seemingly impossible task of getting citizens to work to prevent fire. No longer is fire prevention regarded as solely an insurance company problem; it has been shown to be the concern of the leaders of the communities interested in this subject.

It is highly fortunate that chambers of commerce and similar bodies have been led to realize that the prevention of fire in an industrial plant already in the city is as important from an economic standpoint as the winning of a new industrial plant for the community. When men are put out of work by fire they leave the place or become a community problem such as arises in any locality that lacks employment opportunity.

Building to resist fire is important as is the teaching of carefulness, and it should be apparent that all organizations interested in America's fire-safety and the conservation of its created resources should sponsor a safe and sane construction program that would reflect credit upon community intelligence, and combine their resources and informed knowledge to bring about greater fire resistance in buildings.

As to how far the state or local government should go toward recognizing and imposing personal responsibility for carelessness respecting matters which affect fire losses I am not prepared to say. There can be little doubt that "the American idea of personal liberty is interpreted as a license to subject one's neighbor and the community to risk of fire" (as one writer, a professor of economics has stated) has contributed greatly to the excessive waste through fire loss that this country has sustained. However, I would hesitate to suggest an extension of paternalistic governmental authority as a remedy.

Local communities may, however, recognize the fact that preventable fire loss is a community offense by ordinances which follow the position of the Chamber of Commerce of the U. S. A. as indicated by the declaration of its annual meeting in 1923, which was "personal liability for damages accruing to others through fire caused by gross negligence should be enforced in ways which will bring home to individuals their proper responsibility."

I do not flatter myself that I have contributed anything new or original. Indeed anyone would find it very difficult to do so. The thing is for us all to keep everlastingly at it in the hope that we may by reiteration convey to the consciousness of as many individuals as possible the idea of lessening the

economic loss and waste involved in preventable fires. C. A. Ludlum.

New Models Help Clock Sales.

Increase in the number of models, to meet the new trends in home decoration, served to swell the volume of business in clocks during recent months. Competition, however, in the low and medium price types, continued strong. Introduction on a wide scale of wall clocks met with success, a development helped by the trend to smaller apartments and homes. Tambour shape models with chimes sold well, but mantel types generally showed somewhat of a decline. Alarm clocks, brought out in a variety of color treatments, met with volume turnover, with marked price competition prevailing.

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Romance of Rafting on the Muskegon River.

Grandville, May 14—Boating and rafting on the most of our Michigan rivers has become a thing of the past, and yet there is a bare possibility that as time passes there may be a renewal of interest in those rivers which at one time bore on their bosoms the output of a mighty forest.

It may well be said that the Muskegon was the king of all our Western lumbering streams, and that even now it possesses charms which interest the tourist and delver in the forgotten lore of old Indian days.

The real secrets of these pinewoods waters will never be revealed, since all research after them has departed. Several mysterious disappearances took place in the Muskegon woods. One man who disappeared came to light when his body was found beneath the floodwood of the Maple, a branch of the lower Muskegon. The finding of the body led to the discovery that a crime had been committed as there was a bullet wound through the breast.

Nobody was ever brought to book for said crime which was clearly that of murder. The body was given burial at one of the settlement cemeteries and nothing more was heard of the criminal. That death in the dark woods was but one of several that marred the annals of the woods which never were thoroughly investigated.

On one occasion a contractor who put in a job of logging, cutting for a lumber firm at the mouth, set out for the upriver country with money on his person to pay his workmen for their winter's work. The contractor never arrived at the upriver camp. Search for him proved unavailing, and to this day, three-quarters of a century later, nothing has been further known of the fate of said person. One of the mysteries of the early settlements that was left to the oblivion of silence.

Rafting lumber and shingles was truly a considerable industry during the early part of the last century. Newaygo lumbermen were compelled to send their product to the Chicago market down the Muskegon by rafting, and that alone constituted a considerable industry.

It was because of the wide spread of the waters of the river at the Sand Flats that the people of the woods became interested in an improvement which made the river navigable for many miles along its lower reaches. This work was let by the State and John A. Brooks of Newaygo was the contractor. Money furnished by a capitalist of New York put the job on its feet which when completed was declared a wonderful improvement to the river.

Miles of sand flats were dredged and piled, sending the current of the stream for miles within a comparatively narrow channel thus confining the water and rendering the lower Muskegon navigable, not only for sawlogs and lumber rafts, but for steamboats as well.

The job was let for \$50,000 and payment never made by the State. The clear stuff lumber used for piles which fetched but \$7 per thousand feet would to-day be worth more than ten times that price. Governments are said to be ungrateful, and although the sand flats job was accepted by the Governor and several commissioners who inspected it, it remains unpaid to this day.

Shingles were rafted in cribs and sent down the river in floats more than a hundred feet long. Indian pilots often managed these. Sometimes an accident would smash such a raft and then many shingles would be lost. With lumber rafts there was less danger of accident.

Sometimes there were battles between the Muskegon lumbermen and those of the upriver country. The former were alone interested in getting

their logs to market and were scarcely interested in their rivals up the stream. Sometimes these millowners boomed the river from which to sort their respective cuts and this interfered with the navigation, holding up rafts of lumber and shingles from above.

On one occasion the several mills along the upriver stations combined to open the stream which had been blocked by logs held back by a boom. The Muskegon millowners kept a crew of men at the booming grounds to see that there was no interference.

However, Newaygo, Bridgeton and other points combined and went down the river, jumped the boom camp, tore things loose, cut the boom and sent the logs hustling on their way, thus opening a channel for lumber rafts to float to the Muskegon docks. Considerable feeling was excited at such times and an enmity that was a long time being abated.

At one time Joseph Truckey (Trou-tier) passed down the stream on a small raft. Although he found no opposing logs on the trip when near the mouth, West winds held up the raft, drifting it into a marshy bayou, just above the entrance to Muskegon Lake, where the doughty halfbreed was compelled to pass the night, not reaching his journey's end until near night of the second day.

Thereafter that certain bayou was called "Truckee's Bedroom," and for aught this chronicler knows may still bear that name. There were other bedrooms at the mouth of the river which entertained other parties in like manner so that one never knew how soon he would reach a lumber dock even though he had reached the last strip of real river.

This new industry of oil drilling has aroused fully as much interest as did the passing of lumber down the stream and may in time bring back all the glories that once suffused the lower reaches of the Muskegon. From pine lumber to oil is something of a jump, yet the promise for a renewal of industrial activity is very much to the good.

Old Timer.

Congress Is Wasting Wind.

Grandville, May 14—Seeking some method of relieving the poor farmer of his down-trodden condition is at present agitating the Congress of the United States. It may well do this since the tales of farmers' woes have been dinged in the ears of the public until it has become nauseating.

When the consumer goes out to purchase food for the family table he fails to discover where the agriculturist has any cause for complaint, but rather that the man who purchases in the open market is up against it.

With the single exception of potatoes farm products have brought large returns to the husbandman. That an American congress should really concern itself about this particular class of our population when it is in a wonderfully flourishing condition is quite beyond understanding.

However, the farmers have entered the field of politics with a vengeance, and imagined they will get relief from the law makers in a manner that will enhance the present high prices of their products.

It seems that people are never satisfied. Letting well enough alone is sometimes a good motto to heed. By making a political question of this, the farmers are treading dangerous paths. Whatever Congress may do there is little hope that farm prices will be enhanced—and they should not be.

Interference on the part of the National Congress instead of improving the lot of the soil tillers is far more likely to bring disaster. Congress cannot very well regulate the supply and demand which is the sole method of fixing prices in any line of industry.

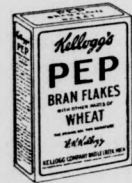
Class legislation has a distinct, uncanny sound in the ears of the general

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public, and the farm people are destined to rue the day they hounded the American Congress to take up a cudgel in their behalf when in reality they were rolling in prosperity.

Partisan bitterness will be invoked that will spell ill for the ones who have sought its aid. It is very doubtful if all this forensic eloquence invoked in describing the miseries of farm life does not prove a boomerang which will react to the detriment of agriculture.

Wily politicians have suggested national legislation in aid of that which does not need such help. Every keg should stand on its own bottom. If left to his own carryings on the farmer will work out his own salvation far better than extra sessions of Congress can invent.

Our agricultural population should be warned in time and seek only a just and fair benefit from the laws which Congress enacts for all. It has been suggested that Congress has legislated in favor of trusts as against the interests of the general public. If this is true right there is where the probe should be applied and the farmer should be the last man to demand unjust legislation for himself because it may have been granted others.

That the farming business is the backbone of the Nation needs no affirmation. We all know this which is one of the principal reasons why political debauchery should not be permitted to stain the escutcheon of our magnificent husbandry.

Farmers in general are not so much taken with these political schemes in their behalf as many may suppose. I was talking with an intelligent man of the soil not long ago and he expressed himself as well satisfied with conditions as they are. He admitted that he was doing well, sent his boys and girls to the best schools, had customers right at his door for the products of his farm, and was the owner of three automobiles, one for wife and himself and two for the older boys. What more could be desired?

This man was a practical farmer and knew on which side his bread was buttered. And yet, with all the good things at hand, there are many farms deserted. It requires as much good sense to run a farm successfully as to manage a factory or mercantile business. The genuine farmer is not complaining of his lot to-day. It is the ne'er do wells who are being manipulated by the wily political shysters that are making all the noise.

For instance, we know that our Michigan farmers are not on the road to the poorhouse. Let us see how he is faring elsewhere, out near the Pacific slope for instance.

Before me lies a letter written by a long-time resident of Oregon and California who has no political axe to grind. Hear him, and this within a recent date.

"Here in the Rogue River Valley pears and cherries are the main crop. Despite the fact that this has been an unusually backward spring and frosts have damaged much California fruit, our Oregon fields are untouched. As in years the crop promises a wonderful yield. Fruit is our main money crop, the usual income therefrom being upwards of one thousand dollars an acre. The poor down-trodden farmers, with their six cylinder Packards, roll along between here and Los Angeles during all the winter months."

No sighs and groans here over the sad lot of the indigent farmer. It is nauseating to see great men, supposed to be great at least, in our national law making body, becoming apoplectic in their outcries for aid to the suffering tiller of the soil.

One needs to go away from home to meet with these indigent tillers of the soil. They are not here in Michigan, neither are they on the Western slope

of the Nation. Right where then are they to be met with?

Clearly, only in the imagination of high pressure politicians, who seek to make themselves solid by an appeal to the sympathies of those not in the secret of the great prosperity which swells the land for our farmers.

Old Timer.

Retail Store Mortality.

Growth of the chains and increasing demand for underlying facts about the conduct of business have directed attention lately to the number of failures among small, independent stores. We learned from the Louisville survey how heavy is the toll of insolvency among the petty grocers of that city—thirty a month offset by thirty-two new ventures in the same period. A study of the situation in Buffalo made by the university of that city discloses a somewhat similar condition of affairs there and brings out the additional fact that drug stores have a relatively much better expectancy of success—only 25 per cent. of the latter going

out of business in their first year, compared with 60 per cent. of the grocers. The reasons for this discrepancy in favor of the druggists given in the report are: better training owing to the legal requirement of a pharmacist's license, larger good will due to character of business, more varied lines of stock and greater capital investment. A simpler explanation can be found in the Census of Distribution in eleven cities. From the multitude of data therein compiled we see that of 16,500 independent grocery and delicatessen stores, no less than 4,524—27.42 per cent.—have sales of less than \$5,000 a year each, whereas only 316 drug stores out of 3,876—8.16 per cent.—have as little. If we draw the line at sales of \$10,000 the contrast is as striking: grocers, 48.89 per cent. of the whole number with 13.88 per cent. of the entire amount of independent store grocery sales; druggists, 17.77 per cent. in number and 3.18 per cent. in sales. Some part of these miniature storekeepers

may have sufficient capital to grow up, but it is hardly necessary to add that most of them have dim prospects. To quote the census report: "The average grocery store with an annual volume of \$5,000 has little chance of survival. While the possibility of profitable operation increases with the annual volume, it is not until we reach a volume of more than \$50,000 that more than a mere existence appears to be possible." Yet of 79,778 independent stores of all kinds in the eleven cities, as many as 22,388, 28.06 per cent., sold less than \$5,000 worth of goods in 1926.

The chains keep themselves free from this sort of weakness by cutting out all units which fall below a profitable minimum of sales. In the grocery field this minimum is not far from \$40,000 a year, and the average net profit per store rarely exceeds \$1,000. No wonder the chains seem relatively the stronger.

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For the Chic Bride's Trousseau.

Sweaters that will serve for trousseaux come in solid colors, violet, blue, light green, yellow, scarlet, to fit the scheme of the ensemble, some with geometric patterns, often artistically designed. The pull-on of jersey or knitted yarn or wool or silk is a popular model to wear with a skirt of tweed, jersey or crepe de chine.

Much white is to be worn this Summer, and a chic sports ensemble includes a skirt, pleated or circular, with a sweater in color or white with decorative pattern or colored stripes, and a short white blazer. Some attractive models are shown in white with color between the pleats. In the more formal sports ensembles the skirt is pleated.

Printed crepes, chiffons, voiles and ninon frocks in pretty, inexpensive models for daytime and evening offer suggestions for the bride's Summer wardrobe. Charming dance dresses are made of net, lace, point d'esprit, tulle, stiffened chiffon and mousseline de sole. The best designers have set the style in these materials and the models may be copied with variations.

Suits of silk or crepe are the fancy of the moment in the establishment of Patou where several models are made all of dotted silk, the polka dot design, especially of the small size, being very fashionable this year. Patou designs a one-piece frock and coat all of navy blue and white polka-dot silk with a collar and jabot of white crepe and a white mousseline flower to be worn on the coat lapel.

The negligees, dear to the heart of a bride, use every sort of soft, sheer material, with much lace and marabout and ostrich. One graceful little ensemble worth copying in different colors is made with a slip of shell-pink crepe satin, and the loose wrap-around gown of chiffon in the same shade, with ecru lace on the sleeves, which are wide, and a scarf arrangement at the neck.

Special Orders Held Growing.

Manufacturers in a number of lines continue to express complaint regarding special orders calling for styles or patterns differing from regular stock. The percentage of such orders in relation to total volume is said to be growing, particularly in ready-to-wear, knit goods, and to a certain extent in woollens. The business is said to involve extra costs that substantially narrow the manufacturer's margin of profit. Some producers take the stand that this business should carry an extra charge, but many adhere to the practice of accepting it at regular prices to accommodate their customers.

Solid Colors Feature New Ties.

The trend to solid colors in men's neckwear which made strong headway during the Spring is being featured in

foulards and lightweight silks for Summer. The aim is to provide color harmony with the new sports sweaters. Many of the designs feature jacquard grounds developed in small, neat effects and also in all-over designs. Business in Summer ties has yet to open up actively, but wholesalers take the view that warm weather will provide the necessary stimulus. The belief is that foulards will sell better than they did last year.

Fabrics Take Leather Outlets.

Use of fabrics for merchandise usually made of leather is providing an additional outlet for goods, according to comment of wholesalers. Silks are particularly benefiting from the demand for this extra yardage. New models of shoes for Summer wear, for instance, are being featured in printed crepe. In the handbag trade there is said to be the most active call in a number of seasons for fabric handbags, fashioned of both solid color and printed silks. The trend reflects one aspect of the matching of the ensemble with accessories.

Hairbow Ribbon Demand Improves.

Warmer weather has served to renew the demand for hairbow ribbons. Indications are that despite the recent slowness the season will close with a larger business in the merchandise than a year ago. Taffeta types are commanding most interest, the demand covering plaid, string and monotone effects. Moire taffetas are also being sought. Widths range from 3½ to 5 inches. The call for sash ribbons is improving, the widths being from 8 to 10 inches. Included are plain or moire chiffon taffetas and ombre designs.

Gardenias Lead Floral Trimmings.

While business in floral trimmings for millinery and dress wear fell off sharply during recent weeks because of bad weather, wholesalers note improvement this week. The demand at present is said to be favoring white gardenias for both millinery and street costumes. Mixtures of natural color flowers are also said to be selling in a fair way, with considerable interest shown in violets. Soie ornaments for evening wear, including sprays, are meeting with some demand.

Would Use Synthetic Silks.

Recommendation of the use of rayon, celanese and other synthetic silks in place of overweighted real silks in low-end blouses for women was the outstanding feature of the first membership meeting of the United Waist League of America in three years. Samples of crepe de chine and ninon in synthetic fibers were on display, as was a swatch of Fall woolen suiting samples supplied by the Wool Institute. Colors of the latter were chiefly browns, blues, greens and heathers, and the indications are that the lighter shades will be used in Fall blouse lines. It was decided to ask department stores and specialty shops to stress blouses and accessories, and steps were taken to call a meeting of members and retail buyers soon to discuss Fall fashions.

Just the same, some homely people are awfully thick skinned.

The trouble with some golfers is that they play the nineteenth hole first.

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SHOE MARKET

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Probable Development of the Immediate Future.

Weather has an important bearing on the extent to which retail merchants make use of the in stock departments of the shoe factories. This spring, in many sections of the country, the season has been somewhat backward. Cold weather, accompanied by snow and rain, has tended to delay the development of the normal spring business. As a result, retailers who covered their anticipated requirements fairly well in advance, have not to date found it necessary to go into the market and place supplementary orders for immediate delivery to the extent that they would have done under normal conditions.

However, the time is at hand when this situation is due to change and when merchants will be required to fill in the gaps in their stocks by making increased use of the in stock facilities of the manufacturers. Already more seasonable weather is on the way, and retail stocks, generally speaking, are not so heavy but that a week or two of brisk, steady business such as a protracted warm spell will induce, must result in a heavy demand for merchandise for immediate delivery. Within the past fortnight orders at the factories have been increasing, and a considerable part of this increased business is on stock shoes. We anticipate a further steady, consistent increase in this business as the season advances.

Fortunately, the manufacturers who build stock shoes have prepared for just such an emergency and are in a position to supply not only the more conservative and staple types of shoes, which formerly constituted the major part of the in stock business, but a plentiful assortment of the season's popular styles for men, women and juveniles in all of the wanted leathers. Thus the manufacturers have gone a long way in assuming the risk of weather and the ups and downs of consumer demand, and have made it possible for retailers to buy conservatively with the knowledge that their necessary fill-in orders will receive prompt attention at a later date. This service on the part of the manufacturers is making it possible for many a retail store to operate on a moderate investment without assuming an undue burden of risk by placing orders far in advance. The manufacturers who operate in stock departments participate in the benefits of this method of operation in seasons when there is a decided demand for shoes for immediate delivery, for they are in a position to supply the merchandise when the retailer requires it. Indications now point to such a demand for spot merchandise as one of the probable developments of the immediate future.—
 Shoe Retailer.

Ireland Prospers.

It is long since the affairs of Ireland have been in the news. The reason is not far to seek. Under a stable administration the Irish Free State has been quietly and steadily progressing along normal lines of national development and the alarms and excursions which used to furnish the material for our headlines are now relics.

Consequently the address on conditions in Ireland made before the American Chamber of Commerce in London by Timothy Smiddy, one-time Minister of the Irish Free State at Washington, is of peculiar interest. He declared that Ireland is not the poor, downtrodden country of popular belief, but one of the few creditor nations of Europe. Its national debt is one of the smallest in Europe and less than its revenues for the past year. Its \$44 per capita compares well with England's \$318 per capita. The Irish people have increased their savings bank deposits 158 per cent. over the prewar period and have invested in foreign securities more than \$1,000,000,000.

Old-age pensions have been established and education has been made compulsory up to fourteen years of age, with free university training for all boys and girls of marked ability. The development of the River Shannon power scheme is giving impetus to an industrial growth which already has to its credit more than a hundred new factories.

Professor Smiddy declared also that the Irish judiciary system has been established on a basis of pure merit, without regard to politics or religion, and that disorders are on a steady decrease, with the jail population half of what it was under the British constabulary. In refutation of the idea that the Irish are an especially quarrelsome people he took pains to point out that the police are not allowed to carry arms of any kind.

This is a picture of an Ireland which only a few years ago would have seemed the dream of a Utopian idealist. But it is confirmed by observers from the outside. The country is on its feet, politically and economically, and all friends of Ireland must rejoice at this outcome of its years of travail.

Something New.

An elderly lady entered a store and asked to be shown some tablecloths. The salesman brought some, but nothing seemed to suit her.

"Haven't you anything new?" she asked. The perspiring clerk brought another pile and said:

"These are the newest patterns, madam. You will notice the edge runs right around the border and the center is in the middle."

"Dear me, yes, so it does. I will take half a dozen of those," she said.

Perfect Substitute.

Employer: Late again, Smith.
 Clerk: I'm sorry, sir, but last night my wife presented me with a boy.
 Employer: She'd have done better to present you with an alarm clock.
 Clerk: I rather fancy she has, sir.

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What about your vacation this year? See America. Combine business with pleasure and take in the Thirty-second Annual Convention of the National Association of Retail Grocers at Portland, Oregon, June 24 to 27 inclusive. Travel on one of the special grocers' trains (at special rates) leaving from all important points in the country.

Besides the profit you receive from the convention talks and discussions, you will renew old acquaintances, make new friends, and enjoy the pleasure and inspiration that come from good fellowship. All the progressive grocers of America will be there.

Get in touch with your local transportation chairman. Make reservations through him. He will tell you anything you want to know.

Compliments of

THE FLEISCHMAN COMPANY

Fleischmann's Yeast
 Service

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

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

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

Putnam's

OUTING BASKET OFFER

WITH
 Marshmallow Fish

Retail value of
 Candy ---- \$6.60
 Basket --- 1.50
 You make 65%
PROFIT on the
 Candy and have
 the **Outing Basket**
 in addition.

GET YOURS
 NOW.

Offered by
 National Candy
 Co., Inc.

PUTNAM
 FACTORY

Grand Rapids, Mich.



DIMENSIONS, 20 IN. LONG,
 13 IN. WIDE, 10 IN. HIGH

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—Paul Gezon, Wyoming Park.

Treasurer—J. F. Tatman, Clare.

Three Worth While Secretaries of Grocery Organizations.

Two things are common in human experience. One, that when we see something doing or accomplished, our impression is that it was started about when we heard of it. Another, that we underestimate the men with whom we come into daily contact.

The Louisville Survey, for example, came above the horizon last winter. It seemed just to sort of spring or grow. But its beginnings were made more than eight years ago. Such a nebulous, incohesive, unorganized industry as that of retailing groceries offered no ready cultivated field in which to drop the seed of such a trade investigation. The idea must germinate under favorable conditions and for a long time in some man's (or woman's) mind; then it must be implanted in the minds of others, and so gradually come to fruition.

So we arrive at the second point: the man in whose mind such things take root and grow. That man often is right beside us and we have no idea that he is capable of the things he eventually does.

In this case it is Shirley E. Haas who for long has been secretary of the Louisville Grocers Association. I have known him for a dozen years or more. I have known from my first sight of him that I could depend on him to get busy on a meeting and get out his members in a way that contrasted most favorably with what many other secretaries find it "impossible" to do.

In fact, Shirley is a quiet, efficient, performing sort of man. His personality does not obtrude noticeably. He never appears to put himself forward. But there is about him a promptitude of decision, a clarity of judgment, a certain perception of what is right and suitable that evinces strength of character far out of the ordinary.

From close contact with Mr. Haas, especially during the Louisville Conference, I feel it safe to say that we shall all hear more of him in a wider field, unless the Louisville Grocers Association may have achieved the keenness of vision to retain his services at home at any price he may deserve. If the Association does that, it will thereby more than justify its own continued prosperity.

A young man who has been a surprise to most of us is William D. Haderler, lately elected secretary of the California State association. "Bill" has been a strong association man for many years, a successful grocer in his own right as well as by inheritance, and a keen business man. The surprise has come from his manifestation of unusual editorial ability. He has turned the San Francisco Retail Grocers Advocate from an utterly colorless publication into a thing of life, character and influence.

William Smedley, long-time secretary of the Pennsylvania Grocers Association, is an outstanding figure in his chosen field. Smedley is a worker, a man of long technical experience, a diplomat, one who takes nothing for granted, but sees that what he needs done is accomplished.

Recently at Atlantic City Smedley presided—perhaps I should say engineered, because of course the State President presided—over a meeting of Pennsylvania grocers secretaries. Legislation is an important matter for Pennsylvania merchants to watch. Smedley has a peculiarly efficient system of watching and guarding against unfavorable legislation. Beginning his annual report, Smedley said: "We were constantly at Harrisburg" (the capital of the state) "and as usual we came out with nothing."

He stopped there, paused a second or two and smiled. Then he added: "That may be qualified by the statement that we actually killed every bill presented that was inimical to grocery interests," which was something else again. But Smedley's legislative experience has resulted in the gain of whole hearted support from the labor interests for a garnishment bill which the grocers have had before several successive legislatures and which has always failed of enactment into law largely because of labor opposition.

At last, because of having become well acquainted with the labor leaders and thereby gained their confidence, Smedley has their promise of support for that bill at the next session, the labor leaders saying that "all men should pay their bills" and all they want is to insure the small wage earner against undue hardship in the operation of the garnishment process.

Like in California and some other states, Pennsylvania grocers are irked by the special tax on the sale of oleomargarine and they expect to continue the fight until relieved of this discriminatory tax. The last legislature had before it for consideration a bill to repeal the ancient Sunday closing law of Pennsylvania, but because of the association's secretary, the old law of 1794 remains unchanged and operative.

There is a license tax which bears heavily and inequitably on the individual Pennsylvania grocer. He must pay \$100 per year. A chain of grocery stores or other stores can operate any number of units under the one license, paying \$100. The inequity here is obvious and it is being corrected through intelligent exertion.

How is it possible to estimate the money value of such a man as Smedley in view of such performances? It cannot be done, yet grocers are prone to forget such tremendous benefits once they are obtained. They also forget that opposition interests do not rest. Every year those who desire to change laws back to where the grocer will be robbed of his hard-gained advantages are on the job. Eternal vigilance is the only thing that counts in such matters. Such men as Haas, Haderler and Smedley are needed constantly on the task to keep the good things gained.

(Continued on page 31)

The Toledo Plate & Window Glass Company
Glass and Metal Store Fronts
GRAND RAPIDS -- -- MICHIGAN

NEW AND USED STORE FIXTURES
Show cases, wall cases, restaurant supplies, scales, cash registers, and office furniture.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

N. FREEMAN, Mgr.

Agency for Remington Cash Register Co.

Call 67143 or write

VINKEMULDER COMPANY
Grand Rapids, Michigan

Distributors Fresh Fruit and Vegetables

"Yellow Kid" Bananas, New Potatoes, Strawberries, Sunkist Oranges, Lemons, Fresh Green Vegetables, etc.

THE BEST THREE
AMSTERDAM BROOMS
PRIZE *White Swan* Gold Bond
AMSTERDAM BROOM COMPANY
41-55 Brookside Avenue, Amsterdam, N. Y.

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

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

GRAND RAPIDS PAPER BOX CO.
Manufacturers of SET UP and FOLDING PAPER BOXES
SPECIAL DIE CUTTING AND MOUNTING
GRAND RAPIDS MICHIGAN

LIPTON'S TEA
GOLD MEDAL QUALITY

Always asked for by discriminating buyers who want the finest!
Be sure you have it in stock.



THOMAS J. LIPTON, Inc., 28 East Kinzie Street, Chicago, Ill.

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.

Food Protection Laws Violated Most of All.

The Department of Health of the City of Chicago has in effect an ordinance requiring that foods be protected from contamination due to dirt, flies, promiscuous handling, people coughing on them, and other reasons for contamination. The ordinance is very fair and makes it possible for all storekeepers to comply with its provisions.

Section 2050 of the Sanitary Code is given herewith:

"It shall be unlawful for any person, firm or corporation to store or to keep for the purpose of selling, or to expose or offer for sale, or to transport, convey or carry from one place to another, any food for human consumption or any food sold or procured for the purposes of selling, offering or exposing the same for sale in the city, unless such food is protected from dust, dirt, flies, vermin, rats, mice, dogs, cats, promiscuous handling and other contamination.

"The term 'food' as used in this section shall be interpreted to mean any article of food, confection, condiment or drink used for human consumption, including raw cut meats, but not including raw vegetables and other articles of food which are usually peeled, shelled or cooked after sale and before consumption; provided, that fresh fruit, such as apricots, pears, peaches, plums, cherries, grapes and fruits of a similar character, shall be classed as food not commonly peeled or cooked before consumption, and dried figs, dates and raisins shall be classed as foods which are not usually cooked before consumption. Sausage, ham and boiled, smoked, dried or pickled meats or fish, unless the same are entirely enclosed by a permanent protecting covering or casing, shall be classed as foods which are required to be protected.

"The protection which shall be considered adequate for food kept in rooms of buildings which are free from flies shall be an enclosure consisting of a front and top covering extending not less than twelve inches back from such front, which front and top shall be made of glass, wood, sheet metal or material of a similar character which is impervious to dust, and sides of impervious material or twenty-mesh screen or material of a similar character that will protect against promiscuous handling. Like protection shall be used where food is exposed in show windows or upon show stands; provided, however, that where food is exposed in such manner, the front and entire top may be made of twenty-mesh screen or material of a similar character. By 'front' as used in this section is meant the side of a case or container facing towards that part of the store or place to which the general public has access.

"The protection which shall be con-

sidered adequate for food kept on sidewalks, in doorways, open windows, on street stands, push carts or other places in the open air, or in rooms of buildings which are not free from flies, shall be a complete enclosure of a fixed or permanent character, consisting of glass, wood, or sheet metal, or material of a similar character which is impermeable so as to protect against flies, dust and promiscuous handling; provided, however, that in the case of fruits, bakery goods or other foods subject to sweating when completely enclosed, openings may be allowed on two sides of the enclosure required, which openings shall not exceed ten per cent. of the area of such side, and which openings shall be completely covered with twenty-mesh screen or material of a similar character; and provided, further, that covering the top and all sides of a container with paper, cloth, canvas, tarpaulin or material of a similar character shall be considered an adequate covering for food while being conveyed or transported in vehicles.

"Fresh cut meats in smaller portions than a quarter of a carcass shall be protected at all seasons of the year, as required aforesaid. Carcasses, either halved or quartered, and raw smoked ham and bacon shall be adequately protected from flies from June 1 to October 1.

"The original box, crate or container and the usual cover for such containers left in place and intact, shall be considered adequate protection for fruits sold or offered for sale in such original containers.

"A complete enclosure in a box, carton, wrapper or package of a similar character shall be considered adequate protection for all food required to be protected.

"All food kept or exposed for sale outside of buildings, or in a part of a store, restaurant or lunch room to which the public has access, shall be kept at least eighteen inches above the floor or sidewalk, unless such food is contained in tight containers or in containers the opening of which is at least eighteen inches above the level of such floor or sidewalk.

"Nothing in this section shall be construed to prohibit the necessary exposure of food during the immediate process of preparation, cooling, assortment or packing, in a building or place screened and free from flies, or during loading or unloading, or during the actual process of serving or selling."

To a Jonquil.

Oh you thing of golden dreams!
 Fairy thing! Fairer thing
 Even than a blossom seems!
 Was your fancy conjuring
 With art unknown
 To give alone
 Beauty so bewildering!
 Here you fashion like a cup
 Golden thoughts, goodly told;
 Were the gods to nectar sup
 From the chalice you unfold
 Immortals then
 Could envy men
 When they raise this cup of gold
 Blossom on! To-day! To-morrow!
 Spring by spring! Scattering
 Gold of sunbeams which you borrow
 For a brilliant trumpeting
 To full redeem
 The fairest dream
 Which has charmed our slumbering.
 Charles A. Heath.

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.

Don't Say Bread

— Say

HOLSUM

WHOLESALE GARDEN

SEEDS

TESTED

Flower and Vegetable . . . Lawn Grass

IN BULK OR PACKETS AND CARTONS

We protect our Dealers by referring mail order inquiries back to them . . . Distributors for VIGORO Plant Food.

ALFRED J. BROWN SEED COMPANY
 25-29 Campau Avenue N. W. Grand Rapids, Michigan

HARDWARE

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

Basic Principles of Window Display Work.

In considering any task, it is worth while to keep in mind the basic principles governing the work. This is true in regard to window display, as it is in regard to every other activity of the modern hardware store. In selling hardware, good window display has become, year by year, a steadily increasing factor, and it is worth while for the hardware dealer, or his window trimmer, to consider what actually are the fundamentals of good display.

In this connection a professional window trimmer has set down for me his views on the subject, particularly in relation to the application of the principles of artistic skill and taste to the seemingly prosaic task of window trimming. He says:

"The importance of displaying merchandise for sale has always been recognized; but the practice of applying the principles of artistic skill and taste to this work is a comparatively modern innovation.

"The value of attractively displaying merchandise cannot be over-estimated. It compares with all other forms of publicity in impressing the individual, as the concrete compares with the abstract.

"All other forms of publicity require the exercise of the imagination in order to obtain a fair grasp of the subject under consideration; while the proper display of an article appeals directly to the desires, and at once creates a want. It suggests and emphasizes both the lack and the desirability of possession, and sets in motion the train of consideration that leads directly up to the purchasing point.

"It is probably safe to say that, excepting the steady demand for actual necessities, more merchandising is disposed of through the desire created by seeing it than through all other channels combined.

"In order to make a successful display, a thorough knowledge of the goods is necessary. The trimmer should be familiar with the details of the manufacture of the merchandise to be displayed, the conditions of purchase, and all the points that make the goods desirable, so as to bring them out in the display with the greatest possible strength and emphasis, and thus be able to show the wares to the very best advantage.

"The trimmer should be thoroughly posted on the various ways of arranging the goods in display, know all the standard unit foldings or formations, be familiar with style of display generally affected, and have a fair fund of originality. That is, he should be able to proceed from the established units and forms to the formation of others, novel, and equally good, or better.

"The first thing to be considered in planning a display is the adoption of a suitable background or setting, which is to act as a foil to bring out and emphasize the article displayed in a

striking and attention-compelling manner. Background should be of a design and color to harmonize with the merchandise to be set off.

"They may harmonize either by blend or by contrast. Harmony by blend is perhaps the most pleasing, but harmony by contrast is always the most striking and by far the most emphatic and most certain of arresting attention.

"In harmony by blend, the tones and general effect of the background and of the merchandise glide into an almost imperceptible union; but in such a manner as to enhance the beauty of the whole and thus attract the attention of the public by the force of the innate love of the beautiful that exists with more or less strength in all.

"In harmony by contrast, there is sufficient dissimilarity to make each part stand out with enhanced strength and still avoid the least suggestion of a clash when properly managed so that the background does not have the effect of overpowering the goods, but adds materially to their strength and to the force of their appeal to public attention. This style of harmony is, probably, the safest and surest of satisfactory results.

"Besides attention compelling relationship between background and merchandise, it is also a common practice in display to resort to what may be designated as special features.

"These are, as a rule, original conceptions, usually introduced into a display for the sole purpose of arresting attention and exciting curiosity. Sometimes they may merely add to the general decorative effect and thus serve a good purpose. The special feature may or may not be related to the subject of the display; that is, it may be some feature suggested by or suggestive of the use or production of the goods displayed. Or it may be something foreign or extraneous to the subject and used solely to excite curiosity and to hold the attention of the passer-by while he tries to figure out what, anyway, the feature has to do with the display. Under certain circumstances, the more incomprehensible a special feature is, the more effective it will prove. The trick of using such features is frequently resorted to in both window trimming and written advertising.

"In much the same way the trimmer uses some trophy or animal or other feature with a display or merchandise merely for the purpose of attracting attention and inducing customers to stop and look.

"The style of the stock arrangement has much to do with the effectiveness of the display. A style of arrangement that suits one class of goods will be found entirely inappropriate for certain other classes.

"There are two general styles of merchandise arrangement for display purposes. They are the open or thin trim, and the compact or stocky trim.

"The open or thin trim is as a rule preferred, and should always be used when displaying high class goods of marked individuality. The compact or stocky trim is generally employed when showing the cheaper grades of

Special Reservation Service — "Wire Collect"



In Detroit—the Detroit-Leland Hotel

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

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

DETROIT-LELAND HOTEL

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

Direction Bowman Management

WM. J. CHITTENDEN, Jr., Managing Director

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
 Goods and

Fishing Tackle

BROWN & SEHLER COMPANY

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Sets

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes

Sheep lined and

Blanket - Lined Coats

Leather Coats

GRAND RAPIDS, MICHIGAN

merchandise, when the main object is to emphasize special pricing.

"High grade goods should never be shown in large quantities, especially in the beginning or at the height of the season. It is sometimes advisable, however, toward the end of the season. With special purchases, the aim is to forcibly indicate the cause of the low price and to emphasize the fact that the quantity in stock is quite sufficient to meet the demand created by the price concession.

"Low grade goods generally show better when shown stockily. Bulk has the tendency to increase the importance that, more than likely, they intrinsically lack. The glamor of an imposing mass display distracts attention from a too close inspection of qualities and individual merit.

"Another feature that adds much to the effectiveness of display is the symmetry with which the articles are arranged. By this is meant the relation of the parts of the display to each other with regard to elevation perspective and mutual influence.

"Care must be taken not to bring the items of the display into such juxtaposition that they will clash or otherwise interfere with their separate or combined influence on the public. Nor can too bold or striking inequalities in spacing or elevation be tolerated without injury to the display as a whole. The general effect, which is another important item in the make-up of a display, must always be kept in mind. A good general effect is probably second only to a good special feature in the matter of attracting attention, first to the display as a whole, and then to the merchandise exploited.

"Last, but by no means least of the window trimmer's part in the make-up of a display, is workmanship. Nothing does more to spoil the effect of a display, or to discredit an otherwise satisfactory window trim, than a dowdy and slovenly handling of the goods.

"The result increases in proportion to the grade of goods shown, having the effect of cheapening and detracting from the real worth; and of course, the better the goods are, the more they suffer in proportion.

"Neatness, cleverness and good workmanship may be termed the sum total of the qualities necessary to successful display.

"The question of show cards and tickets, while it goes into another field of work, is an important one to the trimmer. He must be able to bring out good talking points and convincing arguments in connection with his trims. He must also know the kinds and qualities of cards and tickets most appropriate for any particular display.

"Some displays require merely a simple announcement of the presence of the goods in stock. Others require full descriptions. Still others require to be price-ticketed.

"High grade goods usually speak for themselves; and as a rule require few, if any, cards, and no price tickets—unless, of course, the store policy calls for the price-ticketing of every item displayed.

"The rule reverses gradually as we go down through the various gradua-

tions of value. A stocky display of small items should, consequently, be freely ticketed.

"The foregoing basic principles will, if properly studied and followed, materially assist in all classes of window trims. They will make the trimmer's work easier, more efficient and more effective; and the more closely they are followed, the more they will tend to increase the beneficial results from window display."

In the practical work of window trimming, a certain amount of equipment is required. This equipment is simple, not expensive, but very helpful. These are the items one trimmer listed for me:

A claw hammer, to be used for heavy hammering and driving nails; a tack hammer for driving pins; an ordinary saw; a keyhole saw; a screw driver; a pair of large shears; a pair of nippers.

Add to these items some wooden boxes, a few lath, some 6 inch boards, some twine and some metal or wooden T-stands.

It is wise to form the habit of saving suitable boxes and other material for use in window trimming. The trimmer can save enough material usually thrown away to construct all the fixtures he needs.

Form the habit, too, of keeping this window trimming equipment in some one place, in the basement or in the rear of the store. If it is neatly arranged, very little room will be required; and you'll have it handy whenever you want any particular item.

Where this precaution is not taken, the trimmer is apt to lose a lot of time recruiting equipment and fixtures. Quite often, too, he uses new equipment taken from the stock, which is a needless expense. Tools and fixtures, when not in use, should be carefully put away; and from time to time by the addition of new tools and fixtures the trimmer can build up a pretty efficient "display shop" which will materially facilitate the mechanical part of his work and give him that much more time and energy for his real job of working out display ideas.

Victor Lauriston.

Both Working Along the Same Lines.

Ithaca, May 13—While I appreciate very much the appearance of our article in your paper I prize more than anything else the expressions given in your letter. You are working along the same lines as I am in doing what you can for the independent stores and in that way serve our country by keeping in existence the smaller towns which the chain stores are doing all they can to destroy. When they have milked one town until there is nothing left, they leave it to work their killing game on another. I have no quarrel with the chain stores, but I have with the way they kill every town they invade. We believe we have stopped any further extension of their stores in this section and we have only begun our work. It is our desire to save the stores which are here and help others as they appear later.

Henry McCormack.

Salesmanship.

Customer—Have you a book entitled How to Acquire a Good Carriage?
Clerk—No, madam; but here is one, A Dozen Ways to Obtain an Automobile.

COCOA
DROSTE'S CHOCOLATE
Imported Canned Vegetables
Brussel Sprouts and French Beans
HARRY MEYER, Distributor
816-820 Logan St., S. E.
GRAND RAPIDS, MICHIGAN

Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
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.

Link, Petter & Company
(Incorporated)
Investment Bankers
7th FLOOR, MICHIGAN TRUST BUILDING
GRAND RAPIDS, MICHIGAN

The Brand You Know
by **HART**



Look for the Red Heart on the Can

LEE & CADY Distributor

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

There is nothing better than our FULL COVERAGE POLICY.
American Mutual
Automobile Insurance Co.
701-2 Building & Loan Bldg.
Grand Rapids, Michigan.

When you want good cheese ASK FOR

KRAFT CHEESE

FRIGIDAIRE
ELECTRIC REFRIGERATING SYSTEMS
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

Henry Smith
FLORAL Co., Inc.
52 Monroe Avenue
GRAND RAPIDS
Phone 9-3281

Stonehouse Carting Co.
GENERAL TRUCKING
338 Wealthy St., S. W.
Phone 65664

1862 - - 1929
SEELY'S FLAVORING EXTRACTS
SEELY'S PARISIAN BALM
Standard of quality for nearly 70 years
SEELY MANUFACTURING CO.
1900 East Jefferson. Detroit, Mich.

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

HOTEL DEPARTMENT

News and Gossip Concerning Michigan Hotels.

Los Angeles, May 10—Hotel operators and other caterers seem to be constantly shifting about between the restaurant and coffee shop ideas of purveying to the public, and just now I notice considerable discussion about the feasibility of interesting the public in sandwiches.

It might be made to work out if sandwiches were constructed with some possible food value.

The sandwich of to-day, butterless, separated from the parent loaf with a safety razor, is not comparable in any way with the sandwich as originally invented. The chief aim of the present day producer is to restrict the cost of one of his creations to a single penny and mulct the unsophisticated public to the tune of ten to fifteen times that amount.

In the good old days when sandwiches were, you might say, in their infancy, or at least the idea was, a sandwich consisted of two generous slices of bread, liberally buttered—each slice separately—and used as an enclosure for liberal slices of cold meat, cheese, etc.

Have you seen one of such in the past decade? If so, I will be glad to have and publish the particulars.

The present day production comprises, as a rule, two transparent slices of stale bread, innocent of butter or other lubricant, a sliver of stale meat, lettuce leaf from the kitchen sink—and a check. Am I correct?

Hotel Whitcomb, St. Joseph, has opened its new coffee shop, the arrangement and decorations of which are pronounced unusually attractive. A soda fountain has been installed and will be operated in connection with same. Counter service only will be offered, arrangements having been made to serve thirty-two persons at one time. The manager of the shop is Miss Grace Stein, who was formerly with the Harvey System on the Santa Fe Railroad, as manager of the restaurant in the Alvarado Hotel, at Albuquerque, New Mexico.

I am wondering if the old-time epidemic of building new hotels is starting all over again. Here in Los Angeles they spent \$22,000,000 in 1928 hotels in a period of less than five years; the association of building trades protested strenuously against so much activity; scores of hotel properties went into the hands of receivers; in at least a hundred cases stock and bondholders committees tried to operate them, but in the final analysis it was discovered there was not enough business to fill forty per cent. of the rooms. In fact, it is authoritatively stated that less than a dozen are making any money whatever and the remainder are either paying no interest or dividends—the larger portion going into the hole at a rapid pace. One 200 room hotel I know of has never been furnished although completed fully two years ago, and a lot of them are trying to make a showing better than a 35 per cent. occupancy.

The average investor seems to infer that if a hotel suits him, it is making dead loads of money when, in fact, the manager is jumping the hurdles to find someone with a little loose change to help him meet his payroll and supply bills, forgetting all about the overhead.

A. C. Stephens, well-known among hotel men of Michigan twenty-five years ago, has developed into a modern Statler, having just purchased one of the leading hotels at Springfield, Ohio, in addition to several others in Toledo, and other Ohio cities.

One of the best known and most highly respected hotel operators in

Michigan, George Fulwell, died in Detroit a few days ago. At the time of his passing he was operating Hotel Colonial, Cleveland, but for a period of twenty-three years he conducted Hotel Normandie, Detroit, in conjunction with his son-in-law, Robert C. Pinkerton, also well known among the craft. Mr. Fulwell began his career in England, receiving a thorough training in both the catering and managerial ends of the business. In fact, a quarter of a century ago he was considered one of the best stewards in the United States, being the author of several books on kitchen operation, one of them, "Cooking for Profit," having a wide circulation. He was associated with many of the best hotels in the Middle West, but an outstanding episode in his career was his connection with the old Bates House, at Indianapolis, for more than a decade, under the ownership of Lewis Rebold, of international fame. It was my good fortune to have known Mr. Fulwell for many years, and my visits to his office in Detroit will always be a source of pleasant recollections, filled to the brim with profitable suggestions and theories. He was one of the tried and true members of the Michigan Hotel Association, a member of the Detroit Hotel Association and was one of a party of American hotel operators who spent several months in Europe with a delegation chosen from the ranks of the American Hotel Association, three years since. His was most assuredly a useful life, not only in the hotel field, but in his family environments, and he has a host of real friends to mourn his passing.

The Federal courts have decided that one may linger around his own hearthstone listening to the broadcasting of copyright music, without danger of going to Fort Leavenworth, Atlanta or some other boarding place for Federal malefactors. This was brought about by hotel men who wanted the privilege of installing radios in guest chambers. Of course, it is still a capital offense for the hotel orchestra to dispense this self same class of entertainment without "paying the freight."

H. Stanley Green, formerly manager of Detroit-Leland, has been installed as manager at Webster Hall, Pittsburg.

C. A. Schaller, who has been assistant manager under Harold A. Sage, since he assumed control of Hotel Wolverine, Detroit, has been appointed manager of Lester Briggs' new hotel, the Briggs.

The Pontiac Chamber of Commerce is putting on a selling campaign to dispose of a piece of property which they were talking of for a hotel site. They thought at one time that Pontiac needed a 400 room addition to its hotel facilities, but they abandoned the idea, fortunately for the established operators there, who were amply equipped to take care of Pontiac's transient trade for years to come. I trust this announcement definitely disposes of the notion.

Henry Kraker, owner of Hotel Kraker, Holland, announces that his establishment will soon be embellished with a flock of new furniture. The hotel is strictly modern and has been enjoying a good patronage.

The Burdick Hotel Co., at Kalamazoo, has sold to Walter J. Hodges the property at the Northeast corner of South Rose and West South streets, recalled as the former site of the First Presbyterian church and abandoned by that society when the church was destroyed by fire two years ago. The price named in the deed is \$81,000. Frank S. Verbeck.

HOTEL CHIPPEWA

HENRY M. NELSON, Manager
European Plan
MANISTEE, MICH.
Up-to-date Hotel with all Modern Conveniences—Elevator, Etc.
150 Outside Rooms
Dining Room Service
Hot and Cold Running Water and Telephone in every Room.
\$1.50 and up
60 Rooms with Bath \$2.50 and \$3

CODY HOTEL

GRAND RAPIDS
RATES—\$1.50 up without bath.
\$2.50 up with bath.
CAFETERIA IN CONNECTION

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

PANTLIND HOTEL

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

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

HOTEL ROWE

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



Warm Friend Tavern Holland, Mich.

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

E. L. LELAND, Mgr.

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

Charles Renner Hotels

Four Flags Hotel, Niles, Mich., in the picturesque St. Joseph Valley.

Edgewater Club Hotel, St. Joseph, Mich., open from May to October.

Both of these hotels are maintained on the high standard established by Mr. Renner.

Park Place Hotel

Traverse City

Rates Reasonable—Service Superb
—Location Admirable.
W. O. HOLDEN, Mgr.

HOTEL KERNS

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

E. S. RICHARDSON, Proprietor

WESTERN HOTEL

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

NEW BURDICK

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

Wolverine Hotel

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

HOTEL OLDS LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER,
Manager.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWART R. SWETT, Mgr.
Muskegon -:- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

Gains and Losses of Rural Mail Delivery.

Thirty-four years ago the writer was postmaster at Highland, Oakland County, Michigan; also proprietor of a general store in which the postoffice was located. Eighty families received mail at that postoffice, sixty of whom lived within two miles of it.

Mail came daily from Parshallville, ten miles Northwest, through Hartland to our postoffice, reaching there at or before noon, at which time our mail was taken on to Highland station on the Pere Marquette Railroad.

When the mid-afternoon mail train came from Detroit and mail had been sorted at the station postoffice, the carrier started on his return, reaching the Corners postoffice about 4 o'clock, just in time for the school children to carry home their mail.

A considerable number of farmers took a Detroit daily and, except for very bad weather or some unusual circumstance, they had the 1 o'clock edition to read the same afternoon or evening. Some families took no paper, some but one weekly and sent or received letters but a few times a year.

On several different roads one or another farmer carried the mail for four or five neighbors, so sometimes twenty or more families had their mail without going after it. People needed groceries two or three times a week. There were grandfathers and others who found it a diversion to go for the mail occasionally. Young men who could not stay home for an evening went to no worse place than the postoffice after the mail. There were bicycles in those days and when roads were good it took but a few minutes to go two miles and back.

Nine months of the year and five days a week a portion of the territory depended on school children to post letters and bring the mail. Many, many times some busy farmer would come to the store in the evening for plow repairs, binder twine, machinery oil, nails or some urgently needed thing and get his mail. He could buy shoes, overalls, jackets, shirts, socks, hats, gloves, garden seeds, ammunition, medicine—any of a hundred things which but for the crossroads store he must leave his work in the daytime, go six or ten miles to town and visit six or eight stores to secure the various things he found in one store nearer home.

When the store closed on Saturday night, there was usually little or no mail left in the postoffice. People had their dailies, their weekly farm, county and village papers and other periodicals for over Sunday reading.

With present rural delivery conditions the latest daily is that of Friday afternoon or the after midnight issue called Saturday morning's paper. No Saturday news until some time Monday. And when a holiday falls on Monday the farmer waits until Tuesday near noon for the papers he wants so much on Saturday evening.

There was absolutely no cause for complaint about the handling of mail or treatment of patrons—no delay in attention, blunders or discourtesy. From 5 o'clock in the morning until 9

at night anyone could send or obtain mail. If waiting on a store customer and anyone stepped in for postal service we stepped to the postoffice case and waited on him or her. Everybody understood that the postoffice patron had preference. A half minute's attention saved him tedious waiting.

Just when agitation for free rural mail delivery began I cannot recall; however, you all know that discontent seldom starts with the discontented. Some outside party takes it upon himself to inform the average citizen or worker that he is being unfairly treated, or that he is entitled to certain privileges or benefits. Former satisfactory conditions at once became burdensome.

There were those who wanted the farmer to have free delivery more than he did. For instance, city papers wanted to enlarge their fields; mail order houses probably also; politicians wanted to show their anxiety to serve the farmer, and probably leaders of certain farm organizations advocated progress along this line.

Through the activity and persistence of Congressman Samuel W. Smith, of Pontiac, Michigan was one of the few states selected for a trial of rural mail delivery, and, of course, Oakland county got into the game early. So it came about that fourteen of our postoffice patrons were included in the first route out of Milford. Had these been left off until the whole community was given free delivery the head of the route would have been Highland Station and no one need have changed their postoffice address, for the names were changed. Highland station postoffice became Highland and our original Highland became West Highland.

It was all gain and no loss to these fourteen families, so long as the local postoffice and a well-kept store remained. Combining these advantages I still claim that that community during my six and a half years sojourn were better served than they were before or ever have been since. I had been away from the community twelve years when I went back and bought out the store.

I claimed that free mail delivery would not compensate for the loss of the postoffice and the decline of the store. No doubt in many places all over our land where the postoffice was kept in a private dwelling apart from a store or any kind of business the people had cause for complaint. But our patrons were highly favored. From civil war days up to that time every change in the mail service had been a decided gain. The seed of discontent must have been wafted thither like the thistle down.

Two facts and one delusion were predominant factors in the matter. City residents had free mail delivery, therefore, the farmer was entitled to the same. A carrier could deliver mail to every family in the district served by the postoffice by traveling twenty-seven miles, whereas, if one person from each family went to and returned from the postoffice it would make a total of 224 miles. And thirdly, it would not cost the patrons any more than in the past. Stamps cancelled,

box rents and money order fees netted the postmaster as much as 59 cents a day or \$175 a year, which would be \$2.20 a year for each family. Who pays the \$10 to \$15 a year for each family under present day rural delivery? The Government, of course.

Would not there be a Nation-wide protest from farmers if the Government should attempt to levy a direct tax upon each family in due proportion to the cost of operating their particular rural mail route? Because the tax for mail delivery is not on the farmer's tax bill along with the other items his feelings are spared, but, nevertheless, he pays his share.

The first rural routes were about twenty-six miles long and there were plenty of men who wanted the job of carrying mail for \$500 a year. Remember that living costs were about the lowest ever known from 1893 on for a number of years, not more than one-third of present day prices. Account books will prove this. Sugar 5, flour 45, buckwheat flour 35, tea 30, molasses 30, salmon 10 to 14, cheese 16, butter 12, eggs 10, pork 8, crackers 5 to 8, and so on.

Rural carriers' salaries went up to \$900, and now with autos some get above \$2,000 a year. When our route was thirty miles long the patron halfway on the route got his mail about 9 a. m. and the carrier was back to the postoffice before noon and could put in the afternoon at some paying work.

With routes forty or more miles long the carrier must trade in his car once a year for a new one or else spend his afternoons and Sundays overhauling the old car. A new car each year means several hundred dollars in the exchange. That with gasoline, oil and minor expenses for 12,000 miles travel foots up fast.

Walter Clark, who carried mail out of Ann Arbor for twenty-seven years, and died one evening after completing his usual trip, told me there was more money in it for him when he drove a horse.

It was better for the patrons also, for whether the carrier had a special designed mail wagon or not people soon learned to recognize his outfit and could get to the mail box to buy stamps or a money order. Not so with the auto. One might watch for an hour and think this or that car is the carrier until they walk almost to the box and discover it to be someone else, and for all one's watching the carrier has come and left before the patron is aware of it.

We used to place a money order application and the money in an unsealed envelope, but when another carrier came on the route and told us we must be at the box when we wanted to buy stamps or send money, that ended it. We mail our own checks now or send a bank draft. We know others who do the same. If a farmer wants weather or market reports in time to be of use to him he must now have a radio. The auto, the telephone, the radio and a checking account supplement rural delivery and help, but do not completely take the place of a local postoffice and store.

And some carriers are so hard-

hearted. A woman carried her fountain pen and writing pad to the mail box. She asked the carrier to wait while she read a letter he handed her and then write a reply for the carrier to take along. He did so and then he said, "Madam, don't you ever do that again. If I wait fifteen minutes for every patron along the line, when will the people ever get their mail? See, there's a woman waiting at the next box up the road."

Features which inconvenience or annoy the patron may not be within the power of the carrier or the postmaster to change. From Washington came regulations and decisions which must be complied with by all lesser officers and employes or trouble results.

Lengthening rural routes is a measure with a view to lessening expenses. It means extending out farther or combining to reduce the number of routes or both. Families who for fifty years received mail at a certain postoffice in the village where they always do their trading may be included in a route from the city twice as far distant, and yet their village is still the head of one or more rural routes. When the change necessitates removing their mail box from in front of the house to a corner forty to eighty rods away, it is surely a disappointment.

Had the auto come into general use among farmers before rural delivery was established, there would now be thriving community centers apart from the railroads with church, school, postoffice, store, gasoline station, blacksmith and auto repair shop, carpenter, mason, painter and possibly day workers.

I will let those who travel far more than myself tell what exists where once was a postoffice, store and those other services at the crossroads. Is it not a gasoline station and a room where soft drinks, chocolate, gum, candy, tobacco, cigarettes and possibly some canned goods are sold, the main purpose being to serve travelers and not the farmers in the community?

No one knows what the future has in store. It may be that present obstacles will be overcome and the road will become straight, smooth and level—figuratively. That suggests another phase of this subject. The United States Postoffice Department tells the farmer if he wants prompt and regular mail service he must keep the roads passable. The auto is delayed or turned back by obstacles which a horse could surmount. This extra work adds to the farmer's already burdensome road tax. He thinks he now pays more than is just.

Gains and losses. Some once most favorably situated have lost, while others have gained. Let us hope gains are a large majority.

E. E. Whitney.

Entirely New Disease.

"Say, Bozo, I heard you were sick last week."

"Yes, I was. I had the new disease called 'clothing sickness'."

"What on earth is that?"

"Well, I had a coat on my tongue and my breath came in short pants."

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—J. M. Ciechanowski, Detroit.
 Vice-President—Chas. S. Koon, Muskegon.
 Secretary—R. A. Turrell, Crosswell.
 Treasurer—L. V. Middleton, Grand Rapids.

The Function of Linseed Oil in Paint.

For centuries past linseed oil has been the oil "par excellence" in protective paint coatings. Statistics show about a hundred million gallons crushed from about forty million bushels of seed in this country annually. Probably 70 per cent. of this enormous quantity of oil is incorporated with pigment and applied to structures, the value of which is many times that of the paints which protect them.

Generally speaking the function of linseed oil in paint is to bind the pigment particles together. This is accomplished through the gradual hardening of oil film, brought about by exposure to the air.

Linseed oil, being a vegetable compound, is readily affected by the elements and must be supported by pigment such as white-lead, which is not so affected. The distance between the pigment particles naturally increases as more oil is added. Thus, a paint film containing an excessive amount of oil is relatively weak. On the other hand, a film having less oil has the pigment particles closer together and is therefore more weather-resistant.

Sufficient linseed oil should be present, however, to provide a binder capable of holding all of the particles of pigment together in a durable film. The oil is necessary to bind the pigment and the pigment is necessary to back up the oil and take the attack of the weather. In other words, the life of a paint film is due to both pigment and oil, each assisting the other.

When the proportion of linseed oil in a paint is far greater than that of the pigment, the oil comes to the surface. Drying slowly, it leaves a rather soft, tacky film which makes an ideal lodging place for dust and dirt and results in an undesirable appearance known as dirt discoloration.

Linseed oil excels in furnishing both hardness and elasticity when properly proportioned to the pigment. Both are essential to durability. If elasticity is sacrificed for hardness, trouble is sure to result. If hardness is sacrificed for elasticity, discoloration will follow.

By the proper and accurate proportioning of white-lead and linseed oil, it is easily possible to produce a film sufficiently hard and yet elastic enough to meet all requirements. It is the happy medium between the two which produces the protective, durable coating.

When we consider the function of linseed oil in paint we must give due credit to its valuable partner, turpen-

tine. Pure turpentine is an essential ingredient in protective paint coatings. It aids penetration, facilitates brushing, makes possible harder films and then obligingly evaporates. An average body coat, such as the middle coat on a three-coat job or the first coat on a repaint job, containing 100 pounds of paste white-lead to one and one-half gallons of linseed oil, would be difficult to brush into a uniform film. But with an equivalent amount of turpentine this becomes workable. Shortly after application, the turpentine evaporates, leaving the necessary hard film on which to apply the finishing coat.

In the priming coat, the chief functions of linseed oil are: first, to penetrate with the pigment the pores of the surface painted, thus making a firm foundation for subsequent coats; second, to stop partially, if not completely, the suction of soft, porous places. For quite obvious reasons the priming coat should carry the maximum oil and the minimum pigment with sufficient turpentine to insure adequate penetration. For average exterior woodwork, four gallons of raw linseed oil, two gallons of pure turpentine and one pint of dried to 100 pounds of paste white-lead will be found excellent.

In the body coat, the principal function of linseed oil is to stop completely the suction of porous places and bind the pigment particles together into a tough, yet elastic film which will furnish maximum hiding power and dry with a semi-glass finish suitable for the application of the finishing coat. This body coat must necessarily contain the maximum pigment and the minimum oil. For the average exterior work over the primer above mentioned, one and one-half gallons of oil to 100 pounds of paste white-lead with one and one-half gallons of turpentine, to facilitate brushing, and one pint of drier, will be found suitable.

In the finishing coat the main function of linseed oil is to assist the pigment in presenting a tough, elastic weather-resisting film, which, upon oxidation, will have a rather hard, somewhat glossy surface. For this coat, three and one-half gallons to four gallons of linseed oil, one pint of turpentine, and a pint of drier to 100 pounds of paste white-lead will give maximum durability and minimum discoloration due to dirt.

Pure turpentine and drier free from resins speed up the oxidation and hardening of a paint film. This is generally desirable to prevent the adhesion of dust and insects. Drier is not dangerous when used in the proportion above specified, but an excessive amount of drier causes a paint film to dry on top, leaving it soft underneath. Wrinkling of the surface of a paint film is also occasionally caused by an excessive amount of drier.

MEN WHO MADE HISTORY.

Not Necessarily Those Who Build Skyscrapers.

I was surprised and pleased to find that my random recollections of Grand Rapids people of the 1880s had been of so much interest among my friends

who still abide there. Also I was somewhat startled when I thought of descendants of Rodney Sessions, W. S. Gunn, Heman Leonard, et al., for descendants usually prefer to forget the human side of their ancestors and to foster a more or less fictitious character for them. But an old newspaper man knows that people soon forget literary and epistolary indiscretions and that, generally speaking, this is a very kindly and forgiving world. Such being the case I shall not look for a lynching party with ropes, horsewhips and other paraphernalia when I next visit Grand Rapids.

I have a lovely letter from C. W. Garfield which warmed the cockles of my heart. He's doing things which will help to establish the historical background of the town. His promotion of a plan for perpetual care and beautification of the old Fulton street cemetery I have already commended. I hope it will lead to a general interviewing of the old tombstones and the revival of memories of early citizens in some sort of permanent record to be filed away in the public library. One hundred years hence people will be trying to evolve history out of the local cemeteries and, unless something is done to-day while people still remember, they will be baffled in the attempt.

I wonder if the public library has a complete file of the old city directories. I find those of Detroit a mine of information for they show the arrivals and departures of residents by migration and death; the ups and downs, origins, mergers and development of business houses and business men and a lot of other things, if one had the patience to use them properly.

Some time ago a letter came to Mayor John C. Lodge from Southern New York asking: "For whom was Burlingame avenue of Detroit named?"

John sent the letter to me and I gave a detailed story of Anson Burlingame who, as a boy, helped his father drive a herd of cattle to Detroit from Ohio about ninety years ago. He attended school here, studied law and proved so able that the leading lawyers raised a purse and sent him to Harvard Law School. He stumped Massachusetts in political campaigns; took up the cause of Louis Kossuth the Hungarian patriot and was an influential advocate of Abraham Lincoln's candidacy. Elected to Congress Mr. Lincoln named him as Minister to Austria, but Austria, because of the Kossuth incident declared him persona non grata. Then he was made minister to China and he was the first occidental to win the complete confidence of China. He brought a delegation of Chinese Statesmen to the U. S. and made a treaty. They asked the Government to let him take them to Europe to make other treaties and he negotiated treaties with Great Britain, France, Denmark and Germany and while negotiating with Russia he died in St. Petersburg of pneumonia. A warship brought his remains to Boston and he lay in state in old Faneuil Hall and was buried by a fine monument in Mt. Auburn cemetery. He also had a dis-

tinguished son. It seems that there was a family reunion on the border of New York and Pennsylvania and my letter was read there with great applause and I had several letters of thanks.

Looking through the Detroit directory of 1852-3 I came upon the name of John W. Gunnison, Lieutenant, U. S. A., living on Antoine street, near Fort. He was also a Grand Rapids resident. Was sent by the Government to find a railway route across the Rocky Mountains in 1853. Had trouble with the Utes in Colorado but made peace with them long enough to enable his expedition to map a route through the Royal Gorge into Utah. Then the Utes went on the warpath and one morning massacred Gunnison and seven companions who were taking levels. But Gunnison river, Gunnison mountain, Gunnison range, Gunnison Lake (in Utah) and two towns bear the name of the pathfinder of the Rockies.

Of course, I'm a nut to bother about such men, long dead and mostly forgotten, but I feel that we owe them at least the reward of a kindly recollection and appreciation. I remember that near Grand Rapids there was another reminder of the name in the Gunnison Swamp where people of an earlier generation used to step high and wide among the massasaugas while they picked huckleberries and slapped mosquitos.

Gunnison, as I remember, married Martha Delony, a Georgia girl and left a son, Delony, who, a young man of unusual promise, died young in Grand Rapids before my time. I think there were also two daughters and maybe there are still descendants in or about Grand Rapids. It is not the skyscrapers that make a city notable, but the men who have made history and established its character and its enterprises which furnish bread and butter and an occasional piece of pie to the people whose names fill the directories. By this time of course my pet hobby is showing painful saddle-galls and your patience is at the breaking point. But I do love to stir up the menagerie and get the animals to roaring reminiscently.
 Geo. B. Catlin.

Retailers Display Keen Interest in Store Arrangement.

Wednesday evening May 8, better than 500 retail grocers and their clerks, principally Grand Rapids retailers and a number of out-of-town retailers (six in one group from Bangor, Michigan) witnessed a very instructive movie reel on modern store arrangement, store equipment and modern merchandising suggestions for retail grocers, sponsored by the local Retail Grocers Association and furnished through the courtesy of the Schulze Baking Co. at the K. of C. hall.

This was, no doubt, the largest retailers meeting in Grand Rapids since the war period, when large meetings were common to receive instructions from the Food Administration.

The responsive attendance and attitude of the retailers in attendance, showed a keen eagerness for construc-

tive ideas on modern store arrangements, improved merchandising methods and consumer appeal essential to present day successful retailing and is certain to improve a large number of stores of individual ownership who apply themselves to a more efficient and productive return.

Gerritt VanderHoening, President of the Grand Rapids Local Retail Grocers Association, presided. A short talk was given by Herman Balsiger, former National Secretary of Retail Grocers and present sales manager of the Schulze Baking Co.; also by the writer, who received his first public introduction as State Secretary-elect.

Henry DeVries, better known locally as Heinie Schultz, had the audience in an uproar with his original German comedy impersonations and, in conclusion, refreshments were served in the dining room.

as Heinie Schultz, had the, had the audience in an uproar with his original German comedy impersonations and, in conclusion, refreshments were served in the dining room.

Herman Hanson, Sec'y.

Price Stabilization.

To the average man announcement that the United States Steel Corporation is to take up a quarter of a billion or more bonds with new stock is only another example of the titanic operations of modern finance. To those whose memories go back to the origin of the corporation the conversion is significant of a new order. At that time steel was going abegging at \$10 a share. It was all "water": not even the preferred had full value behind it. And Andrew Carnegie, credited with more than average shrewdness, would have nothing but bonds for the properties that were taken from him to make up the "steel trust." What has happened in the intervening twenty-five

years to cause so marked a readjustment of values? Other corporations have expanded mightily in less time, responding to the impulses of general prosperity. The Steel Corporation has gone forward steadily as the greatest salesman of iron products in the world, at a fair price. J. P. Morgan, senior, established it for that purpose. He believed that the great basic industry should be put on a stable footing. He believed it should hold an even level of moderate prices. He did not worry about the small margin of profits which most steel men denounce in season and out. He believed that in a growing country, solidly established, an industry must make money if it took no advantage of its customers and did business on reasonable terms. He believed that any industry which put itself in the current of American progress and persistently sold its products on the basis of good value would grow in wealth and power. The Steel Corporation has not deviated from that policy since its inception, and it has prospered accordingly, as Mr. Morgan foresaw.

When we are not too anxious about happiness and unhappiness, but devote ourselves to the strict and unsparring performance of duty, then happiness comes of itself—nay, even springs from the midst of a life of troubles and anxieties and privations.

Acknowledging your defeats is a good thing for your character. But letting them master you is quite another matter. The moment you know a fault, that is the moment to begin the battle against it.

In multitude of counsel, there may be wisdom, foolishness or wickedness—dependent upon the character of the counselors.

Soda Fountain Supplies Fountain Equipment Fruits, Syrups, Glassware, Furniture, Mixers, Spoons, Dishers, Straw Holders, Straws, Coats, Aprons, Ice Cream Pails, Etc.

In fact, the largest line shown in the State, of every article a fountain needs. Richardson's and J. Hungerford Smith crushed fruits, syrups and sundaes.

Our new SODA FOUNTAIN CATALOGUE is out and if you did not receive one write us at once for a copy, it is free.

HAZELTINE & PERKINS DRUG CO. Grand Rapids Michigan Manistee

WHOLESALE DRUG PRICE CURRENT

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

Table listing various drugs and their prices, categorized by Acids, Ammonia, Barks, Berries, Extracts, Flowers, Gums, Insecticides, Leaves, Oils, Potassium, Roots, Seeds, Tinctures, and Paints. Includes items like Boric acid, Ammonia water, Cassia, and various oils and salts.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, May 1.—In the matter of Lloyd W. Elliott, doing business as Terrace Quality Market, Bankrupt No. 3491, the estate has been closed and returned to the district court, as a case without assets.

In the matter of Milhart F. Klicpera, Bankrupt No. 3631, the trustee has filed his return showing that there are no assets in said estate over and above exemptions. The case has been closed and returned to the district court, as a case without assets.

In the matter of Arthur E. Pape and Howard C. Hansen, doing business as Pape & Hansen, Bankrupt No. 3468, the trustee has filed his final report and account, and a final meeting of creditors was held March 29. The trustee was not present. The bankrupt was not present or represented. The trustee's final report and account was approved and allowed. An order was made for the payment of a final dividend of 10 per cent. to creditors. No objections were made to the discharge of the bankrupts. The final meeting then adjourned without date, and the case will be closed and returned to the district court.

In the matter of Joseph Kulas, Bankrupt No. 3647, the trustee has filed his return showing that there are no assets in said estate over and above exemptions and the case has been closed and returned to the district court, as a case without assets.

May 1 We have to-day received the schedules, reference and adjudication in the matter of Ferdinand Spencer, Bankrupt No. 3781. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a machinist. The schedule shows assets of \$55 with liabilities of \$2,966.98. 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.

May 1. We have to-day received the schedules, reference and adjudication in the matter of Matthew Sadler, Bankrupt No. 3782. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$50 of which the full amount is claimed as exempt, with liabilities of \$674.28. 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 Eugene F. Glass, Bankrupt No. 3515, the trustee has filed his final report and account, and a final meeting of creditors was held March 29. The trustee was present. One creditor was represented by Central Adjustment Association. Claims were proved and allowed. The trustee's final report and account was approved and allowed. The expenses of administration were ordered paid, and a supplemental first dividend of 5 per cent. and a final dividend of 13.4 per cent. to general creditors was ordered paid. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case has been placed for closing in due course.

In the matter of Automotive Electric & Battery Shop, Bankrupt No. 3646, the trustee has filed his first report and account, and an order for the payment of expenses of administration has been made.

In the matter of Dorr M. Scott, doing business as Chocolate Cabin, Bankrupt No. 3609, the trustee has filed his first report and account, and an order has been made for the payment on account of expenses of administration.

May 2 We have to-day received the schedules, reference and adjudication in the matter of Joseph Newhall, Bankrupt No. 3784. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$450 of which the full amount is claimed as exempt, with liabilities of \$1,0875.37. 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 Joe Hirsch, Bankrupt No. 3765. The sale of assets has been called to be held on May 15, at the premises formerly occupied by the bankrupt, 363 W. Western avenue. The entire stock in trade and fixtures, if any, consisting of shoes, rubbers, shoe materials and findings, for the conduct of a retail shoe store, will be called, all of which is scheduled by the bankrupt at approximately \$4,500.

In the matter of Howard City Furniture Co., Bankrupt No. 3526, the final meeting of creditors has been called to be held May 20. The trustee's final report and account will be approved at such meeting. There probably will be a first and final dividend for creditors of this estate.

In the matter of Herman Ripmaster, Bankrupt No. 3519. The final meeting of creditors has been called for May 17. The trustee's final report and account will be approved at such meeting. There

probably will be a first and final dividend for creditors of this estate

In the matter of Dime Diner System, Bankrupt No. 3495. The final meeting of creditors has been called for May 17. The trustee's final report and account will be approved at such meeting. There probably will be a first and final dividend for creditors of this estate.

In the matter of Barney Domes, doing business as Barney's Bootery, Bankrupt No. 3493. The final meeting of creditors has been called for May 17. The trustee's final report and account will be approved at such meeting. There will be a first and final dividend for creditors of this estate.

In the matter of John J. O'Connor, individually and as a member of the co-partnership of John J. O'Connor and Ralph Daly, doing business under the firm name and style of O'Connor and Daly, Bankrupt No. 3450. The final meeting has been called for May 17. The trustee's final report and account will be approved. There probably will be a first and final dividend to creditors.

May 3. We have to-day received the schedules, reference and adjudication in the matter of Clara Fellows, Bankrupt No. 3785. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and her occupation is that of a laborer. The schedules show assets of \$250 of which the full amount is claimed as exempt, with liabilities of \$578.58. 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.

May 3. We have to-day received the schedules, reference and adjudication in the matter of Isaac M. Roden, Bankrupt No. 3786. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids. The schedules show assets of \$425 of which \$350 is claimed as exempt, with liabilities of \$361,806.15. 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.

Table listing creditors and amounts for various bankruptcies, including U. S. Government, Joe Wolf, Dr. Ferris Smith, Grinnell-Row Co., Ebling Auto Co., Knee Heating Co., Peiter Auto Co., Leo J. O'Riley, B. H. Masselink, Dr. G. L. McBride, Conroy Coal Co., Dr. A. Noordewier, G. R. Boiler Works, Comstock Graves, G. R. Clinic, Esat G. R. Creamery Co., Wilcox-Kuennen Co., Brown & Sehler Co., Standard Oil Co., G. R. Battery Shop, Alaska Fur Co., Elston Packing & Sstor. Co., Peterson's Drug Store, Gudelsky, Harry Wise, G. R. Natl. Bank, Old National Bank, B. Lubetsky, Efron-Kushner Co., Cedar Rapids, Iowa, Joseph Renihan, Marine Trust Co., Herman Aronson, G. R. Natt, E. Buck, Forest Grove, Jamestown Co-operative Elevator, Hughes Garage, Hudsonville.

May 3. On this day was held the first meeting of creditors in the matter of Jay McDonald and John De Horn, individually and as copartners doing business under the firm name and style of Auto Brake Service Co., Bankrupt No. 3752. The bankrupts were present in person and represented by attorney Willard G. Turner, Jr. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupts were 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 Lawton D. Smith, Bankrupt No. 3769. The sale of assets has been called for May 15 at the premises formerly occupied by the bankrupt at Woodland. The assets consist of drug, toilet articles, drug sundries, prescription material together with attendant fixtures making a complete retail drug store, appraised at approximately \$2,044.86. All interested in such sale should be present at the date and time stated.

May 3. We have to-day received the schedules, reference and adjudication in the matter of Michael Roden, Bankrupt No. 3787. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids. The schedules show assets of \$100 of which the full amount is claimed as exempt, with liabilities of \$371,600. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows: Harsh & Chapline Shoe Co.,

Table listing creditors and amounts for various bankruptcies, including Milwaukee, Commercial Sav. Bank, G. R., Louis Fishman, Grand Rapids, Joseph Renihan, Grand Rapids, Marine Trust Co., Buffalo, N. Y., Efron-Kushner Co., Cedar Rapids, Iowa.

May 3. On this day was held the first meeting of creditors in the matter of Albert Thornton, Bankrupt No. 3746. The bankrupt was present in person and represented by attorney Freeman Haskins. 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.

May 4. We have to-day received the schedules, reference and adjudication in the matter of Gerald J. Doran, Bankrupt No. 3790. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$255 of which \$250 is claimed as exempt, with liabilities of \$1,212.43. 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.

May 4. We have to-day received the schedules, reference and adjudication in the matter of Clark H. Frain, Bankrupt No. 3789. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of none with liabilities of \$2,778.52. 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.

May 4. We have to-day received the schedules, reference and adjudication in the matter of Howard Peterson, Bankrupt No. 3788. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a meat dealer. The schedules show assets of \$5,150 of which \$250 is claimed as exempt, with liabilities of \$4,429.99. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Table listing creditors and amounts for Howard Peterson's bankruptcy, including Griffion Show Case Co., Dayton Scale Co., Hubert H. Smith, Patten Novelty Co., Budlong Pickle Co., Moulton Grocer Co., Anderson Packing Co., Floyd Bailey, Steindler Paper Co., Coston Motor Co., Bush Lumber Co., Mrs. N. P. Nelson, Olsen Bros., Bauknecht Bros., E. J. Beukema, George Albers, G. J. Tromp, William Engle, R. Gumz Co., Lyman Peterson, Illino Packing Co., J. Hoffman & Sons, Fred Kox, Swift & Co., Kimball Ice Co., Plankington Packing Co., Citizens Loan and Inv. Co., Muskegon.

May 3. On this day was held the first meeting of creditors in the matter of Frank Harwick, Bankrupt No. 3747. The bankrupt was present in person and represented by attorney Carleton W. Benton. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. M. N. Kennedy, of Kalamazoo, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Henry E. Peterson, Bankrupt No. 3756. The bankrupt was present in person and represented by attorney Charles H. Kavanagh. No creditors were present or represented. 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 Chester Rhodes and Curry L. Shaffer, individually and as copartners as Benton Harbor Tire Co., Bankrupt No. 3750. The bankrupts were present in person and represented by attorney Harris S. Whitney. No creditors were present or represented. Claims were proved and allowed. The bankrupts were sworn and examined without a reporter. C. W. Moore was named trustee, and his bond placed at \$500. The first meeting then adjourned without date.

May 6. We have to-day received the schedules, reference and adjudication in the matter of Lewis A. Sperry, Bankrupt No. 3791. The matter has been referred to Charles B. Blair as referee in bank-

ruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a salesman. The schedules show assets of \$725 of which the full amount is claimed as exempt, with liabilities of \$1,205.19. 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.

May 7. We have to-day received the adjudication and reference in the matter of New Era Spring & Specialty Co., a corporation, Bankrupt No. 3745. The matter has been referred to Charles B. Blair as referee in bankruptcy. This is an involuntary case and the schedules have been ordered filed, and upon receipt of same, list of assets will be made and list of creditors also.

May 7. We have to-day received the adjudication and reference in the matter of Harry Davey and Bernard Klooster, as partners trading under the name of Davey & Klooster, Bankrupt No. 3773. The matter has been referred to Charles B. Blair as referee in bankruptcy. This is an involuntary case and the schedules have been ordered filed, and upon receipt of same, list of creditors and list of assets will be made herein.

May 6. On this day was held the final meeting of creditors in the matter of Lloyd McKee, doing business as Berrien Nursery & Supply Co., Bankrupt No. 3772. There were no appearances. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand would permit. 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 John L. Dukavas, Bankrupt No. 3422, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held May 6. There were no appearances. Claims were proved and allowed. The expenses of administration of the estate were ordered paid, as far as the funds on hand would permit. There were no dividends for creditors. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be returned to the district court in due course.

In the matter of Grand Rapids Vitreous Products Co., Bankrupt No. 3459. The final meeting of creditors has been called for May 24. The trustee's final report and account will be approved at such meeting. A final dividend will be paid to general creditors of this estate.

May 6. On this day was held the final meeting of creditors in the matter of Floyd E. Parker, individually and doing business as South End Grocery, Bankrupt No. 3448. There were no appearances other than that of the trustee. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand would permit. There were no funds for dividends. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

May 10. On this day was held the adjourned first meeting of creditors in the matter of Matos Harootioonian, Bankrupt No. 3757. The bankrupt was not present or represented. No creditors were present or represented. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

May 13. In the matter of Fred H. Miller, Bankrupt No. 3453, the trustee has filed his return of no assets, and the case has been closed and returned to the district court, as a case without assets.

May 13. On this day was held the first meeting of creditors in the matter of Harold MacDonald, Bankrupt No. 3751. The bankrupt was present in person and represented by attorney Robert H. Burns. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Ira Webster, individually and as K. & K. Restaurant, Bankrupt No. 3612, the trustee has filed his return showing no assets over and above exemptions and expenses, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Cornelius M. Bremer, also known as Casey Bremer, Bankrupt No. 3758. The funds have been received and the first meeting of creditors has been called for May 28.

In the matter of Ray Cook, Bankrupt No. 3763. The funds have been received and the first meeting of creditors has been called for May 27.

In the matter of Lewis A. Sperry, Bankrupt No. 3791. The funds have been received and the first meeting of creditors has been called to be held May 27.

In the matter of Joseph Newhall, Bankrupt No. 3784. The funds have been received and the first meeting of creditors has been called for May 27.

In the matter of Ferdinand Spencer,

Bankrupt No. 3781. The funds have been received and the first meeting of creditors has been called for May 27.

In the matter of George Albers, Bankrupt No. 3771. The funds have been received and the first meeting of creditors has been called for May 28.

In the matter of Frank E. Brunais, Bankrupt No. 3776. The funds have been received and the first meeting of creditors has been called for May 28.

In the matter of Isaac M. Roden, Bankrupt No. 3786. The funds have been received and the first meeting of creditors has been called for May 28.

In the matter of Michael Roden, Bankrupt No. 3787. The funds have been received and the first meeting of creditors has been called for May 28.

In the matter of Hollie E. Wolfe, Bankrupt No. 3772. The funds have been received and the first meeting of creditors has been called for June 1.

May 13. On this day was held the first meeting of creditors in the matter of George Dykehouse, Bankrupt No. 3753. The bankrupt was present in person and represented by attorney Irving H. Smith. No creditors were present or represented. 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 Robert D. Irwin, Bankrupt No. 3569. The bankrupt was present in person and represented by attorney Horace T. Barnaby. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case will be closed and returned to the district court, as a case without assets, upon the payment by the bankrupt of the filing fee herein.

On this day also was held the first meeting of creditors in the matter of Walter J. Weldon, Bankrupt No. 3754. The bankrupt was present in person. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

May 13. On this day was held the first meeting of creditors in the matter of Glen P. McHugh, individually and under the assumed names of McHugh Bootery and Pantlind Boot & Toggery Shop, Bankrupt No. 3740. The bankrupt was present in person and represented by attorneys present and by attorneys Hilding McAllister & McAllister. Creditors were & Tubbs; Wicks, Fuller & Starr and Fred G. Timmer. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. W. Moore, of Belmont, was elected trustee, and his bond placed at \$3,000. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Joe Hirsch, Bankrupt No. 3765. The bankrupt was present in person and represented by attorneys Cross, Foote & Sessions. Creditors were represented by attorneys H. H. Smedley, Norris, McPherson, Harrington & Waer and B. F. Watson, and by G. R. Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined before a reporter. George D. Stribley, was elected trustee, and his bond placed at \$2,000. The first meeting then adjourned to May 29, for further proceedings and for the further examination of the bankrupt.

MOLD TO COMBAT DISEASE.

Rare Salt To Be Used To Treat Tuberculosis.

Science can now fight more effectively two dreaded enemies of humanity, tuberculosis and rickets, as the result of new drugs developed in the past few months and shown publicly for the first time last week at the exposition of Chemical Industries at the Grand Central Palace, New York City.

The lowly mold, heretofore generally despised for its destruction of food-stuffs, when combined with a glucose solution under proper conditions has been discovered by Dr. Horace T. Herrick working with Orville E. Mayer of the Department of Agriculture, to yield to rare inorganic salt. This salt when introduced into the system of a tubercular patient by an injection

through the tissues of the body will be of great help to stop hemorrhages, build up the bones and in general aid the medication of the patient, according to Dr. Herrick.

The time since the discovery of the new salt, called calcium gluconate, has not permitted its adaptation for use in medicine, Dr. Herrick said recently, but he predicted the use of the new drug on a large scale to assist in "nature's growth processes" soon.

The new salt was discovered, Dr. Herrick explained, when chemists were seeking to get tartaric acid from mold. They searched nearly 200 samples of mold, but none of them yielded tartaric acid. However, they yielded instead gluconic acid and the salt, calcium gluconate, which is derived from it. This can now be produced cheaply and through a simple process, Dr. Herrick said, because "molds have great advantages since they do not sleep on the job, work twenty-four shifts without strikes or turnovers, just as long as they are fed infinitesimal quantities of the proper food, given a comfortable home in a temperate climate and protection from their enemies. Under those conditions, they will work for you uncomplainingly until their work is done."

The fight on rickets, according to the chemical experts of the Department of Agriculture, has won new strength through the development of a new drug which exposed to ultra-violet rays creates Vitamin D, which can be taken internally in connection with a proper diet. Investigations based on the studies of Professor Adolph Windaus of Germany, for which the German scientist won the Nobel Prize in 1928, have led to the discovery of the new drug, they said.

"Our various researches for vitamins had hand an important bearing on the positive cure of children's diseases such as rickets," they said. "But even this is only the beginning and new achievements are expected in the near future which will enable us to prevent and cure rickets definitely."

Mustard plays a vital part in the movie industry which is little recognized by those uninitiated into the dietary mysteries of cows, Eastman Kodak Co. experts at the exposition explained recently. If cows, they said, emulated human beings and decided to leave certain foods out of their diets, including mustard, there would be no more movies.

"Certain impurities taken into the cow's system through eating mustard and other similar food are quite important to the gelatine of which film is made," they asserted. "These impurities lodge in the cow's skin and are quite important to the sensitiveness of the film which is made from the hide."

The fumes and smells of soft coal smoke are making five chemical products ranging from "Hollywood ice" to a potato germinator and indirectly even enter the synthetic manufacturing field that produces some of the bright feminine jewelry, F. W. Sperr Jr., director of the Koppers Co., of Pittsburgh, revealed. The smoke conversion pro-

cesses are now, having been developed within the past few months from hydrogen sulphite and hydrogen cyanide, present in smoke, he said.

The smoke product used to expedite the germination of potatoes is a sodium compound, which is also used to take moisture out of city gas, he declared. A form of salcium obtained from the smoke, he added, is used in making fibres for trunks, parchment lamp shades and in treating cotton to give it lustre. It dissolves both wood and cotton. One of the ammonium compounds is used as a base for manufacturing a host of brilliantly colored articles of personal use, from pens to bead necklaces, and is sometimes used in making substitutes for an unshatterable plate glass.—N. Y. Times,

Public Announcement.

W. H. Caslow is engaged exclusively in his own public educational campaign against the syndicate system of business in all its forms and practices. He seeks to bring about a better public understanding of the independent merchant's importance in the American community. His work is sponsored and endorsed by the Grand Rapids Calendar Co. His lecture services are available, either for local merchant-organizations or public meetings, anywhere in Michigan, free of cost or obligation. Information concerning the program and localities in which it has been used with effect will be gladly furnished upon application. Address all requests for Mr. Caslow's services to Home-Trade Division, Grand Rapids Calendar Co., 912 South Division avenue, Grand Rapids.

Three Worth While Secretaries of Grocery Organizations.

(Continued from page 20)

One writes: "Sales for March were \$39,000. Inventory March 1 was \$43,000. Net purchases in March were \$21,000. Is there any way of ascertaining the cost of merchandise sold in March from figures herein given without taking an inventory or using the percentage on cost of the previous year, 1928? I would very much appreciate your demonstrating to me the working. It would show whether the same percentage of profit is being made as last year."

I know of no way of checking up such figures except by physical inventory. Perhaps what is now known as perpetual inventory would give close information. Even so, it seems to me that exact knowledge can only follow on physical inventory.

But what is wanted? Does my friend desire a fairly close estimate or measure of results to date? If that is desired, surely that can be arrived at by taking average margins as already ascertained and working on that basis. It should be a fair assumption that, without radical changes which must be familiar to the management, the ratio of earnings is not materially altered from 1928. Then the information desired should be easy to get. The final check must always come, of course, by recourse to the physical inventory. Have I understood the question correctly? Paul Findlay,

Just His Size.

"Got anything snappy in rubber bands?" asked the boy from the big town.

"No," said the salesgirl sweetly, "but we've got something awfully catchy in fly paper."

The man who thinks he's arrived is already slipping.

FOR SALE

- 1 only 6 drawer Nat. Cash Register.
- 1 only 3 drawer Nat. Cash Register.
- 3 only 2 drawer Nat. Cash Register.
- 1 only Dalton Adding Machine.
- 5 Section Grand Rapids Garment Cases.
- 4 Show Cases.
- 1 Candy Case
- 2 only Measuring Machines.
- 1 only Simplex Computing Machine.
- 1 Check Writer.
- 1 Oil Cloth Rack.
- Quantity of Tables, Shoe Stools, Tee Stands.

ALLEN BROS.
IONIA, MICH.

Business Wants Department

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

For Sale — 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.

GROCERIES, meats and dry goods business Reason for selling, poor health. Perry and Robinwood St. S. A. Powell, Pontiac. 90

FOR SALE—GROCERIES stock and fixtures. Doing \$25,000 per year business. No trades. Address No. 91, c/o Michigan Tradesman. 91

FOR SALE—Cement block store building and \$4,500 stock of general merchandise, twenty-five miles from Grand Rapids, on cement highway. Wm. Kleis, Bradley, Mich. 89

FOR SALE—AUTO SERVICE SHOP FULLY EQUIPPED BLACKSMITH AND AGRICULTURE WOODWORKING SHOP; ELECTRICITY AND GAS POWER. INCLUDES A GOOD SEVEN-ROOM HOUSE WITH ONE AND ONE-HALF ACRES GROUND, with garden space. In rich farm cash and credit territory. Little competition. Wish to retire. Sell for cash \$5,000. Liberal discount. Write Auto Service Shop, Freeburg, Minn. 88

ALL FIXTURES—In Park & Shop Market. Glass showcases, grocers' counters, refrigerated butchers' cases, meat coolers, Toledo platform scales, cash register. Equipment used but six months. Big reduction. Complete cold storage plant for sale. Becker Auto Co., Grand Rapids, Mich. Phone 9-3335. 79

CASH FOR MERCHANDISE

Will Buy Stocks or Parts of Stocks of Merchandise, of Groceries, Dry Goods, Shoes, Rubbers, Furniture, etc. N. D. GOVER, Mt. Pleasant, Mich.

I OFFER CASH!

For Retail Stores—Stocks—Leases—all or Part. Telegraph—Write—Telephone

L. LEVINSOHN
Saginaw, Mich.
Telephone Riv 2263W
Established 1909

Consult someone that knows Merchandise Value.

GET YOUR BEST OFFER FIRST. Then wire, write or phone me and I will guarantee you in good American Dollars to get you more for your store or plant of any description.

ABE DEMBINSKY
Auctioneer and Liquidator
734 So. Jefferson Ave., Saginaw, Mich.
Phone Federal 1944.
Buyers Inquiring everyday—

Late News From the Michigan Metropolis.

Number one issue of the Michigan Druggist, a neat, interesting, monthly magazine at hand. Loyd Huron, newly-appointed Director of Publicity for the Michigan Drug Co., the publishers, is the editor and the initial number as a model for future issues indicates Mr. Huron has set for himself a pace that will keep him busy to maintain and still busier to improve upon.

Cadillac Council, No. 143, United Commercial Travelers, has organized a "Team Work in Business" committee with Angus G. MacEachron at the head. Mr. McEachron has been one of the active members of the U. C. T. since "way back when". He is particularly well fitted for the new title he holds having been associated for many years as local advertising representative for the Detroit Legal News. He is also a talented speaker.

Carl Barry, 2603 Mt. Elliott avenue, has disposed of his drug store to Charles L. Reed, who has taken charge.

Prizes totaling \$200 were offered by the Detroit Paint, Oil and Varnish Club through Verner Collinson, the president, as a part of Detroit's annual clean-up and paint-up campaign for the best window displays among the city retail hardware stores. A great deal of interest in the contest was displayed by the retailers. The Gibson Brothers Hardware Co., 2558 Fenkell avenue, was awarded first prize of \$50 in the final elimination made by Herbert W. Sage, of the J. L. Hudson Co., and C. J. Whately, of the Crowley-Milner Co. Other prize winners, as announced by H. A. Harrington, Detroit Board of Commerce secretary in charge of the campaign, are, in the order named: Ernie Hardware Co., 3509 Fourteenth avenue; Charles Salerno, 15128 Mack avenue; Jefferson Hardware Co., 11132 Jefferson avenue; Woodward Hardware Co., 9328 Woodward avenue; Scarmann Hardware Co., 8726 Harper avenue; Fred Kirchner, 11033 Gratiot avenue; Siebert's Hardware Co., 8925 Twelfth street; Jaynes & Besancon, 9599 Grand River avenue; Alexander Lemke, 4189 St. Aubin avenue; Fred C. Dery, 15029 East Jefferson avenue; Paint Supply house, 14614 Mack avenue; George M. Howes & Son, 8716 Michigan avenue; F. E. Wills, Jr., 6661 West Fort street, and the Grandmont Hardware Co., 16831 Grand River.

Ben Goode, who has been associated with A. Krolak & Co. for several years, has tendered his resignation to accept an appointment with Keeling & Bogue, attorneys of Pontiac. Mr. Goode has studied law at the Detroit College of Law and graduates with the 1929 class this month. That he will make a success of his new profession is the prediction of his many friends. According to present plans, he will specialize in commercial law.

At a meeting of the Adcraft Club of Detroit last week Henry Ewald, "father" of the organization, was presented with a founders life membership in recognition of his services to the club. Mr. Ewald is president of the Camp-

bell-Ewald Co., advertising agency. Harvey Campbell (no connection with the Campbell-Ewald Co.) who acted as toastmaster, spoke briefly on the past work and potentialities of the Adcraft efforts of the future. "There is a distinct need in business," he said, "for advertising groups like the Detroit Adcraft club to promote the science of merchandising. America has shown the world the true marvels of production organized on a gigantic, waste-eliminating scale, but much still remains to be done in moving goods from the mines and farms and to the shipping platforms of factories and thence to the ultimate consumer. Selling must and will be organized in such a manner as to team up with its big-brother, production. It is the duty of advertising men to point the way." The Adcraft Club, Detroit's first advertising club, was organized by Henry Ewald twenty-four years ago. Harvey Campbell was one of the charter members.

Through an oversight in last week's Detroit column in mentioning the opening of an office at 1964 Penobscot building by W. L. Yates, the firm name was omitted. Mr. Yates, formerly assistant manager of the Pittsburgh branch of Congoleum-Nairn, Inc., has been appointed manager of the Detroit district. The company manufactures Gold Seal Congoleum and Seal-tex linoleums.

Joseph B. Graham, president of Graham-Paige Motors, will address the members of the Detroit section society of Automotive Engineers at their meeting in the Book-Cadillac hotel, on May 20.

William A. Watts has been appointed director of sales for the St. Clair Rubber Co., of Marysville. With the appointment comes the announcement of an extensive advertising and sales program to broaden the activities of the company, makers of the "Kant-leak" rubberized products. Davis, Kraus & Miller, 442 East Jefferson are distributors for the St. Clair Rubber Co.

M. P. & L. H. Enders, of Fenton, have purchased the Reliable pharmacy, at 1441 Seven Mile Road, from F. J. Barry. The new owners have moved to Detroit and taken charge of their new business.

Hynes & Murphy have taken over the Schoolcraft pharmacy at 13902 Wyoming avenue.

The public market in Ferndale, one of Detroit's thriving suburbs, will be opened on Saturday, May 18. The market at Troy and Allen avenues will be open Tuesdays, Thursdays and Saturdays from 7 a. m. to 1 p. m. An awning to protect produce and customers will be stretched across the site this year. Expenses of the market are shared by the city and county. If the market continues to prove a success this year a building is to be erected, it was announced.

George Rudell, for more than twenty-five years with C. Elliott & Co., wholesale grocers, in the capacity of traveling salesman and later department manager, has been appointed

manager of the Detroit branch of the National Grocer Co., which firms absorbed the Elliott Co. a few years ago. The news of Mr. Rudell's appointment will be received with pleasure by his legion of friends in the State.

The erection of a new sales and service building has been commenced at Gratiot and Maxwell for the Gutow Motor Sales, East side Hupmobile distributor. The firm is located at 8136 Gratiot. According to Wm. H. Gutow, president of the organization, when finished the building will be one of the finest and most complete retail sales and service establishments in Detroit.

The Glazier Hardware Co. has been opened at 13431 Puritan avenue. Max Glazier is the proprietor.

Joseph Zuber, 8532 Conant avenue, has opened a second hardware store at 11817 Dequindre street, which will be known as the Dequindre Hardware store.

The Rein pharmacy, at Gratiot and Seven Mile road, has been taken over by the L. K. Liggett Co. Reginald Glanville, formerly assistant manager of the store at 1400 Woodward, has been appointed manager.

Detroit Council, No. 9, at its regular monthly meeting May 18, will confer past counselors' jewels on J. C. Goss, who has completed six years of service as a member of the executive committee and on Tom Mizer who has completed his term of senior counselor and has successively passed through all chairs leading to that high office.

The Progressive Independent Grocers' Association has been organized among grocers in this city and vicinity. The Association will work co-operatively in advertising, deemed by Louis Shamie, the secretary as one of the great essentials in grocery retailing. The organization as planned will give members the buying advantages enjoyed by the chain stores and will help them to help themselves in many other ways necessary to successful merchandising. Offices of the Association are located at 505 Detroit Savings Bank building.

A movement sponsored by H. L. Proper, department store owner at 7551 to 7555 Grand River avenue, brings together all retail stores within the block on Grand River avenue between Allendale and Seebaldt avenues for a three day sale. A large, single circular has been issued carrying the special offerings of each firm in the block. According to Mr. Proper, the space on each circular was pro-rated and charged to each merchant according to the amount used. "This is only an experiment," said Mr. Proper, "and if successful will be followed by similar events. New trading centers have been developed around us, which necessitates more activity and injection of modern merchandising methods in the conduct of our business," he added. The sale will be held on Thursday, Friday and Saturday.

E. A. Elliott has resigned as vice-president, member of the executive committee and director of National Grocer Co. He also has been manager of the Detroit branch. During the war Mr. Elliott was chairman of

the food price committee under Hoover and the food administration. He has been in the wholesale grocery business twenty-eight years. He was organizer of the "R" Stores Rite-way system as operated by National Grocer.

Word has just reached Detroit that the Southwestern section of the United States is absorbing automobiles at a great rate. It is reported that the percentage increase during the first four months this year will reach large figures. This is particularly true of Texas, New Mexico, Arizona and the southern section of California. Cars in the lower price field are in great demand.

The talk regarding twelve and sixteen cylinder cars seems to be gaining speed, although manufacturers deny that they will bring out units powered with such engines. The talk may be the result of experimental automobiles that have been made up for tests, but, on the other hand, there is always the probability that such units have been perfected. A great many of the manufacturers in the Michigan district are of the opinion, however, that the new models to be introduced later in the year will be refinements of present day developments.

With new production records set up for the first three months this year, experts in the industry are of the opinion that there will be a slight tapering off this month or the first part of June. More than half the factories in Detroit have large orders on hand for May deliveries and these will take the plants' full time, or more. Export business must be taken into consideration, too.

There has been a great improvement in the commercial car situation. The majority of the truck manufacturing companies are working full time, and there is an excellent demand for these products.

James M. Golding.

After.

When mamma goes
And one is left alone
With just the kids—
These who have never known
A love like hers.
The which in widening swing
From day to day
Kept all a-wondering.

What then will dad not do
To still keep shining—through
The sorrow-clouds that come
A-hovering round the home—
Her love; for yet the sky
Such love does ever multiply
When mamma goes.

When mamma goes
One has to buckle up
With just the k'ids
And fill brim full their cup
With love; for hers
Remember one can bring
To them each day
From it's o'erflowing spring.

What then will dad not do
To keep it flowing—through
To those who need it so
For they would ever know
Her love; no fount shall dry
Though welling a good bye
When mamma goes.

When mamma goes
All that is left for me
Is just the kids
At best a lonely company
Save for that love
Of hers; which here to-day
Is guiding still

Beyond what tongues portray.
What would then dad not do
To set in portrait new
Each morning with the light
And then again at night—
Her love; still visioned there
Naught can with it compare
When mamma goes.

Charles A. Heath.

Don't worry if your sins find you out. They will be sure to call again.



The Mill Mutuals Agency

Lansing, Michigan

Representing the

Michigan Millers Mutual

Fire Insurance Company

(MICHIGAN'S LARGEST MUTUAL)

and its associated companies

COMBINED ASSETS OF GROUP

\$62,147,342.79

COMBINED SURPLUS OF GROUP

\$24,791,128.22

Fire Insurance—All Branches

Tornado

Automobile

Plate Glass

20 to

40%

SAVINGS MADE

Since Organization

SLOW BUT SURE STARVATION

Dominance of Chain Store Must Necessarily Result in Impoverishment of the Community.

I have been accused of many things of which I had no knowledge during the time I have conducted the Tradesman, but one accusation has never been laid at my door—that I have an inordinate love for the chain store. I have fought this menace to legitimate merchandising with all the vigor I could command ever since the viper showed its head. I shall continue to oppose it as long as I have any breath in my body, not because it has no good features to commend it, but because the bad features outweigh the good. Under existing conditions it has but one fundamental theory—to make money for the owner. Such features as service to the public, duty to the community, and fair treatment to clerks are entirely overlooked by the chain stores in the mad endeavor to make as much money as possible and get the money so made out of the town in which it is made at the earliest possible moment. Money made by a legitimate merchant usually finds lodgment in the local bank and is utilized to assist in meeting the payrolls of local factories, from which it comes back to the merchant in never ending procession and succession, but no local banker dares to use the deposits of chain stores in meeting local calls and necessities; because he knows that such action on his part will force him to either suspend payment or go on a borrowing expedition day after tomorrow or week after next.

The independent retail dealer sends out of town only sufficient funds to cover his foreign purchases. The remainder of his bank deposits, which represent the profit he has made in his store transactions, remain in the bank until invested in a home, devoted to payment on a home already purchased on time, applied to the purchase of additional home furnishings, needed additions to his store building, desirable additions to his stock or fixtures or investment in local manufacturing enterprises which give employment to home people and thus contribute to the growth and prosperity of his home town.

The chain store, on the contrary, sends the entire receipts of the store (less rent and wages paid the store manager and his clerk) to the headquarters of the chain system in Detroit or elsewhere, to be immediately transferred to New York, where they are absorbed by high priced executives and clerks and divided among the greedy stockholders of the organization.

This steady stream of money, constantly flowing out of town every week, **NEVER TO RETURN**, must ultimately result in the complete impoverishment of the community. It is a process of slow but sure starvation.

This is the strongest indictment ever presented against the chain store—an indictment which precludes the possibility of a defense, because there can be no defense to a charge of this kind, based on the logic of events.

This indictment effectually outweighs and overcomes any possible advantage which can be presented in favor of the chain store, because of its low prices on some lines of goods, alleged uniformity in methods and prompt service.

In the light of this disclosure, which no one can successfully contradict or set aside, the consumer who patronizes the chain store, instead of the regular merchant, is effectually destroying the value of any property he owns in the town in which he lives, placing an embargo on the further progress of his own community and helping to bring on a period of stagnation in business, real estate and manufacturing which will ultimately force him to accept less pay for his services and reduce the level of living he enjoyed under conditions as they existed before the advent of the chain store.

The decadence of the town, due to lack of employment and the diversion of all available capital to the headquarters of the chains in Eastern money markets, will cause a depression in farm products, due to lack of local demand, which will ultimately result in the impoverishment of the farmer. He can still ship his wheat to Liverpool, but there will be no local market for perishable products which must be consumed near at home.—E. A. Stowe in Michigan Tradesman.

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