

The Strong Man's Code.

To love the Truth and to fight for it
No matter what fate betide,
To toil through the day and night for it
And never to turn aside;
To hold his honor dear to him
As long as the game shall last,
To follow the course that's clear to him
To the End of the World—and past.
To help the weak and the faltering,
The weary among the throng,
Yet keep, with a Will unaltering,
His place with the Stern and Strong;
To bear the ills that are bearable
With a courage that will not tire,
Being slow to wrath, but terrible
When roused to a righteous ire.
To stand by his comrades loyally
Through stormy weather or fair;
To spend his substance royally
Whenever the need is there;
To face his Fate and be bold to her
Whenever she blocks the road;
To love One Woman and hold to her—
That is the Strong Man's code!

Benton Braley

WORDEN GROCER COMPANY
The Prompt Shippers

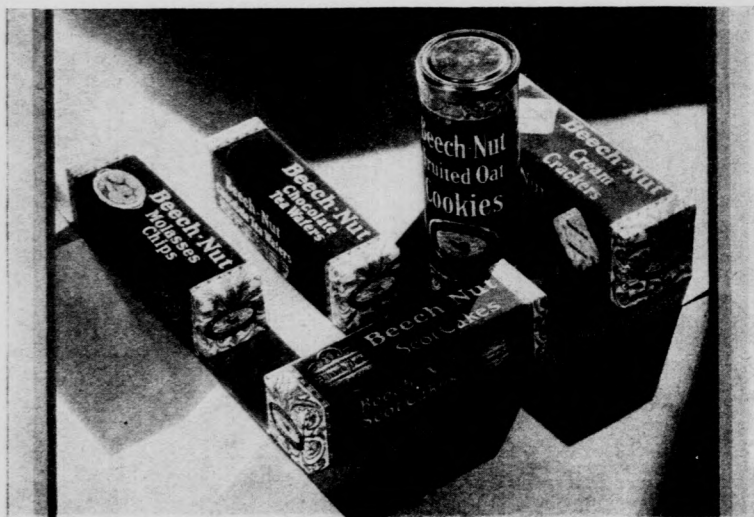
Particular Housekeepers Like

QUAKER
Canned Peas

Do You Carry Them?

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

THE MICHIGAN TRUST COMPANY, Receiver.



They call them "Biscuits"
in England

Crisp, tempting crackers . . . with all the character of imported biscuits and at domestic prices. A perfect biscuit for every occasion.

Fruited Oat Cookies, the ideal between-meal snack for youngsters and grown-ups. Scot Cake to serve with ice cream and preserves. Tea Wafers and Molasses Chips for afternoon tea; and the crisp, flaky Cream Cracker to serve with soup, salad and cheese.

Sell the Beech-Nut Biscuits as an assortment.

Note: Beech-Nut is on the air every Friday morning. Over 19 stations of the Columbia Broadcasting System, Mrs. Ida Bailey Allen is telling leading home makers about new and fascinating ways to prepare and serve Beech-Nut Foods.

Beech-Nut
FOODS OF FINEST FLAVOR

Fast Selling Lines

mean rapid turnover of stock — less
money invested and more profit for you.
It is to your advantage to push

K C Baking Powder

Same Price.
for over 38 years

25 ounces for 25c

The price is on the package and in all
K C Baking Powder advertising.

Your profits are always protected.

The turnover is fast.

**Millions of Pounds Used by Our
Government**

MICHIGAN TRADESMAN

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, MAY 22, 1929

Number 2383

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.

Manager Hammond's Observations in Southwestern Michigan.

The snow storm and wet weather took some of the beauty from the blossoms around Benton Harbor and St. Joseph, but it did not mar the enthusiasm of the people who live in that region. Elaborate preparations were made and the people of Michigan and nearby states turned out in large numbers.

Years ago, when J. C. Toeller was President of this Association, we declared with emphasis that Benton Harbor and St. Joseph was a good part of the State for merchants and business men. We are still of that opinion.

Mrs. Shepard, of the Shepard & Benning store, sells thousands of dollars of merchandise every year to parties from Chicago, South Bend and other distant points. The Rimes & Hildebrand store is bigger and better every time we go there. The Enders store in Benton Harbor has an outlet on another street. Mr. McPhail, of the McPhail department store, reports an increase in business and the World, conducted by Mr. Scherer, was filled up with a bunch of customers on the day of our call.

Seven months during 1887 and 1888 we taught the school in District No. 2, of St. Joseph township, three miles South of the city. The other day we turned from the main road about a quarter of a mile and visited the school, now being taught by Miss Doris Cheevers. Without joking, I believe she is teaching a better school than was taught there forty-one years ago. She was self-possessed and greeted the ancient schoolmaster cordially.

We saw pieces of apparatus and the same slate blackboards on which was written our wisdom, or near wisdom, in the years which have passed. We made enquiry for former pupils and learned that some of them were located on the fruit farms nearby. It was an interesting event to us. During that year in St. Joseph we attended, with the school director and his wife, the

Congregational church in that city, Rev. A. W. Hickmott, pastor.

With much pleasure we visited with our friend and fellow member, W. J. Hickmott, of Mendon. Our calls at Mr. Hickmott's store did not deal so much in merchandising as with reminiscences of his dear old preacher-father who passed away several years ago. At the Hickmott store we were greeted by him and his wife and Mr. Hickmott, Jr. It is one of the up-to-date small town stores of Michigan.

In Vicksburg we discovered that the old store of Franklin & Rayner had moved to other quarters and is now under different ownership. H. Brumbaugh, proprietor of a fine variety store has installed Mrs. Brumbaugh as the proprietor of the dry goods store. They are continuing their membership, were present at our convention in March and continue to carry some of their insurance with our insurance company.

Mr. Rayner, who has been in business there over forty years has retired from business with a competence. He enjoys the respect of the community where he has lived so long. Had a delightful visit with Mr. and Mrs. Rayner in the Burdick Hotel, Kalamazoo, the next day. They were just returning from a trip to the home of their son in Detroit.

The Streng & Zinn department store in Kalamazoo has been in the hands of remodelers and decorators during the past two or three months. The improvements include the installation of a complete set of fixtures costing about \$10,000. The store has been rearranged throughout. The first floor has a new metal front with Southern gum paneling. The second floor is devoted to draperies, domestics, silks, corsets and lingerie.

The third floor is finished in ivory enamel with mauve carpet over the entire area. A portion of the main offices have been moved to that floor and millinery, ready-to-wear and children's wear are the lines handled. Two excellent show windows grace the Exchange Place front. Mr. Streng and Mrs. Zinn are enthusiastic in their friendly rivalry to make their respective departments appear attractive to the public. We are glad to note this very progressive change and wish them success. Incidentally, we met Mr. Streng's father, hale and hearty, upwards of 90 years of age.

We parked our car in the big parking yard of Gilmore Brothers and proceeded to the office floor of the Gilmore building to enjoy the cordial greetings of three Gilmores and one Moore. Memories of the fine personality of the former and departed Manager, C. W. Carpenter, always come into our minds when we go to this place.

The Gilmore store is a model and

we recommend that our merchants generally throughout the State avail themselves of the privilege of going to this store and make some observations. We are sure that the management will be glad to give their fellow Michigan merchants a tour through their well managed departments.

In the private office of the Jones' store was our former Director and Treasurer W. O. Jones. Out in the main floor Menzie was having a meeting of his department heads and Jones gave liberally of his time and good advice. As a director of our insurance company he is loyal and enthusiastic. He told us of his vacation plans with his daughter, who is a pupil in a girls' school in Troy, N. Y. Give him a call some day and breathe the atmosphere of a successful mercantile institution.

We visited a certain store last week which has, according to the story of the proprietor, been very much imposed upon by a sales promoter. We have heard only one side of the story and have reasons to think that our information is reliable. This promoter agreed to do the advertising, to make a sale of the merchandise in a few days to take over the lease of the store.

After selling the cream of the merchandise and running some expensive advertising bills he departed, returning in a few days with another person who offered an insultingly small sum for the remaining merchandise which was mostly left over winter goods. It is not my purpose to denounce closing out sales, except to warn merchants to have a definite understanding with sales promoters of this type. At some of our future meetings this subject should be thoroughly discussed.

At the Rapp & Prideaux store we met our friend Heck from the Line-O-Scribe Co., Adrian. Mr. Heck told of the volume of business the company has done as a result of putting on an exhibit at our convention in Lansing. He was delivering one of his machines to Mr. Prideaux.

We borrowed money and got some good advice from our Vice-President, George E. Martin, at the Gilmore store in Benton Harbor. George is faithful, true as steel and has a heart for the interests of our Association. We always go away after a visit with him with renewed courage.

We are not greeted with happiness at each and every call. Was sorry to learn that business reverses had come to our friend F. H. Merrifield, at Watervliet. The store occupied by him is now vacant. Mr. Merrifield has led a good life, enjoys the respect of his neighbors and we trust that many good things will yet come to him.

John P. Geisler, of the Boston store, has just returned from a hospital siege with appendicitis. I was told

that he was not receiving callers. A telephone conversation with Mrs. Geisler revealed that John is improving and his complete recovery is predicted. Our best wishes go with him. Mr. and Mrs. Geisler generally attend our conventions and we hope to see them in years to come.

At Bridgman we were told by a gentleman clerk that Chauncey & Baldwin had sold out. We found the store under the ownership of G. A. Zick. A visit at Mr. Chauncey's home found him making garden, appeared well and happy and glad to be relieved of the business after over forty years of diligent attention to the same.

John Rockstein, Berrien Springs, while not a member of our organization gave us a friendly interview. Mr. Rockstein has a good store. Would probably become a member of the Association if he desired to continue in business. His store is for sale and is a good location for the right kind of a man.

In getting our directions to go to Dowagiac we took the wrong way and found ourselves approaching Niles. We are glad we lost our way. For years we have said that some smart fellow would go to Niles and establish an up-to-date store. B. H. Livingston has done so and it took us about ten minutes to get his name on our membership dotted line. His store is located diagonally across from the beautiful new Four Flags Tavern, and if you want to see a store that is A No. 1, stop over at the Tavern and take time to call on our latest new member.

Harry L. Fox, farther down the street, is a friendly fellow and should become a member. I believe he will sometime in the near future. A letter from a few of our members will help the cause along.

In Southwestern Michigan are three fine Jewish gentlemen—Sam Abrams, Dave Abrams and Jack Abrams. They also have a sister whose husband's name is Levine. Sam and Dave manage the store at Paw Paw. Jack runs the store in Hartford and the brother-in-law will be the proprietor of a new store just located in Lawton. These young men will be successful. They should all belong to our Association. We haven't quite landed them yet. A friendly hand on the part of our members when you happen that way will help to bring them into the fold. Remember this.

Frank L. Avery, Paw Paw, is another good prospect for membership. Our director, Martin S. Smith, of Battle Creek, wrote a fine letter and we anticipate that, through Mart's influence, Mr. Avery will join our ranks soon. He has a good store and is a good man.

One of the best legislators ever
(Continued on page 25)

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

"Satinmaid" is not a correct name for a fabric composed of cotton, the Federal Trade Commission has decided. "Santimaid" was the trade name used by N. Fluegelman & Co., Inc., of New York, converters of cotton fabrics and wholesale distributors, to designate a cotton fabric offered for sale in interstate commerce, according to findings of the Commission. The firm has been ordered to discontinue the use of the name in this connection.

In defining satin, the Commission says:

"The word 'satin' when used to describe or designate a fabric means that such fabric is composed wholly of silk woven in a peculiar manner so as to impart a high luster to the surface of the fabric."

The mercerized cotton fabric called "Satinmaid," when delivered to customers contained cards bearing the trade name and accompanied by the words, "A Satinized Fabric." In December, 1925, the firm began the practice of placing in its advertising in connection with the sale of the fabric the words, "A Cotton Fabric," either above or below the word, "Satinmaid" but, notwithstanding this, the Commission has ordered the discontinuance of the trade name.

The order further directs the respondents to cease and desist from using any combination of words, embracing the word "satin," as a trade name, for, or to describe or designate a cotton fabric offered for sale or sold in interstate commerce.

The Help Wanted advertisements of a dress model instruction school appearing in the classified sections of a number of New York newspaper have been the subject of complaints from members of the public.

Young women who answered the advertisement were led to believe that positions paying from \$35 to \$40 a week would be obtained for them. These same young women, after taking the course, complained that the only aid given in securing a position consisted of a list of the names and addresses of dress manufacturers who might be in need of models. These particular students found no work at any price although they claimed to have faithfully carried out all instructions including the furnishing of inaccurate information regarding their former experience and business connections. This information, they advised the Better Business Bureau, was included in their course.

The proprietor of the school and his attorney have discussed these matters with the Bureau and have afforded full co-operation. The inaccurate advertisements have been withdrawn and those now appearing, properly describe the offering.

The Federal Trade Commission has issued a "cease and desist" order against the name "Duraleather" as applied to an imitation leather product

made by the Masland Duraleather Co., of Philadelphia. The order was broad, prohibiting the company or its agents:

1. From using the term "Duraleather" as a trade name, brand, stamp or label for such products.
2. From using the term "Duraleather" on letterheads, envelopes, invoices, signs, in circulars, catalogues, magazines, newspapers or otherwise to designate or describe such products, and,

3. From using the word "leather" or any other word or combination of words in such manner as to impart or imply that such products are real leather."

The Commission found that the Masland Co. prior to 1924, advertised its products as "Duraleather," without explanation that the product was artificial or an imitation, but since that time the word has been accompanied by the phrase, "The durable leather substitute."

In 1921 an effort was made to register a trade mark "Duraleather," but such registration was opposed by the A. C. Lawrence Leather Co., of Boston, which for more than twenty-five years had used the word "Duro" as a trade name for calfskin and vealskin made and sold by it, and had registered the name "Duro" as a trade mark for leather in 1902 and 1912.

The Commission also found that the use of the name "Duraleather" by Masland had a tendency to deceive consumers into the belief that "Duraleather" was a product of the Lawrence Co., and to cause them to purchase "Duraleather" articles in such belief.

Because many of the rug-buying public are unable to distinguish between the different types of Oriental rugs and because retail rug salesmen, lacking adequate information, have sometimes passed misinformation on to the customer at the time of sale, a number of stores in this city have adopted the practice of attaching a name label to each rug. This, in the case of certain stores, was done following a survey of the question by this Bureau. Other stores had previously used such labels.

Items From the Cloverland of Michigan.

Sault Ste. Marie, May 21—The Duluth, South Shore & Atlantic Railway have taken off passenger trains No. 14 and 15 between the Soo and Soo Junction, but are adding a passenger coach to the freight train which leaves the Soo at 5:30 p. m. daily. This change will not affect travel from here, as the Soo Line train, leaving at 5:30 p. m., will make connection at Trout Lake for Lower Michigan and other points, the same as before, with a diner which it did not have before the change.

A new schedule for the State ferries at St. Ignace and Mackinaw City has been announced. It will go into effect May 29. The new schedule calls for the use of the two ferries, giving an hour and a half service, the first boats leaving St. Ignace and Mackinaw City at 6 a. m.

The many friends of Charles Haas, salesman for the National Biscuit Co., will be pleased to learn that he is somewhat better this week. Charles has had a serious time for the past two weeks and may yet have to under-

go an operation at the hospital.

The Soo Co-Operative Mercantile Association has opened a branch store at Pickford, which will be the ninth store in their chain. Pickford is a live town and enjoys a good farming business.

Conway & Hall, the well-known druggists on Portage avenue and Ashmun street, are erecting a large electric sign over their store, which will show up to good advantage during the tourist season on that busy corner.

Otto L. Kabke, for several years book-keeper for J. L. Libsett & Son, and one of our best local accountants, died Saturday at Rochester, Minn., where he had gone for consultation with medical specialists. He left here Thursday afternoon for Rochester. For the past three weeks he had been so ill with an ailment which seemingly could not be diagnosed here that he was unable to work. He had been in poor health for the past year, but continued work until forced to quit.

Lots of folks were prevented from going to church Sunday by the nice weather.

Joseph Maltas, our well-known druggist on Ashmun street, is putting in a new copper and glass front in his store, which, when completed, will be one of the finest drug store fronts in the city.

The new store of Sears, Roebuck & Co. opened for business on Saturday. It was a grand opening with throngs of people calling during the day. Many of our local firms paid splendid compliments and a warm welcome to the new firm through our local newspaper. Most of the work of plumbing, lighting, decorating, etc., was done by our local firms and most of the employees will be home folks, which makes a good impression locally.

Frank C. Gillette, who for several years conducted a grocery on South Ashmun street, has decided to close out his entire stock and build a gas and oil station on his property. He seems to see more prosperity in the latter, with the increase of automobiles. He will have one of the best locations on the South side.

W. B. Robertson returned last week from Lansing, where he attended a meeting of the Royal Arcanum.

Fred Shaw, manager of the Gamble-Robinson Co. here, is spending a week in Grand Rapids.

Pickford is to have a solid concrete street, which will extend from the Munuscong River bridge at the East side of the village to U. S. 2. Decision of the State to give Pickford a paved street is believed here to be in the form of compensation for the highway department's recent action in re-routing M. 28 around the village. The survey will begin immediately with plans for completion early this summer.

A woman went on a professional hunger strike and twenty Scotchmen proposed to her.

The building occupied by the Catel cigar store, on Ashmun street, which was destroyed by fire about six weeks ago, is to be rebuilt immediately. The building will be constructed of brick, with a steel front. It is possible that Mr. Catel will re-occupy the building again and may open a bowling alley in the basement.

William G. Tapert.

When On Your Way, See Onaway.

Onaway, May 21—Take Wilson is opening a candy and cigar store in the Verbeck building. Refinishing and decorating is now in process and fixtures have been installed for serving lunches. The location is a good one and the business should prove a profitable venture.

Game Warden John Adair reports the trapping of a large black bear which has been doing considerable mischief among the sheep in this vicinity. He also brought in a very young cub bear which had evidently been in

a mix-up with a porcupine, as his nose and face were well filled with quills. The quills were removed and a good feed of milk and honey put the little fellow in good spirits, so that he posed very gracefully for a picture before the camera. His natural smile is going to make him a general favorite when he reaches his new home, after shipping directions are received from the Conservation Department.

Wild game seems to be doing freakish stunts of late. Late week a beautiful doe came into town and became entangled in a barbed wire fence, injuring herself quite badly. Game Warden John Adair released her and took her to the woods, leaving food and water, but her injuries proved fatal.

Another report of a cock partridge near town which has been appearing regularly at a certain place and giving exhibitions of Charleston dances, highland flings, grand promenades, much to the delight of spectators. It appeared very much domesticated and not in the least afraid. This was repeated several days in succession.

The only other venture we know of from our wild animals is the appearance of a nice colony of beaver, who have taken up their permanent abode within the city limits, having built a big dam across the little brook entering town. Their pond now covers several acres of a little wooded grove and pasture land. The industrious little animals may be heard during the night making their queer barkings, evidently carrying on a conversation peculiar to themselves while busily engaged in their work. Squire Signal.

Recent Mercantile Changes in Ohio.

Cambridge—H. E. White has sold his Central Meat Market on North Seventh street to Lewis Douglas.

Cleveland—The Kroger Grocery and Baking Co. will add another grocery and meat market to its chain of stores in about one month at 1798 Coventry road.

Dayton—John Herbert has moved his meat market from 2025 North Main street to larger quarters at Fifth and Euclid avenues.

Dayton—August Publeisi has opened a grocery and meat market at 205 South Ludlow street.

Glouster—An up-to-date grocery and meat market will be opened by Arthur O. Geras on Madison street.

Lorain—Samuel Deamgelis is erecting a market building at 1432 Broadway at a cost of \$8,000.

Marion—A. W. Curtis is the proprietor of the Greenwood street grocery and meat market which was formerly owned by H. C. Smith.

Toledo—Ed. Ellis has sold his grocery and meat market at 6224 Edgeworth street to A. Christiansen.

Toledo—J. Steele is the proprietor of the grocery and meat market at 1867 Oakwood avenue, which was formerly owned by H. E. McKinney.

Toledo—R. M. Butts has sold his grocery and meat market at 602 Main street to Chas. Sell.

Warren—F. M. Glassford has discontinued his Sherman meat market at 139 North Park avenue.

Willoughby—The Great Atlantic & Pacific Co. will open a branch grocery and meat market at 82 Erie street in about three weeks.

Willoughby—Siebold Brothers will discontinue their branch market in the Erie Glenn building, but will continue to operate the store on Cedar road.

Is There No Limit To the Nuisance?

On top of a gain of 9 per cent. in cigarette production last year we begin 1929 with an output in January of 10,160,262,683, the second largest for any month in history and exceeding that of January, 1928, by no less than 21 per cent. Apparently the demand for cigarettes is limitless. When we reached close to one hundred billion two years ago the statistical record, reduced to a per capita basis, suggested an approach to something like saturation. Excluding infants and persons physically incapable of smoking, it seemed that we must be verging on the limits of human capacity for consumption. But, as has proved to be true in many cases, the statistical indices were unreliable. Production continued to climb faster than ever, if anything, and judging from present appearances the end is still out of sight. The volume seems to depend primarily on the amount of competition. As long as the "Big Three" controlled the situation progress conformed pretty closely to population growth. With the appearance of a fourth Richmond in the field this limitation disappeared. Old Gold, according to accepted reports, attained a sale of ten billion last year, but as far as is now known, the older brands were not adversely affected. The additional sales pressure merely extended the market. With the era of great corporations and mergers the old phrase, competition is the life of trade, has tended to fall into disrepute, giving place to the more modern idea that economic necessity, parent of mass production, is the controlling factor. The Lorillard Company's success in taking a place in the sun illustrates the truth of both ideas—the old and the new—a mass producer, it has vindicated rather than discredited the stimulating effect of brisk competition. The effect of the loud crying of rival wares has been to encourage public interest and indulgence to such an extent as to make us wonder how we ever got along with only three very popular brands and less than a round hundred billion of cigarettes a year.

Calvin Coolidge's Memories of His Mother.

It seems impossible that any man could adequately describe his mother. I cannot describe mine.

On the side of her father, Hiram Dunlap Moor, she was Scotch with a mixture of Welsh and English. Her mother, Abigail (Franklin) Moor, was chiefly of the old New England stock. Mother bore the name of two empresses, Victoria Josephine. She was very light and fair complexion with a rich growth of brown hair that had a glint of gold in it. Her hands and features were regular and finely modeled. The older people always told me how beautiful she was in youth.

She was practically an invalid ever after I could remember her, but used what strength she had in lavish care upon me and my sister, who was three years younger. There was a touch of mysticism and poetry in her nature which made her love to gaze at the

purple sunsets and watch the evening stars.

Whatever was grand and beautiful in form and color attracted her. It seemed as though the rich green tints of the foliage and the blossom of the flowers came for her in the spring-time and in the autumn it was for her that the mountain sides were struck with crimson and gold.

When she knew that her end was near she called us children to her bedside, where we knelt down to receive her final parting blessing.

In an hour she was gone. It was her 39th birthday, I was 12 years old. We laid her away in the blustering snows of March. The greatest grief that can come to a boy came to me. Life was never to seem the same again.

Five years and 41 years later almost to a day, my sister and my father followed her. It always seemed to me that the boy I lost was her image. They all rest together on the sheltered hillside among five generations of the Coolidge family.—Cosmopolitan Magazine.

New Local Branch Manager For Lee & Cady.

Promotion of Mr. Byerlein to the position of manager of the Saginaw branch of Lee & Cady, one of Michigan's largest wholesale grocery houses

with its headquarters at Detroit, is announced. Mr. Byerlein is appointed to succeed Fred J. Fox, vice-president of the company, who a week ago announced his retirement as head of the Saginaw organization.

The new manager, except for an interval during which he served overseas with the American army during the kaiser's war, has been connected with the company continuously for the past 18 years. He had been assistant manager here for three years.

Mr. Byerlein entered the employ of Lee & Cady in March, 1911, serving first as assistant book-keeper and claim clerk, and in 1913 he took a position in the sales department. Leaving in 1918, he went to France with the American expeditionary forces, serving as sergeant in the 340th infantry.

Returning in May, 1919, Mr. Byerlein resumed his salesman's position, continuing until October of the same year when he re-entered the office as head of the service division, later being made director of sales.

During the past three years as assistant manager he has made a thorough study of wholesale merchandising and retail problems and enjoys a wide acquaintance with retailers and wholesalers throughout the State.

Mr. Byerlein is active in affairs of

the Board of Commerce, principally through his connections with the Wholesale Merchants Bureau, of which he is past President. Recently he was appointed chairman of the bureau's bulletin committee.—Saginaw Courier.

Late Business Changes in Indiana.

Bloomington—George A. Renckart has opened a sanitary grocery and meat market on South College avenue.

Bloomington—O. J. Gingrich, who is in the grocery and meat business at Lafayette, will open a branch market here.

Columbus—John R. Green has sold his meat market at Seventh and Chestnut streets to Frank X. Habig.

Fort Wayne—Fire did \$1,500 damage to the grocery and meat market of Max Kaposkis at 1520 Wabash avenue.

Jamestown—Mark Woodworth has opened a meat market in the Ben Harris building on East Main street.

Kewanna—Paul Costello has sold his meat market to Woodson Nelson.

Paoli—Louis Moll has discontinued his grocery and meat business.

Winchester—Charles Harrison will move his grocery and meat market to larger quarters in about three weeks.

A Chain Store Common Stock

Listed on the Chicago Stock Exchange

SALLY FROCKS, Inc.

The merchandising methods used with such remarkable success by the largest chain store systems of the country have been likewise successful in the development of the business of Sally Frocks, Inc. These methods are based on rapid turnover of inventory for cash, scientific merchandising, centralized management and the investment of earnings in additional stores.

By these means the original capital of \$39,000 has grown to a point where 20 stores are operated in Middle Western cities with net annual sales of over \$2,900,000. It is expected that at least 10 more stores will be opened during 1929.

Reported sales for the first two months of 1929, show an increase of approximately 55% over those of the first two months of 1928, and for the first two weeks of March sales were reported to show similarly an increase of about 95%.

Stock at Market.

E. H. Rollins & Co.

Founded 1876

GRAND RAPIDS

BOSTON

NEW YORK
SAN FRANCISCO

PHILADELPHIA
LOS ANGELES

CHICAGO
LONDON

DENVER

MOVEMENTS OF MERCHANTS.

Keego Harbor—M. W. Kerbyson has taken over the Gold Bond Meat Market.

Ironwood—Jacob Hallock, dealer in boots and shoes, has filed a petition in bankruptcy.

Lake City—The Lake City State Bank has increased its capital stock from \$20,000 to \$25,000.

Augusta—A grocery and meat market has been opened by Bryant Bradish in the Willis Henton building.

Detroit—Agranoff & Solomon have sold their grocery and meat market at 6084 Vermont avenue to Tom George.

Lansing—Anna Bates has engaged in business at 1312 Knollwood avenue under the style of the A. Bates Grocery.

Lansing—J. E. Shaw, recently of Williamston, succeeds Carl Smith in the meat business at 403 East Mt. Hope avenue.

Bay Bity—L. Levinsohn has purchased the dry goods stock of Max Donarski, 2015 Broadway and removed it to his auction rooms at Detroit.

Detroit—Byron Powell is the proprietor of the grocery and meat market at 6415 Lafayette boulevard, West, which was formerly owned by A. & J. Horvath.

Grand Rapids—The William Muller Co., 1000 Michigan Trust building, has increased its capital stock from 5,000 shares no par value to 7,000 shares no par value.

Reed City—Ray M. Eichenberg, dealer in general merchandise at Orono, has sold his store building and stock to Carl Block, giving immediate possession.

Bay City—George Blink, 23rd and Broadway, has sold his stock of men's furnishings and shoes to L. Levinsohn, who has removed it to his auction rooms at Detroit.

Pentwater—Howard Barnum, who recently purchased the store building and grocery stock of Norman Barnes, has greatly increased the stock by adding new lines of fancy groceries, etc.

Flint—The St. John Undertakers Co., Inc., 2814 St. John street, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$3,000 paid in in cash.

Ludington—The Ludington Package Co., fruit packages and veneer, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$3,200 paid in in property.

Pentwater—George L. Plumton, recently of Grand Rapids, has installed his son, Donald Plumton, as manager of the cigar and sporting goods business which he recently purchased of Fred Hansen.

Lowell—Hotel Lowell has been leased by Harry Holland and is now open to the public, having been redecorated and renovated throughout. **Special attention** will be given to the dining service.

Ontonagon—Gust Johnson, recently of Ironwood, and his son, Oscar of Deerbrook, Wis., have leased the Daly building and engaged in the retail busi-

ness under the style of the Ontonagon Paint & Glass Co.

Detroit—L. Levinsohn has purchased the stock of Brooks Bros. Department Store, Kercheval avenue and the stock of the Haas Working Men's Store, Joseph Campau avenue and removed it to his auction rooms here.

Lansing—Best-Wear Clothes, Inc., 106 North Washington avenue, has been incorporated to conduct a retail clothing business with an authorized capital stock of \$30,000, \$3,000 of which has been subscribed and paid in in cash.

Harbor Springs—J. F. Stein, who has been identified with the business interests of this place for the past thirty years and was forced to sell his stock early in the spring because of ill health, is now so much improved in health he will reopen his store June 1, with a complete stock of haberdashery only.

Holland—The Holland Cleaner Co., 190 East 11th street, has been incorporated to manufacture and sell cleaning preparations, chemicals, etc., with an authorized capital stock of \$7,500, \$4,050 of which has been subscribed and paid in in cash.

Detroit—The Czecho-Slovak Art Studio, 212 Park avenue, has been incorporated to deal in wearing apparel and novelties, with an authorized capital stock of 50 shares at \$100 a share, all of which has been subscribed and \$5,000 paid in in property.

Saginaw—The Clark Coffee Co., 500 South Washington avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$8,000, all of which has been subscribed and paid in, \$200 in cash and \$7,800 in property.

Marquette—George N. Conklin, who has conducted a jewelry store here for the past fifty-nine years, has sold his store building and stock to A. J. Jean, veteran jeweler of Sault Ste. Marie, who will continue the local store as a branch to his Soo business.

River Rouge—Wayne Outfitters, Inc., 10397 West Jefferson avenue, has been incorporated to deal in women's wearing apparel, jewelry and furnishings, with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and paid in in cash.

Battle Creek—The Battle Creek Chocolate & Wafer Co., 55 Kalamazoo street, has been incorporated to manufacture and sell wafers and candy with an authorized capital stock of \$100,000, \$30,000 of which has been subscribed and \$5,000 paid in in cash.

Detroit—Orchard-View Farms, Inc., 17639 Grand River avenue, has been incorporated to deal in farm produce at wholesale and retail with an authorized capital stock of \$2,000 preferred and 10 shares at \$1 each, all of which has been subscribed and paid in in cash.

Lowell—C. G. Isaman, who has conducted a grocery store here for several years, has filed a voluntary petition in bankruptcy. Martin Houseman, who conducts a meat market in the same building Mr. Isaman occupied, will now add a stock of groceries to his meat market.

Grand Rapids—The J. C. Miller Co.,

250 Pearl street, N. W., polishing and plating supplies, has merged its business into a stock company under the same style with an authorized capital stock of \$60,000 common and \$15,000 preferred, of which amount \$47,850 has been subscribed, \$4,730 paid in in cash and \$43,111.93 in property.

Marquette—W. L. Katz, owner of the Mather block, has remodeled two of the stores and will occupy one with his stock of men's clothing and furnishings and the other with a stock of shoes, etc., for men, women and children. He expects to open the new stores in about two weeks and will then lease his spring street store.

Detroit—Saunders of Ohio, Inc., 1630 Buhl building, has been incorporated to deal in food products, groceries, etc., with an authorized capital stock of 300,000 shares of B, 150,000 shares of A, one of A and 7 of B for \$10 and 450,000 shares no par value, of which amount \$80,800 has been subscribed and \$51,000 paid in in cash.

Manufacturing Matters.

Saginaw—The Saginaw Stamping & Tool Co. has increased its capital stock from \$125,000 to \$300,000.

Brooklyn—The Hart & Howell Co., manufacturer of pop corn, has increased its capital stock from \$25,000 to \$100,000.

Owosso—The Owosso Foundry Co., South Washington street, has increased its capital stock from \$50,000 to \$200,000.

Grand Rapids—The Edgar S. Kiefer Tanning Co., 300 Front avenue, S. W., has increased its capital stock from \$750,000 to \$825,000.

Detroit—The Detroit Socket Co., 2724 West Jefferson avenue, manufacturer of auto parts, has changed its name to Letts Drop Forge, Inc.

Detroit—The Pyramid Stamp & Tool Co., 4364 Tyler avenue, has been incorporated with an authorized capital stock of \$25,000, \$5,000 of which has been subscribed and paid in in cash.

Grand Rapids—The Wolverine Bumper & Specialty Co., 1971 Broadway avenue, has decreased its capital stock from \$650,000 and 50,000 shares no par value to \$150,000 and 50,000 shares no par value.

Detroit—The Superior Auto Block Co., 8081 Cahalon street, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$5,000 in cash and \$5,000 in property.

Burr Oak—The Burr Oak Manufacturing Co., manufacturer of steel and wood products, has been incorporated with an authorized capital stock of 10,000 shares at \$2 a share, \$20,000 being subscribed and paid in in cash.

Lansing—The Wright Model Airplane Corporation, 419 East Shiawassee street, has been incorporated to manufacture models, toys and woodenware, with an authorized capital stock of \$10,000, \$4,000 of which has been subscribed and paid in in cash.

Detroit—The Modern Priscilla Shop, Shop, 7231 Harper avenue, has merged its business of manufacturing and selling household equipment into a stock company under the same style with

an authorized capital stock of \$75,000, \$60,000 being subscribed and paid in, \$2,716.14 in cash and \$57,283.86 in property.

Owosso—Sale of the Michigan Rubber Co. to the Baldwin Rubber Co., of Pontiac, has been completed according to the announcement of Charles A. Gladden, president of Owosso company. The Michigan Rubber Co. was organized at Owosso in 1927. The new owners will take immediate possession, will add more machinery, increase the number of employees and boost production. Both concerns manufacture rubber parts for automobiles.

Gabby Gleanings From Grand Rapids.

Grand Rapids, May 21—C. C. Myers has retired from the position of Secretary of the Grand Rapids Sash & Door Co., to take the position of assistant manager with Charles S. Jan-dorf.

It has been decided by the jobbing trade of Michigan that the Supreme Court be requested to postpone the date the cigarette law goes into effect until it can be passed on by the voters of Michigan by resort to the referendum. As the high tribunal would hesitate about incurring the expense which accompanies a special election, it is quite likely that the matter will not be submitted to the voters until the spring election next April.

John H. Millar (Putnam Candy Co.) is recovering so rapidly that it is expected he will be discharged from the hospital in about two weeks.

W. H. Caslow addressed a large meeting at Traverse City last evening. He is slated to address the merchants at Ithaca June 14 and expects to appear before a public meeting of Midland merchants and their customers the last week in May or the first week in June.

Ten New Readers of the Tradesman.

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

R. W. Brangan, Muir.
R. S. Sykes, Muir.
William Harrison, Muir.
H. Norton, Muir.
Allen & Ludwick, Muir.
Frank H. Grove, Lyons.
L. C. Dawes, Lyons.
General Mercantile Co., Mt. Morris.
Harry Nederhoed, Kalamazoo.
Pure Food Service, Kalamazoo.

The headlines of the newspapers brought to us information of the death in the Cleveland hospital disaster of Mrs. H. E. Pontius, of Flint. This is later confirmed by a letter from Glenn R. Jackson. Mrs. Pontius had gone to the hospital to visit a patient and was in the waiting room when the tragedy occurred. The patient who was on the third floor was saved. Mr. Pontius who recently retired from business is thus sadly bereft of his companion at the time when companionship is the most desired. We extend to him our heartfelt sympathy.

Has High Hopes.

The sad-looking man stopped at the lunch counter and said: "Five ham sandwiches, please."

"Will you eat them here or take them with you?" asked the counter man.

"I hope to do both," was the reply.

Essential Features of the Grocery Staples.

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

Tea—The leaders in the tea business are still Ceylon, Formosa, Indias and Javas. There has been no change in the price of any of these in this country during the week, although in primary markets Ceylon, Indias and Formosas are reported somewhat higher. General demand for teas has been very good, with a strong undertone. Japan cabled that this year's tea is to be a better quality than last.

Coffee—The market for Rio and Santos has weakened during the week and both lines, green and in a large way, have declined a fraction since the last report. It would appear to an observer as if the market for these coffees is slowly breaking under its own weight. Brazil is doing its best to support the situation, but without complete success. The demand for Rio and Santos has been rather quiet during the week, as there is no incentive to buy at present. Mild grades are competing for the business now and these coffees declined a small fraction during the week. The jobbing market on roasted coffee shows no change since the last report.

Canned Fruits—Trading in canned fruits has been rather quiet. The whole fruit line shows great strength since the advances following the Coast frost, but there has not been much buying activity. Prices are unchanged on standard cling peaches and apricots, at \$1.75 and \$1.80 a dozen respectively.

Canned Vegetables—Southern tomatoes are sagging a little again, as some sellers are willing to take their profit. This applies particularly to No. 2's. In spite of this, tomato authorities claim that the market is strong and cannot break to any extent. Corn and peas show no special change for the week. Both are quiet for both spot and future.

Canned Fish—Little change is to be noted. Demand is slowly broadening for tuna and salmon, but prices are without fluctuation. The market on pink and red salmon exhibits an easier tone than should reasonably prevail under present conditions. Most of the trade is carrying a light stock of all grades. Cheap sellers, however, continue to make their presence felt.

Cheese—Cheese is selling moderately well and offerings are comparatively light. Prices unchanged for the week.

Dried Fruits—The market on Oregon prunes remains unchanged, although the tone is firm. Trading is fairly active in prunes, peaches and apricots, with orders coming in steadily from local and inland distributors. As a result, many sizes and grades of these commodities are now nearly exhausted on the spot and jobbers have been in the market in New York to fill in their stocks. Santa Clara prunes of large sizes are becoming increasingly scarce. The market is becoming bare of 20-30s, and holders have higher ideas on prices. Standard peaches are scarce, and extra choice apricots of all brands are hard to locate. All good Blenheim apricots are closely cleaned

up. The raisin market is in a better condition than it was some time ago, as prices have been slowly but steadily advancing. Further advances are believed forthcoming. The market on the Coast, now practically controlled by two important packers, seems to be in a better condition, with prices inclined to advance. Currants were unchanged last week, and trading was sluggish. Dates and figs were featureless. Citron was quiet. This item, it is believed, will advance before long in spite of the high prices now prevailing, as the new crop is extremely small, and advances in duty are proposed.

Salt Fish—New catch domestic fish is still being sold fresh, none whatever having been salted so far this season. Likewise, no offerings have been heard of from abroad, as where the Irish catch has been going full swing the fish are being sold fresh. Prices are a bit easy this week, possibly because of the poor quality of offerings.

Pickles—There has been a slight improvement in demand for both bottled and bulk pickles this week, although movement has not been of such volume as to affect the spot market. Prices are unchanged. For the whole country sales of pickles and condiments for the first quarter of this year are well ahead of those during the same period last year and apparently there will be a heavier volume of business during the second quarter. The pack is about cleaned up. Manufacturers report that in spite of the low prices that have prevailed they will make a good profit this year on account of the volume of business.

Nuts—All the major nuts in the shell are moving rather slowly as this is a rather slow time of the season for such business. There has been a fair demand for walnuts in the shell, however, and some of the local jobbers who handle the best-known brands report a good business in that line. Almonds in the shell are not particularly active, but the market is strong, with stocks firmly and narrowly held. Brazils and filberts have ruled quiet, and the market was steady and altogether devoid of fluctuation last week. Primary markets reported no important developments, but shippers were steady in their cables on prices. Offerings of filberts are becoming more sparing, as world crops are about distributed. Activity has been more pronounced than is usual for this time of the year in the shelled nut market, but there were few important developments last week. All spot items ruled firm in tone. The trade has been buying in anticipation of its September requirements.

Rice—During the past week the general level of prices in the rice market has remained about unchanged, but news developments have been increasingly bullish. The Government's acreage report, published about a month ago, indicates, as compared with last year, a decrease in plantings of from 5 to 10 per cent. for Arkansas, Louisiana and Texas and from 15 per cent. to 25 per cent. for California. Reports from Louisiana and Texas are not so favorable as to planting on account of

dry weather. Arkansas has had a very cold and wet spring. Only a relatively small portion of the new crop has been planted there so far, and a great deal of that will have to be replanted on account of poor stands. It is, of course, much too early to predict the size of the new crop, but it seems to be a foregone conclusion that the new will not exceed the 1928 crop. In fact, it promises to be considerably smaller. Statistics credit April with a distribution of 745,000 pockets, and estimate a balance of only about 2,200,000 pockets at Southern mills and in farmers hands. On the basis of last year's distribution for May, June and July of 1,897,000 pockets, these figures forecast an abnormally low carryover of only about 300,000 pockets of Southern rices. California distribution figures, equally favorable, tend to indicate that the surplus there will be reduced to normal proportions by the end of this season. Present stocks are smaller than since that time in 1926, when fancy Blue Rose rice was selling at 7c per pound and with everything pointing to a material shrinkage in the prospective supply, there would seem to be little doubt that the commodity at present price levels recommends itself to accumulation in nearby and forward shipment positions.

Syrup and Molasses—The market for sugar syrup is rather easy, largely on account of declining demand. Prices look as if they might decline. Compound syrup is dull and weak, although there has not been a serious decline as yet. Molasses is fairly active for the season, without any change in price.

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—5½¢@6¢ per lb.

Beets—\$2 per crate for new from Miss.

Butter—There is too much under-grade butter about and it has been very spotty and weak since the last report. Fancy grades of butter have sold steadily during the week without change in price. Demand is active and conditions healthy. Jobbers hold prints at 44c and 65 lb. tubs at 43c.

Butter Beans—\$2 per hamper for Miss.

Cabbage—New from Miss., \$3 per 100 lb. crate.

Cantaloupes—\$5.50 for Calif. pony.

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

Cauliflower—\$2 per doz.

Celery—Florida commands 65c per bush 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 ----- \$10.00

Light Red Kidney ----- 9.00

Dark Red Kidney ----- 9.75

Eggs—The receipt of fine fresh eggs have been fairly large during the week, but as the demand has been quite

strong the price has advanced 1c per doz. Jobbers pay 28c per doz. for strictly fresh.

Egg Plant—18c apiece.

Garlick—23c per lb.

Green Onions—Shallots, 50c 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. ----- 18c

Limes—\$1.25 per box.

Mushrooms—65c per lb.

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

126 ----- \$6.00

150 ----- 6.00

176 ----- 6.00

200 ----- 5.50

216 ----- 5.00

252 ----- 4.50

288 ----- 4.00

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 per bu.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 28c

Light fowls ----- 25c

Radishes—40c per doz. bunches.

Spinach—\$1.65 per bu.

Strawberries—\$4 per 24 qt. crate for Aromas from Tenn. and Ky.

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

Tomatoes—\$1.25 for 6 lb. basket from California; 30 lb. lug from Texas, \$2.

Turnips—75c per doz. bunches for Florida.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 20c

Good ----- 16c

Medium ----- 13c

Poor ----- 10c

"What's the Use?"

A young man ran for the legislature of Illinois and was badly swamped.

He next entered business, failed and spent seventeen years of his life paying up the debts of a worthless partner.

He was in love with a beautiful woman to whom he became engaged—then she died.

Entering politics again he ran for Congress and was badly defeated. He then tried to get an appointment to the United States land office, but failed.

He became a candidate for the United States Senate and was badly defeated.

He became a candidate for the Vice-Presidency and was once more defeated.

One failure after another—bad failures—great setbacks. Then he became the greatest man America has ever produced—Abraham Lincoln.

SOUND AND EFFICIENT.

Requirements Which Render Independent Merchant Secure.

There are quite a number of people going about during the present era, who are loud in their statements that the individual merchant's position is secure. We agree with these statements if the individual retailer will place his business on a sound efficient basis which is one of the necessary requirements toward existence. Then he will continue as a factor in food distribution, but unless he meets this standard of a certainty he cannot hope to exist.

F. E. Simmons, of the U. S. Department of Commerce, brings out some of these facts in the following article:

From the standpoint of an unbiased observer, there is a definite place for the independent merchant in the distribution system, a place where he can render definite service to the customer and therefore have a protected position. Among other proofs of the stability of the position of the independent merchant was approximately \$41,000,000,000 annual trade of the United States in 1928, 67.5 per cent., according to one of the estimates frequently quoted, was paid to independent retail merchants. Department stores alone, according to the estimate, received more business than chain stores and mail order houses combined, department stores receiving 16.5 per cent., chain stores 12 per cent. and mail order houses 4 per cent.

In referring to competition, only between 2 and 3 per cent. of all commercial failures are attributed by the bankrupts to "competition," as shown in a report of records of one concern which collects such information. Approximately 75 per cent. of all business mortality is attributed in the report to "incompetence, inexperience and lack of capital."

The actual number of business failures, said to be about 2,400 in 1928, was very little greater than in 1914 and 1915, when chain stores were relatively few and was somewhat smaller in proportion to the number of stores in business at the time. The percentage of failures last year was only 1.08 per cent., as against 1.10 per cent. in 1914 and 1.32 per cent. in 1915, according to the report by R. G. Dun & Co.

The local retailer does not see this merchandising situation on so large a scale. He is concerned with the immediate necessity of meeting competition on certain items which he sells in his own neighborhood. Under these more urgent circumstances he is often discouraged from giving the problem the deliberate consideration which it deserves and is inclined to resign himself to lamentations and hopes for protective legislation.

The future of the independent retailer can hardly depend on protective legislation or public altruism. Solution of the independent retailers' problems lies very close to his own interest in helping himself—just an application of that old saying, "The Lord helps him who helps himself." It rests in the hands of the retailer himself. He must make a thorough check on just what he can contribute to the needs of the modern consumer and by what methods he can best serve these needs. If he hopes to depend solely on good will and aroused sentiment, he will probably find himself without support.

But how to serve the consumer—will it be credit and delivery and a select inventory against the cash-and-carry competition of the chain stores? Many independents have already answered the question successfully. In doing so they have depended on business facts—the fact that a profitable business proceeds equally from profitable inventory items, profitable customer accounts and profitable operating methods. There are too few, however, who know what it costs to extend credit, to offer delivery, to carry little demanded brands, etc., or how to set about determining such costs.

In pointing out some of the mistakes which merchants are making, one firm whose business was analyzed by the department was carrying 12,000 items in stock which was beneficially reduced to 6,500, was calling upon so many customers for business that a decrease of 50 per cent. to include only those whose purchases were sufficient in volume to pay their own way was necessary, and was covering about one-third too much sales territory to render maximum service most economically.

After changing these conditions, an operating test of three years in the restricted area with a reduced line and with the selected customers was found to decrease the volume of business, but at the same time increase profits by 15 per cent. and increase the relation of net profits to sales by 68 per cent. Operating costs were reduced by 4 per cent. of gross sales below the average for similar firms in this particular field.

Unscientific buying is a prevalent source of waste among merchants, as may be seen when results of practically every study of the retailers' inventory indicate that three-fourths of the business is done on one-fourth of the items in stock. In the department study of a retail grocer's problems it was found that 1,745 items were carried in stock, whereas only about one-fifth this number was carried by a chain store in the same city doing five times as much business.

The value of such a policy can be pointed out in the results of a

certain independent grocer whose business was analyzed who does \$125,000 annual business on a \$3,000 average inventory, who has as his motto, "What's the hardest to sell, we have the least of."

Given natural ingenuity, an ability to purchase and manage wisely and a desire to be of some service to the community in which he is doing business, the retail merchant has little to fear that his business will be taken by other merchants. Perhaps the ingenuous methods which he may devise will call for co-operative trade action, through buying associations and the like.

Fancy Combinations of Cottons.

Combinations of differently woven types of cottons are shown as in silk fabrics. One is seen in an ensemble of damask and cotton broadcloth, the skirt and coat being made of plain green goods, the overblouse of the damask. These damasks are so substantial and so lustrous with their graceful scroll and conventionalized floral patterns that the effect, contrasted with plain material in a pretty color, is most decorative.

The section in every large shop in which models made of cotton goods are displayed has a part devoted to showing how these substantial weaves can be embellished with embroidery, appliques and other forms of needlework. Here are seen particularly blouses, one-piece frocks and coats with bold designs and bold color contrasts. These coats, like those of chintz and cretonne, are picturesque and gay, designed to be worn at the seaside or the country club with frocks of plain color or, at least, inconspicuous pattern.

Old favorite weaves are reappearing under new names. One is a genuine satine, a favorite among dressmakers of the old school, which is used for one-piece frocks and for ensembles in which a blouse of figured material is worn with skirt and coat of plain, and vice versa.

In sheer goods the new cottons are lovely, especially those with printed pattern in traditional designs or ultra-modern geometrics. The response to these has been immediate, for the colors are attractive, they are warranted to be tub-fast and sun-proof, and the prices are reasonable.

The cotton lawns are stamped with pretty patterns, on white grounds or white on colored, in cool Summer greens and blues and some in smart red and white. Dimity, which was so highly thought of by the fashion critics of old, is in demand for tub frocks for both juniors and grown-ups. It is to be found with hairlines, tiny checks and overpatterns of blocks of white enclosing small flowers or figures.

Cotton voile is shown in many colors and designs, mostly large florals. Some beautiful organdies and ninons, also, are printed with flowers and conventionals; and the new printed nets are likely to divide favor with printed

chiffons for day-time wear and even evening gowns.

The new English prints are more nearly like the old-fashioned calico and percale, which were once held in high esteem. They have tidy little patterns of tiny flowers or figures, and some have stripe or hair line checks printed or woven so closely as to create the effect of an overpatterned background with now and then a small flower printed on the surface. A semi-silk crepe in which one part is cotton makes a soft and firm fabric, which is ideal for one-piece frocks for Summer mornings and for overblouses with printed patterns to be worn with skirts of any of the heavier cottons or linens, or even flannels or crepes.



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THE CIGARETTE LAW.

Full Text of Law Which Takes Effect Aug. 26.

An act to impose a specific tax upon the sale, gift, exchange, barter or distribution of cigarettes in this State; to provide for the collection of such tax and the disposition thereof; and to prescribe penalties for the violation of this act.

The People of the State of Michigan enact:

Section 1. Every person, firm, association or corporation, selling or engaging in the business of selling cigarettes in this State, shall pay to the State a specific tax on all cigarettes sold, given away, exchanged or bartered, at the rate of one cent on each ten cigarettes or fractional part thereof. Only one sale of the same article shall be used in computing the amount due.

Section 2. The tax hereby imposed shall be paid and the stamps hereinafter provided for shall be affixed or attached by the person having possession or ownership of such cigarettes to every package of cigarettes before the same is distributed, sold or given away in this State, unless such stamps shall have been affixed or attached thereto by the manufacturer or distributor of such cigarettes.

Section 3. The tax hereby imposed shall be paid by the purchase of stamps from the Secretary of State, of such design and denominations as shall be prescribed by him. Unless such stamp is already affixed, each dealer, distributor or manufacturer in this State shall affix to each package of cigarettes the stamp so purchased from the Secretary of State, which stamp shall be in the amount of the tax upon the contents of such package. The stamp so affixed shall be prima facie evidence of payment of the tax imposed by this act. Any person who shall open any package of cigarettes or remove any of the contents therefrom without the stamp required by this act having been affixed to said package, or any person who shall open any package of cigarettes or remove any of the contents therefrom, unless the stamp shall have been cancelled, mutilated or destroyed, shall be guilty of a misdemeanor, punishable by a fine of not more than ten dollars and costs of prosecution, or by imprisonment in the county jail not more than ten days, or both, in the discretion of the court.

Section 4. It shall be unlawful for any person to sell, offer for sale, display for sale, barter, exchange or give away any cigarettes in this State without there having been first affixed to each individual package of cigarettes the stamp required to be affixed thereto by this act. Any person who shall violate any of the provisions of this section shall be deemed guilty of a misdemeanor, punishable by a fine of not more than one hundred dollars or imprisonment in the county jail not more than ninety days, or both, in the discretion of the court.

Section 5. Any person who shall falsely or fraudulently make, forge, alter or counterfeit any stamp pre-

scribed by the Secretary of State under the provisions of this act or who shall cause or procure to be falsely or fraudulently made, forged, altered or counterfeited any such stamp, or who shall knowingly and wilfully utter, publish, pass or tender as true any false, altered, forged or counterfeited stamp prescribed by the Secretary of State under the provisions of this act, or who shall knowingly possess any such false, altered, forged or counterfeited stamp, or who shall use more than once any stamp provided for and required by this act for the purpose of evading the tax hereby imposed, shall be deemed guilty of a felony and upon conviction thereof shall be imprisoned for a term of not less than one year and not more than ten years.

Section 6. Whenever the Secretary of State or his assistants shall discover any cigarettes subject to tax as provided by this act, and upon which the tax has not been paid as herein required, said Secretary of State or his assistants are hereby authorized and empowered to forthwith seize and take possession of such cigarettes which shall thereupon be deemed to be forfeited to the State, and the Secretary of State may within a reasonable time thereafter by a notice posted upon the premises where such seizure is made, or by publication in some newspaper having circulation in the county wherein such seizure is made, at least five days before the day of sale, sell such forfeited cigarettes, and such sale shall be deemed to be payment to the State of the taxes due and the cost incurred in the collection thereof: Provided, however, That such seizure and sale shall not be deemed to relieve any person from fine or imprisonment provided herein for violation of this act. Such sale shall be made in the county where most convenient and economical. All moneys received or collected under the provisions of this act shall be deposited in the State Treasury and credited to the general fund and shall be available for any purpose for which such general fund is made available by law.

Section 7. It shall be the duty of the Secretary of State to enforce and administer the provisions of this act; to design, procure, furnish and sell the stamps herein provided for, to collect and keep a record of all taxes collected and stamps sold under the provisions hereof; to promulgate such rules and regulations as may be necessary to carry out the provisions of this act, and the said Secretary of State is hereby authorized to employ such assistants as may be necessary to administer the provisions hereof.

Section 8. The Secretary of State or his assistants are hereby authorized and empowered to examine the books, papers, and records of any distributor or dealer in this State for the purpose of determining whether the tax as imposed by this act has been fully paid, and shall have the power to investigate and examine the stock of cigarettes in and upon any premises where such cigarettes are possessed, stored or sold, for the purpose of de-

termining whether the provisions of this act are being obeyed.

Section 9. The provisions of this act are severable and if any part, section or sentence thereof shall be held unconstitutional or invalid, the same shall not affect the validity of any remaining portion of this act.

Section 10. As used in this act:

(a) The word "person" shall be construed to mean and include persons, firms, associations and corporations;

(b) The word "distributor" shall be construed to mean and include every person who engages in the business of receiving or importing cigarettes and making the original sale or gift thereof in this State;

(c) The word "dealer" shall be construed to mean and include every per-

son other than a distributor who sells, offers for sale or engages in the business of distributing or selling cigarettes in this State;

(d) The word "sale" shall be construed to mean and include gift, exchange, barter, offer for sale and distribution;

(e) The word "cigarette" shall be construed to mean all tobacco or any mixture of tobacco and other ingredients rolled in paper or in any substitute other than tobacco.

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.

Uncle Jake Says—

"The man who is totally blind can see as much in a darkened cave as in the bright sunlight."

We are not talking to those who blind their eyes with prejudice, those who refuse to take advantage of improved methods and products, but to all others we respectfully call your attention to

KVP Delicatessen Paper

the paper that grocery stores and meat markets are now freely using.

KALAMAZOO VEGETABLE PARCHMENT CO.
KALAMAZOO, MICHIGAN



Have you and your wife ever discussed the advantages of having us act as Trustees under your Will? Talk it over with her and then talk it over with us.

The MICHIGAN TRUST Co.
GRAND RAPIDS

REWARDS OF EFFICIENCY.

The vast increase in American industrial efficiency during the last decade is eloquently set forth in a current report by the committee on recent economic changes of the American Engineering Council. Representing, as it does, several years of exhaustive study and investigation, this report may be regarded as one of the most authoritative and significant documents of its kind in the more recent history of the Nation's industrial development.

Modern mass production did not take its place in American industry generally until after the kaiser's war. The first two decades of the present century found industry in a state of change from old methods to new. And as is usually the case during periods of change, the total output of American manufactures between 1900 and 1920 was not remarkably greater than during the twenty years immediately preceding.

But once the country was fully prepared to inaugurate the new scientific methods of mass production dictated by both economic conditions and improved machinery, the manufacturing output began to increase by leaps and bounds, and it still increases steadily. Moreover, save in certain exceptional industries, there is apparently no visible limit to the increase in output. For the constant expansion of National wealth has kept pace with the manufacturing output, and so long as there is no saturation point in sight for consumption there is no final limit to production.

The report of the committee on recent economic changes furnishes a glowing picture of American prosperity from a dozen different angles. It reveals that during the last decade the productivity of the average American wage-earner increased 53.5 per cent., as compared with a gain of only 4.7 per cent. between 1899 and 1919. Equally significant is the fact that the decrease in cost per unit has been as marked as the increase in volume of production. As a natural consequence of these two intimately related factors—greater volume and lower production costs—our industries have not only been able to pay their workers the highest wages in history, but they have raised the whole scale of living in the United States by furnishing standard products to the consumer at prices within his reach. Notwithstanding all the talk about the high cost of living, it is undeniable that the American people to-day obtain better value for their money than ever before.

The late James J. Hill once remarked, "One sound idea is worth more than a million dollars." The story of America's industrial advance in the last ten years furnishes brilliant proof of the truth of that statement.

Modern industry in this country is solidly established on a foundation of sound ideas and principles. And the most important of them—indeed, the summary of them all—is the now generally accepted truth that there is no natural limit to National prosperity so long as there is no limit to production and so long as workers are paid sufficiently high wages to make them ac-

tive consumers. In short, the cornerstone of our modern industrial structure is a frank application of the Golden Rule in the sense that industry now seeks its own prosperity in the prosperity of the individual American.

BUILDING SHOWS DECLINE.

Even as the reports of industrial records made so far this year come forward, there is finally some definite evidence that the key lines may soon prove less active. The bulge in building contract awards early last month was confusing, since it was open to the interpretation that weather conditions had acted previously to keep down operations and that another rise might actually take place despite adverse money rates and the obvious surplus of certain types of housing. This jump in April brought contract awards for the month up close to the level of last year, but it was due to the letting of several large jobs. The early figures for this month show that the reaction in building is even larger than it was, with a drop of some 22 per cent.

In another key line of industry, that of automobile manufacture, the statistics now available point rather clearly to the conclusion that output was stepped up too high for demand. Weather conditions have held down purchases and tighter money is also a drawback. The March new car registrations will probably show a gain of 45 per cent. over the same month last year, but almost the entire increase may be credited to Ford, who was not in production a year ago. The export gains this year have been sizable, to be sure, but they do not appear to have warranted the heavy exceptional level of output. Improved weather conditions may shove sales ahead, and yet there is good reason to look for a rather abrupt drop in production once the true situation is clear.

With building and automobile manufacture at a slower pace, steel operations are also likely to ebb and the effect on industry should be more or less general. There is little reflection of this as yet. In fact, the labor statistics for April disclosed a very healthy condition and there was an unusual gain in employment for the month over the level in March. The carloading movement at last report also held over the million mark.

WILL YOUR BOOKS LAST?

What books now being printed will survive one or two hundred years from to-day? From the standpoint of literature we are no more able to answer this question than anyone else, but if we consider merely the books themselves in their present form and substance the answer is quite simple—almost none.

This is the price which must be paid for our huge editions cheaply printed on paper made from wood pulp. Few and far between are those on the old-fashioned rag paper which has so admirably proved its qualities of endurance. And while this does not mean that books have the impermanence of newspapers, for the wood-pulp paper employed in the manufacture of books is of far better grade, it offers little

prospect that any of the first editions of to-day's novels will grace—or disgrace—the library shelves of our great-grandchildren.

In an article in the Christian Science Monitor discussing this subject Willis J. Abbot has brought together the comments of several publishing houses. Many of them point out that for more serious books they use either all rag or part rag paper, but for the great run of their books, and especially fiction, they use paper which at best will last only about a hundred years and which has not yet had the opportunity to prove even such permanence as that. Thousands of the modern books collected in private and public libraries will crumble away in a not distant future, their lives thus being little more enduring than those of their authors.

To the collector seeking to found a library which can be handed down from generation to generation this presents a serious problem. His first editions will fail him. If he seeks durability he must concentrate upon expensive limited editions on rag paper.

But from the literary point of view it makes little difference whether a book is printed on imperishable paper or not. The book that lives does so not because of the quality of the paper but because of the quality of what is written. If it has permanent value it will be given quasi-permanent form by a succession of reprints. There are few Shakespeare folios extant, but his plays are everywhere.

So it is that the impermanence of the novels is a fortunate thing. The books that are not worth reprinting will gradually crumble to dust and our descendants will have on their shelves as representative of the literature of this period only those books which the world cannot afford to lose.

AVIATION AND MEDICINE.

Quite frequently there are reports of the service which the airplane is performing in bringing medical aid to persons suddenly stricken in some out-of-the-way spot or in carrying a patient to the operating table so quickly that the saving in time over other means of transportation meant the saving of a life. But we had not realized that this development of aviation had reached the point of holding an international congress.

Such a congress is now being held in Paris by representatives of thirty-five nations, including the United States. It has met to consider new ways of making the airplane an effective adjunct to national medical services and to provide demonstrations of what is already being done in France. For not only are air ambulances now in service to carry sick or wounded to base hospitals but planes have been so equipped that they may serve as dressing stations or as miniature hospitals for minor surgical operations.

France and England have found these medical planes especially serviceable in their colonial territories. In Africa and Indo-China they have been called upon countless times to carry medical aid to points which could not otherwise be reached except by days of travel. But it requires little im-

agination to realize how adaptable they are to this country. In times of disaster, when the normal means of communication are blocked, ambulance planes will be the most effective means of rendering immediate service.

Aviation, the delegates at the Paris conference were told, will soon have saved more lives than it has cost. It is useful to be reminded that it has a role beyond that which it plays in either war or commerce.

DRY GOODS CONDITIONS.

Fair progress was made in retail trade during the week, but the usual run of reports still emphasize a certain spottiness. It is, therefore, not likely that results are surpassing those of a year ago by very much margin. In addition to continued complaint on the score of unfavorable weather, it is to be noted that there are some advances which trace consumer-buying hesitation to other sources. Labor trouble or its possibility, Congress, the stock market and other general influences are mentioned.

It would be a strange thing, of course, if the rapid multiplication of retail stores did not bring about in the end some decline in average trade volume. The aggregate could go on increasing at a steady rate and yet the individual enterprise suffer by reason of the great expansion of units. Something of this kind probably explains why the evident prosperity of the country as a whole is not altogether reflected in the progress of independent retail stores, though there are naturally some notable exceptions.

Despite the disappointments of the season so far, the wholesale merchandise markets manage to maintain a fair degree of activity. For this credit is due to the new scheme of retail merchandising. Had the stores laid in heavy Spring stocks as in years gone by, they would not only be in trouble themselves, but their supply sources might be seriously embarrassed at this time both from a credit and a sales standpoint. As it is, the day-to-day operations of the retailers necessitate frequent replenishment of supplies even though the orders placed are not heavy.

OLD-FASHIONED.

The present prides itself on a preference for things new and novel, asserting a conscious independence of tradition and custom. To call a thing old-fashioned is the favorite condemnation of a period restless with yearning for change. It is a casual comment, easily made and needing little argument, on modes and manners whose chief offense is that they have already been tried and become familiar.

This state of mind keeps life stirring with novelty, entertaining, stimulating and often amusing. It does little damage until it discredits old essentials for which no fit substitute is in sight. But the sense of difference between yesterday and to-morrow often loses sight of the distinction between old-fashioned fundamentals and yesterday's transient habits, no better and perhaps no worse than those on trial to-day. The modernist point of view is dangerously likely to dismiss, because outdated, things that are by no means outworn.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

A week ago Saturday we headed for Big Rapids, encountering two of the heaviest downpours I have ever experienced. Water in the distributor of our car caused two stoppages, which necessitated the assistance of garage mechanics in both cases. The time devoted to these stoppages forced us to return home without making any calls to speak of.

I was a resident of Big Rapids for three years—1874, 1875 and 1876—during which time I saw some pretty severe storms, but I never before saw the water rushing down Michigan avenue a foot or eighteen inches deep. Old residents assured me they never saw so heavy a fall of rain within a given time.

Speaking of old residents, I wonder how many men active in business life on Jan. 1, 1877, when I left Big Rapids, are still living in the metropolis of Mecosta county. The only one I can now recall is Ed. Mather, the veteran master printer, who has evidently drank at the spring of Eternal life. I think he must be on the sunny side of 80, but he has all the attributes of a man 50 years old.

I was told that the furniture factories of Big Rapids were playing to great luck. One of them is running both day and night forces.

I was sorry to find two gaps in the cement between Morley and Big Rapids. The lack of cement at Rogers Dam is easily explained, because the roadbed will be straightened as soon as the new bridge across the river is completed; but why it should be necessary to leave unfinished seven-tenths of a mile further South is more than I can understand.

Last Saturday the weather clerk predicted showers, but the sun was so bright and the sky so blue that we disregarded the warnings of Old Probs and headed East on M 16. Our first stop was at Ionia, where we found the merchants sorely perplexed over the probable outcome of the Stafford factory. The re-establishment of this plant means much to Ionia and I hope to see it accomplished as speedily as possible.

Large signs across the front of Allen Bros. announce the retirement of that long-established house from trade.

Repairs on the interior of the National Bank of Ionia are proceeding rapidly. The changes made are in keeping with the most modern methods.

At Lyons I was sorry to see the reed furniture factory still silent and enough water going over the dam to run a half dozen factories. There is certainly something wrong with our industrial system when such wastes are permitted.

The approach to Lyons when going East on M 21 is always very inviting, because of the broad street which is kept scrupulously clean.

Muir also has an inviting appearance, due to the fact that most of the business buildings are either stone or brick.

I found two changes in store ownership since I was in Muir last. The hardware stock of Jones & Owen is now owned by C. M. Owen and the drug and grocery stock of Strachan & Harrison is now owned by William Harrison. Mr. Strachan was engaged in trade at Muir for more than fifty years and scored a decided success as a merchant.

I was pleased to add two new names to our list at Lyons and five new names at Muir. We now have every merchant in both towns on our list with the exception of one small dealer.

I met a Detroit man on the street the other day. He congratulated me on the steadfast policy of the Tradesman in refusing to spell Henry Ford's name with a capital F. "I happen to know the flivver manufacturer," he remarked, "and aside from the fact that he is a master in mass production, he is about the smallest excuse for a man I ever met. His monster attack on the Jews is a case in point. Rabbi Franklin, who is spiritual advisor and leader of the largest and most representative Jewish organization in Detroit, was a long-time friend of Mr. Ford, who sent his clerical friend a new car every year. When Ford began his vicious attacks on the Jews as a class, Rabbi Franklin called on the pseudo owner of the Ford magazine and told him very plainly and emphatically, but in a spirit of kindness, that the attacks on the Jews were based on a book which had been proven to be a forgery from cover to cover. Mr. Ford replied that he knew nothing whatever about the matter; that even the page which was published each month over his (Ford's) signature was never read by him until after the magazine was printed; that he (Ford) would see to it that the attacks on the Jews were stopped immediately. They did not stop, but continued indefinitely. Rabbi Franklin called on Ford twice to protest against the publications and each time was assured that the campaign against the Jews would be stopped instantaneously—promises which were apparently made to be broken, because each month the publications increased in bitterness and malignity. The next time Ford sent the Rabbi a car it was immediately returned."

About the next man I bumped into was Ben. Wolf, who lived in Evart while I was a clerk in a general store at Reed City in the pioneer days of Osceola county, nearly sixty years ago. Ben. and his brother subsequently engaged in lumbering and manufacturing. They conducted two factories at Evart, one producing lumbering tools and the other making handles. The lat-

ter were made from maple logs which they purchased from the farmers at \$5 per thousand feet. It so happened that John Torrent, the Muskegon lumberman, owned 800 acres of hard wood timber land a few miles North of Evart. There had been a small amount of pine on the tract, which Torrent's lumbermen had previously cut. Torrent's representative at Evart urged Wolf Bros. to buy the tract as a speculation or perhaps to cut themselves after the farmer supply of timber was exhausted. Ben. went to Muskegon to interview Mr. Torrent, who then had an office over his own bank. Ben. approached the owner of the tract with an offer of \$2 per acre. Torrent insisted that the land was worth \$2.50 per acre and offered to deed the 800 acres for \$2,000. Ben. accepted Torrent's offer and held the land for an advance, which was not long coming. Within a few years the owners sold the tract for \$25 per acre—ten times what they paid for it. Ben. says the same property, if kept intact, could now be sold for \$250 per acre.

There are many fine apple orchards—and some not so fine, because of neglect—in the thirty-four miles between Grand Rapids and Ionia. I think I have never seen the trees so full of blossoms as they are this year. If one blossom in a hundred produces an apple we will certainly have a bumper crop. E. A. Stowe.

The True Meaning of Our Modern Memorial Day.

Grandville, May 21—The most significant day of all the year comes this month of May—the day in which a mighty people, no less than a hundred and twenty millions, assemble to do honor to their soldier dead.

For half a century the American people throughout the Union have kept Memorial day sacred above all others. The Fourth of July is patriots' day and there are numerous other days set apart for reverence, but not one which can compare with our Memorial day.

For many years this day was observed as a day for decorating the graves of those who fell in civil strife. Our war with Spain amended that and the war instigated by the bloodthirsty kaiser added a large interest to ceremonies of the day which may be termed the greatest funeral day in the wide world.

We decorate the graves of our fallen soldiers, men who have fallen in our every war, from earliest period down to now, and it is meet that this should be done.

North, South, East and West will go the crowds of men and maidens, loaded with flowers with which to garland the silent graves of the immortal boys in blue and khaki who served their country in time of need by sacrificing their lives that the flag might ever wave from the Atlantic to the Pacific from the lakes to the Gulf.

American history has no finer page than the last battles fought for the salvation of man and free institutions on the soil of a foreign country. We may well take pride in our soldiers, none of whom ever betrayed the trust confided in them by their country.

A Nation-wide scattering of flowers over graves of soldiers, new and old, is the yearly program, and this year promises no deletion of the stream of blossoms that will garland the graves of the Nation's dead.

Pile them deep with flowers; it is the least we can do now after the war

drums have ceased and the quiet of prolonged peace reigns. Even the most pacific of our citizens will not refrain from paying proper respect to the young men who left their homes to stand in the breach where a foe was seeking the disruption of the Nation.

What sacred thoughts will come to mind as we stand beside our soldier graves and mayhap shed a tear as well as drop wreathes of blossoms on their revered dust.

Dust to dust was not spoken of the soul, hence we may feel a thrill of exaltation as we remember the dead. The poet hath said there are no dead, and may we not well believe that when we garland these patriot graves? If we say as we cover them with flowers that this is the end of it all might we not as well remain at home and shed not the perfume of mingled blossoms over the senseless clay?

This year millions will go forth to garland the graves of our heroic dead who died that the Nation might live. Such devotion we call patriotism. When we consider that these boys who fell fighting for their country and listen to some of the nationalists who say they died in vain, it rouses the just ire of the citizen who believes that God is, and that all those battalions who fell in battle or died in prison pens still rally in that Great Beyond which mortal eyes can only see in imagination, yet which the better sense of the heart tells us is fact.

Faith in everlasting life is the main-spring of hope in the human heart, otherwise men would not die so cheerfully for their country as we have known them to do from the earliest period to the present time.

How useless would be the attempt of materialism to console those mothers who saw their sons go to war never to return. Mothers, wives and sweethearts all over the land sacrificed their hearts' blood almost when their friends marched away to war. Very few of these can be persuaded to believe they shall see those soldier boys never more.

Hope is the most revered word in the language. It is Hope that buoyed the widow and the orphan when son and father goes down in the wild tide of relentless war.

Recounting the graces of our countless dead goes far to ameliorate the pangs and heartaches of those left behind. See those loved ones again? May as well ask if the sun will rise tomorrow as to question the sincerity of the faithful ones who see in the taking off of their dear ones only the breaking of ties which will in good time be renewed through all eternity.

It is good that this is so. If we saw in the death of our soldier boys an eternity of separation the world would indeed be a place for sack-cloth and ashes.

Mothers in their eighties can remember the sons who fell in early wars, living through generations, yet to the last holding fast to the belief that when their summons comes to join innumerable caravans that move to the shades of eternity they will again behold the boy who fell at Santiago or San Juan Hill.

The decorating soldier graves with flowers is a sweet though sad memorial which will last as long as the Nation lasts, and as the years roll onward the sublime sacrament will continue in popularity.

Our land, Columbia, is indeed the gem of the ocean, and its glory will never fade as long as the graves of our fallen soldiers are annually garlanded with flowers culled by the girls, mothers, fathers and boys of our land. Old Timer.

About nine-tenths of what people say doesn't amount to anything.

CHECK UP ON YOURSELF.

In my recent communication to the officers and directors of the Retail Grocers and Meat Dealers of Michigan, I expressed my opinion as to the policy as I see it, at this time and is not for the retailers to pine, whine and grieve over the progress of syndicate stores, but to unite the individual retailers as one massive family, aid and assist the weaker to better merchandising methods and to regain the confidence and patronage of his community.

While I do not profess any knowledge of high powered salesmanship or to expert merchandising, I do, however, claim credit for having what some folks call "horse sense"; and being just one of the average humans, know what appeals to me will naturally appeal to the average person when shopping.

Everybody likes to trade in a clean, conveniently arranged, and properly priced store and if same cannot be visualized, a safe question for any retailer to put squarely up to himself is, "What kind of a store would I trade in, if I were not in the retail business?"

If your store does not measure up to your honest and sincere description, why not start in now and put same in order and sell yourself to your store?

No doubt many will say, they cannot buy as cheap as the syndicate stores, who buy in large volume. This may be true with a few scattered items, which are being furnished by unscrupulous manufacturers, but I sincerely believe the class of so-called manufacturers are diminishing rapidly and are paying the price for their duplicity in policy.

Even large syndicates are burdened with tremendous overhead and are dependent entirely upon the help they are able to hire at a small wage and most everybody knows good help does not have to hire out for unreasonably low wages.

One of the most important and most abused customs of the trade, as well as one of old standing, is the slow paying habit of the retailer. If the retailer demands from the wholesaler that he furnish merchandise at a close margin of profit, so the retailer can, in turn, price the merchandise to the consumer on a competitive basis, and which is perfectly proper for the retailer and to the wholesalers' best interests, as well as the retailer, the terms of sale should be religiously observed and every discount taken advantage of.

If the resources apparently will not permit, bear in mind, that is just why your banker is in business and by all means get intimately acquainted with your banker and let him attend to the financing, but do not expect your

wholesaler to serve you as distributor and banker.

When it becomes generally known that bills are being paid promptly and every discount taken advantage of, it will be surprising to know the number of attractive offers which will be extended from time to time.

When the paying of bill's promptly becomes a habit it will reflect on your charge account register and greater care will be exercised in the extension of credit, which is usually the main reason for lapse of payments and failure to take advantage of discounts.

Business is just as good as it ever was, and if your store is not sharing in prosperity of your community, check up on yourself.

Herman Hanson, Sec'y.

Medium-Size Companies.

In a discussion of the consolidation and merger movement before the American Management Association last week, Dr. Willard L. Thorp brought out some important points, chief of which was that statistics from 1918 to the present refute the notion of economies from large-scale operation. The figures are not complete, he said, but they indicate that as often as not the large concern operates at a higher unit cost than the small one. He pointed out that mergers have arisen in many cases out of marketing requirements rather than from the necessity of lower production costs.

This is undoubtedly the case, and puts the present consolidation movement into an entirely different class from the earlier combines which were organized almost entirely for production efficiency. The emphasis now is upon marketing efficiency, so that large-scale output may adopt those measures best adapted to promote sales at the lowest cost.

Dr. Thorp also made the interesting point that, in the present competition, it is the medium-size concern which often encounters the greatest difficulties. It is not large enough to carry out its projects on the economical scale of its largest competitors and not small enough to be satisfied with the localized or special demand which the small firm supplies. Perhaps it might be added that too often the medium-size company unsuccessfully tries to ape large scale practice without either the resources or the proper planning necessary. If its territory was limited and its products were restricted to those proved profitable it might achieve better results. In short, such companies might better pattern themselves on the lines of the smaller units.

Day-by-Day Selling Needed.

The decision of one of the largest department stores in New York to abandon its August fur sale this year has brought to the fore once more the question of whether events of this kind have not passed their stage of usefulness and profit. A certain amount of revamping of sales programs has been going on, but precedent still has a strong hold on most establishments,

so that there is still about the usual schedule.

Of course, there are advantages to this group action. When the public sees page after page of furniture advertising, for instance, shoppers probably become "furniture conscious," as the phrase goes. When fur garments are extensively advertised, no doubt the same result is achieved. From the price standpoint manufacturers have grown accustomed to offer special values when there is volume business in prospect.

On the other hand, it has become increasingly apparent that the sale lure no longer exerts its former appeal. This has come about through the gradual cheapening of sale goods, and, secondly, by the increased demand for what is new and in a way exclusive.

Summing up figures which seemed to show that the department store business had almost reached its peak development, a retail expert offered the suggestion that for further progress merchants will have to learn to merchandise for every day in the year and not for million-dollar days alone. That means fewer sales for larger sales.

Reconsidering Modernism.

There is evidence of a wholesome reaction against so-called modernism in style and design of manufactured goods which violate canons of good taste and disregard utility. Outcropping of this feeling was the feature of a recent meeting of the American Management Association. Clayton E. Gibbs, fashion director of Tobey, Inc., declared that unsuccessful experiments in modernism by furniture manufacturers and dealers had cost millions of dollars, and similar views were expressed by representatives of other important industries. The craze for the bizarre in color and form has run the course of many fads, going to extremes under the spur of an illusion that, because it pays to follow fashion, everything which is unusual is likely to gain vogue with a public eager for distinction in whatever it buys. Superficial indications, nearly always misleading, have been mistaken for definite trends with disastrous results in many cases. Substance has been sacrificed to appearance in not a few lines, while in others sight has been lost of all sense of appropriateness in the general scheme of things. How far this tendency has gone is shown by a department store man's prediction that the time is coming when the big stores will have the courage to stock only those items which are in good taste. The implication that most of these stores now deal in goods which their managers regard as outside the pale of sound standards of propriety probably goes too far, but its significance will not escape attention of manufacturers and buyers who know something of the psychology of mob caprice and realize the abiding value of beauty and usefulness in determining majority preferences. In the long run most people like best the articles that give them the greatest amount of service and pleasure and do not stick to adventures in buying which fail to yield them enduring satisfaction.

Spuds Put Up in Bags.

A new and easy way to sell more potatoes has been discovered by grocery, meat and vegetable dealers.

The secret lies in selling potatoes in cloth bags—15 pounds of potatoes to the bag. Clean and attractive in appearance, and easily carried, these sacked potatoes "sell" themselves to the housewives in 15 pound lots where the unit sale of potatoes in bulk is only about one-half of this amount. The bags act as an inducement to the shopper to buy the bigger quantity because the strong durable material out of which they are made lends itself to a variety of uses around the home after the potatoes have been consumed. As a matter of fact, these bags make jelly strainers, broom covers, "dustless" dusters, vegetable and fruit bags, and a variety of other articles and uses which the housewife is quick to see and appreciate.

Retail dealers say it saves the time the dealer or clerk would otherwise spend in weighing out and sacking the potatoes. This means that he is able to sell the customer more items or wait on more customers. It does away with a source of store waste, because customers have no occasion to go through the potatoes and pick out the good ones and leave the others for the storekeeper to worry over. Potatoes in this form also give the dealer something he can advertise and "talk about," and he is ahead on the deal because the packaged potatoes bring a higher price in which the dealer shares. Also it enables his customers to ask for the commodity by name, which is a help to him in knowing what to buy and stock.

High-Grade Millinery Ahead.

Contrary to the reports of rather poor business which are heard from manufacturers of the cheaper lines of millinery, makers of the better grades of this merchandise say their sales are substantially ahead of last Spring. While the very active demand for baku hats in natural and white continues the feature in this end of the trade, steadily increasing interest in Summer felts in the lighter shades is noted. White and the so-called footwear shades are favored most, due to the vogue for matching up shoe colors with those in hats, or vice versa. Natural ballbunt hats are also selling well, sales of both them and the baku varieties apparently being limited only by the scant supplies of these materials now available.

Inducement He Could Not Withstand.

"Tommy," said a young woman visitor at his home, "why not come to our Sunday school? Several of your little friends have joined us lately."

Tommy hesitated a moment. Then suddenly: "Does a red-headed kid by the name of Jimmy Brown go to your school?"

"Yes, indeed," replied the new teacher.

"Well, then," replied Tommy, with an air of interest, "I'll be there next Sunday, you bet. I've been looking for that kid for three weeks, and never knew where to find him."

RUINED BY FREE TRADE.

Why Many Rockribbed Democrats Changed Their Politics.

Andrew J. Bowne, a native of Michigan, was president of banks in Hastings and Grand Rapids. Bowne township was given its name as a compliment to Mr. Bowne's father, a worthy, progressive pioneer. The Goodyears and Barlows, merchants of Hastings, who conducted three stores in the sale of different lines of merchandise, and Mr. Bowne were active partisans of the Democracy. Their checks were ever ready when funds were needed to promote the cause the party leaders presented for the consideration of the voters. When individual hustling was deemed necessary to bring those who were permitted to cast their ballots (women were not) at the polls, Bowne, the Goodyears, with Uncle Henry as their leader and the Barlows would turn out their conveyances and give the voters a ride.

Mr. Bowne purchased stock in the Fourth National Bank of Grand Rapids and in the course of time became its president. He also joined D. A. Blodgett, Sam Tibbitts and others in providing funds to be used in the construction of the first cable street railway in Grand Rapids—a disastrous enterprise for the promoters.

C. Ainsworth was a friend and partner in certain lines of business of Mr. Bowne, who was an expert buyer of wools. Mr. Bowne furnished most of the capital needed, while the herculean tasks involved in buying, marketing and shipping the fleeces devolved on Ainsworth.

Congress, controlled in both branches by Democrats, was in session in 1892. A representative from West Virginia named Wilson (unrelated to Woodrow) introduced a bill in the House providing for a revision of the tariff. As usual when such legislation is undertaken, months (six of them) were spent in preparation of the measure. As finally enacted it was such an unsatisfactory document that Grover Cleveland refused to sign it. It became a law without the approval of the President.

It was a law of the land until the McKinley tariff act of a later period displaced it. One feature of the Wilson bill, framed to please the weavers of Philadelphia and of the New England states, provided for the removal of tariff duties on wool.

Bowne and Ainsworth were holders of a vast quantity of wool when the bill passed. Free wool grown in South America and the isles of the Pacific were quickly unloaded in American markets, greatly to the disadvantage of Bowne, Ainsworth and other buyers of the material. With their heavy losses to contemplate unhappily Bowne, Ainsworth and presumably the Barlow-Goodyear group of merchants cast off their long cherished membership in the Democratic party and voted for McKinley for President. Bowne sold his stock in the Fourth National Bank and returned to Hastings, where he died a year or two later.

Nature was generous in providing Kent county with many varieties of

timber. Early settlers in clearing lands to be tilled used much of it properly in the erection of buildings, fences and as fuel. Vast quantities, for which they had no use were burned. In many little communities small sawmills converted logs into lumber. Pine was needed to build up the cities of Chicago, Milwaukee and of the great Mississippi valley region. Pine was preferred. It floated buoyantly on the streams leading to Lake Michigan from the ports of which it was conveyed across the lake.

David Fisher operated a mill at Fisher's station, a few miles South of Grand Rapids. Pine timber was abundant in Southern Kent and adjoining regions and Fisher found a ready market for his output. After timber became scarce Fisher purchased a tract of land on Eastern avenue, between Wealthy and Buckeye streets and Diamond avenue, erected a large brick house and commodious barn thereon, planted several hundred peach trees and moved his wife and daughter to his new home. The house contained three times more room than the family needed. It has since been enlarged, remodeled and provided with modern equipment. It is now owned and managed by the Y. W. C. A. as a home for girls.

The orchard produced large crops of peaches. Boys living in the neighborhood were ravenously fond of the fruit. They generously permitted Mr. Fisher to gather such quantities as he needed for the family table.

Mr. Fisher died about 1870, leaving his earthly possessions to his wife and daughter. A man named Jones married the daughter and assisted Mrs. Fisher in managing the estate. His assistance was of such nature that much of the property sold yielded no profit. Eastern avenue was formerly the division line between the city and the township of Grand Rapids. A majority of the property owners desired to have the thoroughfare improved. In order to do so, it was found necessary to procure an act of the State Legislature, under the operation of which the common council and the township board would be authorized to join in the prosecution of such an undertaking. Simeon L. Baldwin, who represented the city in the lower house of the Legislature, informed property owners that if they should have a bill drawn for an act to provide for the grading and graveling of the street he would endeavor to secure its enactment.

James W. Ransom, city attorney, who had been a member of the Legislature, was engaged to draft a bill, which, if passed, would provide the legal steps necessary to be taken in carrying to fulfillment the purpose of the property owners. In due time the bill was prepared, presented to the Legislature and enacted under Mr. Baldwin's direction.

J. G. Alexander and Charles W. Watkins purchased the Jacob W. Wisner farm fronting on Eastern avenue and Franklin street, caused it to be platted and placed the lots on sale. They recognized the desirability of having Eastern avenue graded and graveled. Such an improvement would

enable them to expedite the sale of lots.

Petitions bearing the signatures of owners of property on both sides of the division line were presented to the town board and the common council, asking for action under the terms of the act of the Legislature. It was claimed that the foot frontage necessary to be represented by the petitioners had been obtained. Several owners of the largest tracts in the township who opposed the proposed improvement withheld their signatures. Administrators of estates who could not legally sign the petition did so. As will be seen later their signatures were the cause of litigation. Contracts were entered into by the combined official boards for the improvement of the street. Assessment rolls to provide for paying the cost of the improvement were made and placed in the hands of officials designated and empowered by law to collect the assessments. No trouble was experienced by the city collector in obtaining the amounts due from those who were listed on his roll. The township's collector's task was not so easy. A considerable number of those assessed withheld payments as long as they could legally do so without incurring a penalty.

Mrs. David Fisher paid the assessments levied on their property under protest. Mrs. Fisher employed the late C. H. Gleason to represent her interests in the matter. M. Gleason brought a suit against the town board of the township of Grand Rapids for a mandamus to compel that body to restore to Mrs. Fisher the amount she had paid the town collector on account of the assessment that had been levied on her property. Several years passed before the case was finally settled in the court of last resort by an order in favor of Mrs. Fisher. Gleason proved that the township assessment roll was illegal. Mr. Gleason also brought suit against the township of Grand Rapids to recover damages alleged to have been sustained by Mrs. Fisher, due to the changing of the grade of the street adjoining her premises and for the destruction of shade trees. He recovered a substantial sum for the complainant.

Mrs. Fisher obtained loans from Dr. John Brady; executed notes and mortgages to guarantee payments when due. Brady's loans in the course of a few years amounted to \$12,000. Mrs. Fisher was unable to pay either the principle or the interest when due and Brady instituted foreclosure proceedings in court. Eventually Brady became the possessor of the property. Friends of Mrs. Fisher proposed to provide funds necessary to pay Brady's claim of \$12,000. "I will not accept that amount. My lawyer, McKnight, says the property is worth \$18,000, and that is my price for it," Brady replied.

Mrs. Fisher, almost penniless, returned to her former home in New York State and a few years later she died.

Arthur Scott White.

Appearances Deceptive.

A handsome tinfoil wrapper doesn't make a bum cigar taste any better.

Firemen Learn About Fire—To Their Sorrow.

That it is never safe to play with fire, because its destructive possibilities cannot be foretold, was forcefully brought to the attention of the fire department of a town in the East. With the idea that the firemen would receive instruction and thus learn how better to combat fires, and also to suit the convenience of the owner, the fire department undertook to burn down a large structure. Many things were learned about fires, but principally that wind causes flames to spread!

As the building in question, a hotel, had been damaged by fire some time ago, the owners decided to pull it down. They found, however, that the cost of wrecking it was excessive and therefore conceived the idea of asking the fire department to burn it for them. This seemed to be a splendid opportunity for the firemen to watch the effect of fire without the necessity of subduing it. As they did not have many opportunities of studying fires it was decided that it would be worth while to undertake the burning, as many valuable lessons might be learned.

All four companies of the department turned out when the torch was applied to the hotel and the men stood at attention while their officers explained how the flames spread from floor to floor, emphasizing the effect of drafts caused by open windows and doors.

All seemed to be going well until the wind commenced to rise, carrying embers to the roofs of two houses close by and causing the flames to envelope two telephone poles. Then the firemen had to work! It didn't take them long to extinguish the roof fires, although this was not accomplished before holes had been burned in the roofs, but the telephone poles were burned through and fell to the ground.

The effect of the fire was felt in that section of the town for several hours. As the poles carried both electric light and telephone wires there was neither light nor telephone service for some time afterward.

Assuming that the firemen took all the necessary precautions of bringing their apparatus to the scene, making hose lines ready at strategic points, having ladders available and members stationed to watch the hazardous places, still they could not prevent damage when the unforeseen happened and the wind began to rise. Fire is an undependable element, with which it is unsafe to take chances—even when the fire department is present.

Woman's Wonderful Wisdom.

Hubby: I can't raise \$100—that's all there is to it. I received a notice this morning from my bank about being overdrawn.

Wifey: Well, can't you try some other bank? They can't all be overdrawn.

We Know That Drug Store.

"That ain't no sandwich. There ain't nothing in it."

"Sure it is. It's a Western sandwich—two hunks of bread with wide open spaces in between."

FINANCIAL

Review of Business Conditions in Michigan.

The general business of country is proceeding at a good rate. Industry is taking the lead and is being followed closely by trade, though its normal movement for the past month has been retarded to some extent by the cool, wet weather.

While it is quite probable that some major lines will soon slacken their present rapid pace, and that other lines will slow down as the hot weather approaches, there is nothing discernible at the present time that would indicate an extraordinary change in the business trend in the near future. The stringent credit situation still continues to be the principal obstacle blurring the outlook for the latter half of 1929. Another unfavorable factor is the decline that has been taking place in the general level of commodity prices.

After showing for eight months unfavorable comparisons with the corresponding months of a year ago, the building industry is again experiencing exceptional activity. Building construction and engineering work contracted for in April in thirty-seven states East of the Rocky Mountains, according to the F. W. Dodge Corporation, totaled \$642,060,500. This figure was almost equal to the amount contracted for in April last year when new construction established a new high record for that month.

Foremost among the elements of strength in the industrial situation are the production of steel and automobiles. Steel ingot production in April amounted to 4,938,025 tons, which was only 120,233 tons below the record output of March. Progress is being made in curtailing excessive production in the petroleum industry. Sales of department, chain and mail order stores in April showed substantial gains compared with the same month last year. Industrial employment is large and wages are the highest in two years. The agricultural situation continues good despite the falling off in prices of some farm commodities, notably wheat. Earnings statements of numerous large corporations in many lines are highly satisfactory. The copper situation is on a better basis.

Total exports for the first four months of this year aggregated \$1,846,658,000 as compared with \$1,567,118,000 in the same month last year. Revenue freight loadings for the week ended May 4 exceeded the million mark for the third time this year, and showed an increase of 72,139 cars over the corresponding week last year and 25,431 cars above the same week in 1927. Although the number of insolvencies in April were larger than in the same month last year, due to the failure of numerous small concerns, the total liabilities were substantially smaller.

General business in Michigan, according to reports received from 109 bankers and business executives, continued on a high level during the past month. The automobile industry is still leading all other lines. Metal working plants generally are doing a

large volume of business—gray iron foundries and machine shops being exceptionally busy. Chemical plants are more active than at any time in their history. Electrical refrigeration factories are running at capacity. A high rate of activity prevails in radio, stove, farm implement and machinery, cereal, adding machine, electrical appliance, and pharmaceutical plants. A healthy state of business prevails in the Upper Peninsula as a result of expanding operations at the iron and copper mines. Paper manufacturers report some improvement. A better tone is noticeable in the furniture industry, particularly at Grand Rapids where the May market has brightened the outlook for the next 60 days. There are indications, however, that seasonal slackening will soon take place in several lines of manufacturing.

April production of American cars and trucks, as estimated by the National Automobile Chamber of Commerce, amounted to 633,424 units, a new high record. Thirty per cent. of this number was produced by the Ford Motor Co. and 35 per cent. by the General Motors Corporation. Total production for the first four months of this year amounted to 2,178,957 vehicles, also a new high record. While it is expected that the output in May will show some decline from the April figure, schedules now in effect indicate that more units will be manufactured this month than in any previous May. Parts and accessories plants are maintaining the record-breaking schedules established early this year.

Workmen, skilled and unskilled, in Michigan are well employed. There is a marked shortage of machinists and molders. Road construction, farm, and other outdoor work have absorbed a large number of workers. Employment in the manufacturing industries of Detroit is highly satisfactory. Flivver employment is not far from the peak reached last February.

Electrical energy consumed by Michigan's manufacturing plants in April totaled 232,894,000 kilowatt hours, a gain of approximately four per cent. as compared with the preceding month, and more than 33 per cent. above the amount consumed in April last year.

Navigation on the Great Lakes is now in full swing and anticipations of a record year in shipping are high. Traffic passing through the Sault canals in the latter half of April totaled 4,405,916 tons.

Building permits issued in twenty-two of the principal cities in Michigan in the month of April had a total value of \$26,269,680 as compared with \$17,113,614 in March and \$18,824,021 in April, 1928.

Weather conditions during the past few weeks have retarded farm work in most parts of the State. Frosts have injured strawberries, cherries and other fruits in some sections but not to any serious extent. As a whole, the agricultural outlook is fair to good.

Retail and wholesale distribution have been holding up well despite the unseasonable weather. Most lines are enjoying a larger volume of business compared with this time a year ago.

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Collections are also better than they were last year. Dry goods, paper, builders' and general hardware, electrical supplies, shoes, drugs, and bakers' and confectioners' supplies are making the best showing, while men's wear continues to lag. Trade prospects in Michigan are brightened by the outlook for a large tourist and resort business. Wayne W. Putnam,

Director Public Relations, Union Trust Co., Detroit.

Industrial Production Stands Above Year Ago.

For the fourth month in succession the country's volume of industrial production has mounted to a new high for any similar month in previous years although at 128.7 in April Standard's index fell fractionally from the March peak.

How impressively the flow of industry is rising as time goes on is revealed in a comparison of production with levels of a year ago—the new record for April stands 9.5 per cent. above that month last year. And except for occasional moderate setbacks the trend in industrial production for this country has been persistently and substantially upward since the end of 1927. At that time production was running around 110 as measured by Standard's index.

When the index for last month is broken into its component parts the showing becomes even more impressive for it reveals an improvement that is general. As was the case earlier in 1929 the April gains reflect increased activity not in one or two industries but in a long list of important groups. Last month's index of pig iron production rose to 124.8 from 107.7 a year ago and steel to 141.5 from 128. In each case the new figure represents a high not only for April but for any month on record. Motor production last month rose to 208.4 from 134.4 a year ago, tires to 173.8 from 157, cotton to 123 from 101.1, silk to 159 from 141 and electric power to 182.8 from 165.4.

Yet it would not be accurate to say that this improvement in business is universal for among the important industries that fell behind their positions of a year ago are shoes, lead, paper and meat packing. In the present period of business expansion, as in every prosperity era of the past, certain industries for one reason or another find themselves in the valley instead of on the mountain top but in recent months the majority have been able to report progress.

That the country can scarcely expect to maintain a rate of improvement like this for the remainder of the year is a reasonable conclusion when proper consideration is given to the data. First it must be remembered that all of the advantages in the 1929 comparisons so far have been in favor of the current year. The active production records of early 1929 have been set against a period in 1928 when the wheels of industry were not turning so rapidly. It was not until the second half of last year that industry found its pace. Consequently even if industry maintains its present rate the comparisons during

the next six months will not look so good relative to 1928 as they have in recent months. Secondly with industry turning at a record rate it seems reasonable to suppose that a recession even though moderate is a possibility to be reckoned with as the seasonal forces relax. Paul Willard Garrett.

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Utility Bonds Put Above Rails.

An investment plan for banks prepared by the Northern Trust Company, Chicago, outlines a program that is useful for all security buyers interested in bonds as well as for bankers.

The plan suggested contemplates three divisions of reserve resources, divided on the basis of 40 per cent. in deposits, cash, commercial paper, Government bonds, etc.; 35 to 45 per cent. in loans and 15 to 25 per cent. in bonds. A division of bonds is suggested on the basis of 40 per cent. utility issues, 25 per cent. in rails, 15 per cent. in industrials and 10 per cent. each in municipals and foreign bonds.

On the basis of marketability a division is suggested of 40 per cent. very active, 35 per cent. active and 25 per cent. fairly active.

The suggestion favoring public utility obligations above rails is interesting as showing a more definite trend in recent years. On the subject of utility bonds the bank says:

"The bonds of public utility companies supplying basic necessities—water, gas, electricity and telephone service—rank high among investment securities. State supervision, cash business, small inventories, employment of little unskilled labor and steady growth in demand for services rendered are big factors in accounting for the stability of earnings and small investment risk shown among public utility companies over a period of years.

"Other important considerations are competency of company management, duration of franchises and the territory served as regards industrial position and progress.

"At the present time higher yields with satisfactory security and marketability are available in the public utility field than among railroad bonds. Bonds in this group are becoming more popular each year among conservative investors.

"Railroad securities have always occupied a choice position in the eyes of the investing public," continues the comment.

"A very liberal percentage of the investment accounts of leading banks and insurance companies consist of railroad bonds, which further indicates the desirability of this type of investment.

"Like water, gas and electric companies, railroads perform an essential public service and, therefore, are assured of a comparatively stable income; moreover, both the public and private interests are protected by the close supervision of the Interstate Commerce Commission."

William Russell White.
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Is Our Climate Undergoing a Change?

Grandville, May 21—Is the climate of the good old United States in for a change that will seriously affect the raising of food stuffs for the feeding of the people? Some say yes, others say no, that the recent strange cavortings of wind and waters are a mere spasm of nature to catch up with things.

As the old timer said, "I dunno." Surely our late winters have been more snowless than in other days, and our springs and falls very much more wet and chilly.

Even in the far South snow and frost have dropped down in a most unexpected and unseasonable manner. Perhaps the Poles are going to shift and a new ice age will come to the present torrid regions of earth.

Back not so many years ago it was no uncommon thing to see droughty weather even in April and May. I call to mind one spring about a score of years ago when the much needed and usual spring rains did not come. Even the trees of the forest showed the effects of the drought, the leaves yellowing, curling up and dropping in showers to mother earth.

Not until after the Fourth of July did rain come to break the long, dry, hot spell. There's been no such spring since that time. In fact we complain of too much moisture in later years. The deep one time snows of winter have been superseded by rains. What comes in rain will not come in snow.

In logging days the snow was very much needed, and even now the wheat fields of the farmer are very much better when covered with a white blanket in the winter months.

Two or three weeks' sleighing is the limit these days. Why is it, and why are our springs so cold and the summers so short? There must be a reason for the change. The climate is certainly changing, whether for the better remains to be seen.

Floods were never so numerous as they have been in recent years. East, West, and South the waters of our rivers overflow their banks and carry disaster to the inhabitants along the same.

Man is a weak and helpless creature in the face of nature's calamities. Modern discoveries, while they have brought new fields of endeavor, have in a measure increased the fatalities of storms and other catastrophies. We are certainly experiencing a change even in the workings of nature that may well urge the inhabitants of mother earth to sit up and take notice.

A few years ago, when disastrous droughts afflicted our land at different seasons of the year, it was said that these conditions had been brought about by the cutting away of our forests. The draining of our swamps as well as slashing away the timber growths led to the drying up of our lands which the natural growth had made possible.

Such arguments are no longer tenable. With our swamps and small lakes drained there come new floods of rain, more severe and lasting than ever were in evidence during the happiest condition of forest growth.

Modern conditions have wrought a change in our climate that it would be hardly possible to describe. With our forests and swamps obliterated there comes mammoth downpours of rain; lakes and rivers run once more to the brim with water from the skies and we wonder what it means.

Too much water is even more destructive than long series of droughts, and there is no way of altering conditions. Man has gone forward inventing new ways to circumvent nature until now, with radio plants the Nation over and electrical devices, we are circumventing nature at its source and bringing about a state of affairs that bids fair to change all our conditions of living.

The upper air is shattered by man's devices until the real honest-to-goodness weather we have been accustomed to for generations has been swept into the discard, and man will of necessity have to accustom himself to the change as best he can.

As a boy I have stood under the burning sun of a late May day and helped the hired man plant corn. Summers then came early and lasted late as they should. Nowadays summer seldom gets here before it begins to regret its coming and backs out before the blasts of early fall and winter.

Although our winters are less severe than formerly they are much longer, trenching on spring and fall to the discomfort of all and the injury very often to farming crops.

The principal change in climate affects both summer and winter. The former is short and cold where once it was hot and not infrequently dry, while the latter, although less severe, lingers in the lap of spring until one wonders if there will be any growing weather at all.

For this flippancy of our weather schedule there is a reason, and that reason has been brought about by man himself. We have ventured into unknown worlds of discovery within recent years, disturbing the upper ether with our experiments until that portion of our world has undergone a radical change in more senses than one.

Undoubtedly the radio has been the greatest single factor in this uncanny disturbance of the workings of natural forces, and we have, in venturing into unknown worlds singed our wings and laid the world open to many changes both in climatic and other respects.

It is said that it is never too late to mend. Would it not be well enough for man to cast a backward glance over his latest escapades and take note of how he pursues his further investigations into Nature's air chamber?

Old Timer.

Target Practice of Uncle Sam's Navy.

Los Angeles, May 16—Just for a flyer I accepted an invitation from Capt. McGrath, of the U. S. coast guard tug, Romancer, for the Government testing grounds off Point Firmin, near San Pedro, yesterday, to witness the semi-annual target practice of Uncle Sam's navy. Such a noise, but it was really worth while. Force battle practice, supreme tactical effort of the dreadnaught class, was what they called it, but it was really a combination of the seasonal practice and a farewell to Admiral Wiley, whose blue flag was flying over Pacific waters for the last time, he having been placed on the retired list. Every last man of them was trying to show "Uncle Hank" some good shooting. The targets were some 13,000 yards distant, approximating seven miles, but the accuracy of the shots was little less than marvelous. Behind the guns of the dreadnaughts' main batteries turret crews worked swiftly and quietly, throwing one-ton projectiles and huge bags of powder into the open breeches, to stand aside with a fleeting air of being bored, as the seventy-ton monsters recoiled back into their carriages, salvo after salvo, only to leap forward instantly to the loading process once more.

Inside the turrets, the crashing rumble of the fourteen or sixteen inch salvo is but one item in the pandemonium, the rattle and crash of elevating and training motors, the roar of air lines, the smashing of powder and shell elevators, the flash of ready lights and the crew of marines handling the giant guns and ammunition as though they were toys devoid of all harmful possibilities. On down through the loading and shell decks, this marvel of co-operative action kept on to the magazines, sailors passing along shells and powder, without conversation, as

though they were born to the business.

On down to the engines and fire rooms, watching valves and dials; in the plotting room, officers, coatless, feverishly working up the range data on plotting boards, sailors with headphones glued to their ears, singing out the results of each shot as they come in by radio from the target planes hovering above them, all savoring of the marvelous, and a busy and exciting two hours for the innocent bystander who would be willing to give up his shoes to be far away from such prodigious excitement.

Among the ships in action were the California, West Virginia, Maryland, Colorado and Tennessee, in the van of the Mississippi, Idaho and the Texas, the latter being the flagship of the fleet. It is difficult to realize the ease with which these giants are handled and maneuvered to meet the contingencies of each phase of the action in the smoke and confusion of gunfire.

Battle flags flying from their masts, red action flags at the yardarms and changing signal hoists going up and down constantly, the long gray line of dreadnaughts certainly presented a stirring picture in the various phases of the action, flame and smoke bursting all down the line as they tore through the blue water. There are many parts of the picture of a fleet in action which must be seen to gain a true idea of the great spectacle; destroyers dashing through the speeding battleship column, spotting planes being catapulted from quarterdecks, squadrons of planes leaving the aircraft carriers and filling the sky.

With a dozen targets in sight, known as enemy ships, in the midst of this inferno of thunder and flame one ship's shooting was so good that she cut half of them adrift, so that when the three rear ships closed the range and opened fire, only three of the so-called enemy ships were left to answer at roll-call.

Again enormous water-spouts smothered these targets and as soon as the smoke cleared away nothing was to be seen but bare poles, so to speak.

It was a great day for your Uncle Dudley, but having my own choice at the next exposition I shall remain on terra firma, at Point Firmin, from which locality I witnessed a similar exhibition last fall. When the ear specialist gets through with me I will possibly be somewhat near the mental condition from which I suffered before this all happened.

Frank S. Verbeck.

Paper Profits.

The woman who knows everybody asserts that most of her friends are losing money in the stock market, these days, faster than they made it a year or so ago. "What's more," she says, "a lot of them spent their paper profits before they took them. Miss X, for example, went to Europe. That cost her a pretty penny. When she got back, she bought a grand piano. Another thousand dollars. Now she is wondering how she is going to pay her rent."

BANK FIXTURES FOR SALE

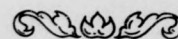
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It goes without saying, that the great majority of retail merchants carry insurance in some measure upon their places of business. In fact, the majority of prudent business men look upon insurance as a necessary overhead, that could no more be done without than could rent, heat, light and water.

However, it matters little how much insurance a merchant may carry if he fails to comply with the terms of his policy, and thereby renders it void. And, in this connection, a very important feature of the majority of policies covering merchandise, is one that renders the policy void if the property is encumbered without the consent of the insurance company.

Provisions of this character are usually upheld by the courts, and a clear violation thereof may result in loss of protection for the merchant. The application of this rule, and the possible danger to a merchant in overlooking it, may be illustrated by a brief review of a case of this kind.

In one case of this kind, a retail merchant secured a policy of fire insurance covering his stock and fixtures. This policy, among other things, contained the following provision:

"This entire policy, unless otherwise provided by agreement endorsed thereon or added thereto, shall be void if the subject of insurance be personal property and be or become encumbered by a chattel mortgage.

Thereafter the merchant placed a chattel mortgage upon the property in question to secure an indebtedness of \$3,500. This mortgage described the property in detail, and was given without the knowledge or consent of the insurance company.

Following this the merchant suffered a loss by fire in the amount of about \$2,000, and sought to recover under his insurance policy. At this point the insurance company learned of the chattel mortgage on the property and denied liability by reason of the fact that it had never consented thereto, and pointed to the provision of the policy quoted heretofore.

A dispute followed which culminated in the merchant filing suit on the policy. Upon the trial of the cause, the lower court rendered judgment for the merchant. The insurance company appealed, and the higher court in reversing this judgment, and in ordering judgment entered for the insurance company, in part, said:

"There is no question that under the law of this state when a policy of fire insurance contains a provision of the nature above quoted, and substantially all of the property covered by the insurance policy is encumbered by a chattel mortgage, the policy is void and the insurer can set up the encumbrance as a good defense in an action to recover it.

"For the foregoing reasons, we hold that the chattel mortgage in question was valid and an encumbrance upon the personal property insured, and therefore its existence was a good defense in an action upon the policy.

The judgment of the superior court is reversed and the cause remanded, with instructions to enter judgment for appellant." [insurance company]

As noted in the beginning, the usual run of insurance policies covering stocks of merchandise, in common with other personal property, carry provisions against encumbrances such as chattel mortgages. The reason for such terms being, that changes in ownership or interest of insured property may increase the risk, and insurance companies demand to know of such changes, in order to determine whether or not the risk shall be carried.

In ordinary situations, an insurance company will not object to the placing of a mortgage on property covered, and as a general rule it will consent to such an encumbrance as a matter of course. However, where the right is reserved to be informed of the placing of a mortgage on insured property in a policy, it is up to the merchant to see that this consent is given on penalty of rendering the policy void.

The foregoing point of insurance law is frequently overlooked by business men in general, and has been the cause of a great amount of litigation. And, for the most part, litigation that might have been avoided had the plain terms of the policies involved been followed with reasonable care.

So, to conclude. Where a merchant desires to raise money by placing a mortgage on his business, or takes any other change in the ownership or interest in his business, he should inform himself how this may affect the insurance carried. And, if his policy contains a provision against encumbrances, and its ten to one it will, he should for his after protection obtain the proper permit from his insurance company before closing the transaction.

Leslie Childs.

Idaho Calls Halt To the Cigarette Criminals.

Careless criminals who cause fires in forests by tossing lighted cigarettes from their automobiles into the brush along the roadside have done so once too often. The Governor of Idaho recently signed an act making it a criminal offense to throw lighted cigarettes from automobiles. It is hoped by the members of the Idaho legislature that this new law will reduce fire hazards in forests.

When one considers the rate at which our supply of wood is being diminished by forest fires, and the economic value of lumber to the entire country, even the careless smoker should appreciate the necessity for extinguishing his cigarette before discarding it.

Seemingly, a bill of this nature is required in almost every state with large forest areas, as thousands of fires are caused in this way. In fact, careless cigarette smokers need to be curbed everywhere, judging from the amount of property burned up annually by the fires they cause. The Actuarial Bureau of the National Board of Fire Underwriters reports that the annual loss from the careless use of matches by cigarette criminals totals almost \$30,000,000.

Phone

Automatic 4451

WHOLESALE FIELD

SEEDS

Distributors of *PINE TREE Brand*

ALFRED J. BROWN SEED COMPANY

25-29 Campau Ave., N. W.
GRAND RAPIDS, MICHIGAN

TIME IS GETTING SHORT —MAKE YOUR RESERVATIONS NOW!

If you haven't got your reservations yet for the N. A. R. G. Thirty-second Convention at Portland, Oregon, don't delay another day.

You can't afford to miss this fine vacation. By traveling on one of the special grocers' trains, starting from all important centers of the country (at special tourist rates), you get the chance of a lifetime to see all the great American sights you've always wanted to see. There will be all sorts of social activities, and above all—the convention itself, from the 24th to the 27th of June inclusive, where you'll meet all the fine folks of the grocery business, and learn to be a better grocer by the exchange of ideas.

Get in touch with your local transportation chairman. You make reservations through him. He will tell you all you want to know.

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**THE GRAND RAPIDS MERCHANTS MUTUAL
FIRE INSURANCE COMPANY**

320 Houseman Bldg.

Grand Rapids, Mich.

THE LOUISVILLE SURVEY.

How It Will Alter Present Distribution Policies.

The great amount of interest announcements of the Louisville Grocery Survey have aroused unquestionably indicates the value of the final report. But all the work and expense involved will be a poor investment unless leading manufacturers, wholesalers and retailers promptly apply the facts and information to solving their distribution problems. When the report is published only a very small part of the purpose of the survey will have been accomplished. Already, several members of the distributive groups who have taken part in the work have used the findings to reduce expenses and improve service, and their experience proves the inestimable value of economies which can be achieved generally in food distribution, if an adequate program of application and demonstration is formulated and widely accepted.

Although the survey will not be completed for several weeks, many factors of such a program are clearly indicated. Perhaps it is just as well that publication of the report has been delayed through lack of funds and other handicaps. We had hoped to publish it in May, but it will not be possible to get it out before July, from the present outlook, and in the meantime we need the best thought in the entire industry of distribution to aid us in finding the correct answer to a serious question, and in formulating a program both practicable and acceptable.

The question deals with the propriety of naming various brands of grocery products found in stocks of both wholesale and retail dealers. A principal feature of the survey is the isolation of every cost factor in the movement of items from the factory to the consumer. We had intended to name items in the report; but, while this is best from the retailer's point of view, there appears to be a number of valid reasons why it should not be done.

Aside from the interests of the industry, there is no reason why the brands cannot be named. The report will be published by the survey organization, and its publication will not be governed by the regulations of the Department of Commerce. Although the part taken by the department has been indispensable, the survey is distinctly a Louisville project, and we are anxious to publish the report in a form which will make its findings readily available to the largest possible number.

It is unquestionably in the interest of the retailers to publish the brands. If code names or numbers are used more or less confusion will result, and it is likely more retailers can be induced to apply the findings if they are expressed in familiar terms. However, several manufacturers have objected to publication on the ground that the information, if apparently detrimental to certain products, may be used unfairly by competitors.

There are logical arguments for and against the publication of brands, and

we realize that there is danger in establishing a precedent which may be harmful. We understand similar surveys are being planned for other industries in other cities, and because much of this work will follow the lines of the Louisville Survey, we do not wish to establish a precedent objectionable to any class of distributors.

The campaign of education and of demonstration which must follow the survey, if the findings are to prove of value, demands close, enthusiastic co-operation. If it is decided publication of the brands is essential, we feel sure manufacturers will withdraw their objections. On the other hand if publication promises serious harm to any individual manufacturer or class, we shall have to find a way to overcome the resistance that the use of code names may create. Frankly, at this time, we do not know how to decide the question fairly, and it would be helpful if the Tradesman would ask for and against publication of brands, that we may have an unmistakable consensus on which to base our decision.

At every step of the survey, and throughout preliminary work, the necessity for complete co-operation between the manufacturer, wholesaler and retailer has been evident, if the major problems of food distribution are to be solved. For a number of years our local retail grocers' association, of which I am also secretary, spent a great deal of money and effort in attempting to relieve our part of the industry of unnecessary cost burdens. Everywhere we turned, we found our problems originated or were reflected back somewhere along the channel of distribution, and we did not accomplish anything worthwhile until the Allied Food Committee was organized. This committee consists of five food manufacturers, five wholesale grocers and five retail grocers, and its various activities finally resulted in projects leading to the survey.

One of the best illustration of the necessity of co-operation is furnished by details of the survey dealing with the small retailer who, because he cannot obtain enough volume to meet his expenses, is a failure before he buys his opening stock. For twenty years or more, we have known retail grocers of this class are responsible for a large part of waste in food distribution, and we blamed wholesalers for putting them in business.

Before the survey was started we knew an average of approximately thirty-two retailers of groceries set up business every month in Louisville, and thirty failures occurred during the same period. We hoped that our city would show up better than others in this respect; but the survey discloses that about 27 per cent. of all our independent retail grocery stores are doing less than \$5,000 a year, and this is about the average percentage for all cities.*

The business of these dealers is the result of the fallacy that large volume is profitable at any price, and that a multiplicity of outlets is necessary to large volume. Soon we shall have the facts and measurements to show the

amount of useless expense and waste for which this class of dealer is responsible, and just what the business costs the manufacturer and wholesaler in terms of higher prices. I am sure we shall be able to prove both stable volume and profits depend, not on a multiplicity of retail outlets, but on intelligent retail store management.

From the point of view of many wholesale grocers some distributor will be willing to supply this class of retailers, and they decide that they might as well take the business. Unwarranted fear of competition drives them into uneconomic selling, and belief in the necessity of large volume encourages them to take unsound risks. Quite naturally, their losses must be absorbed in their general pricing and are finally paid by the public.

The manufacturer's contribution to the condition is due very largely to forcing goods on wholesalers by means of special quantity discounts, free deals and other selling schemes. Many manufacturers are evidently so intent on securing large volume that they lose sight of the fact that the wholesaler is a distributor, and not merely a buyer, of their products.

Unless I am mistaken, the survey will prove every manufacturer in the food industry can build his business and profits permanently only by promoting an uninterrupted flow of distribution, and not by selling large quantities of his products to individual buyers. The survey will also show the extent to which the small, unsuccessful retailer contributes to the demoralization and unnecessary expense of distribution by retarding the steady flow of products and creating sales resistance for both manufacturer and wholesaler. It will also reveal facts whereby the wholesaler can identify the very small percentage which has a chance of success, and indicate the means whereby the small dealer who is properly equipped may be aided to develop a useful and economical outlet.

It is obvious any adequate program of demonstration must be concerned with this problem of the small, unsuccessful retailers, since we have established that they offer the successful retailer of foods the most demoralizing competition which confronts him. In a measure, the competition of chain stores is shown to be a blessing, for it has compelled intelligent independents to study their business and improve their methods; but the competition of the inefficient, unsuccessful small retailers cannot be met.

As an indication of the losses created by encouraging a multiplicity of small stores, we found in one instance manufacturers and wholesalers were spending \$7.50 per day soliciting a grocer whose average daily purchases were only seven dollars. When spread over the number of salesmen who called each day on this retailer, the losses seem trivial; but when the many thousands of such stores are solicited, as compared with the number of successful stores, the loss mounts to a staggering total. We believe manufacturers and wholesalers have paid little attention to eliminating this loss because it has been a vague item spread

over general selling expenses. But soon we shall have facts on which to base accurate estimates, and I am sure the result, when set forth in red ink, will be so convincing that manufacturers and wholesalers will set to work promptly to solve the problem.

In framing our program, it is not our purpose to put out of business any individual or group. I am sure every one of the 150 executives of food concerns, Government specialists and others who have worked to make the survey a success, would like to see a large percentage of the small merchants grow rapidly into successful retailers; but the survey has shown that all but a very small percentage are doomed to failure. The condition they create, if merely let alone, will correct itself in a few months or a year or two. It is only necessary for manufacturers and wholesalers to recognize the value of the facts revealed and to modify their policies and selling methods to prevent a repetition of the condition.

Another important revelation is that the intelligent retail grocer who is a good business man is in much better condition than we thought. Undoubtedly, establishment and dissemination of facts regarding better stores will tend to change the policies of many manufacturers, modifying selling practices to eliminate conflict with the profitable distribution of food products through the independent channel.

The condition of the average well-managed independent grocery clearly indicates the independent channel will develop on a sound economic foundation in the future, and that chain and independent stores appeal to different and rather well-defined classes of trade. The survey includes retail stores of all sizes and classes, in a variety of neighborhoods, but since the investigation was limited to twenty-eight stores, it included comparatively few of the best class. However, as a preliminary effort, last summer, the Allied Food Committee requested fifty selected independent grocers to give a statement of the volume of their business for July, 1927, as compared with the same month last year, and in every case but one they were found to have increased their volume.

One outstanding retail grocer whose store was among the first to be surveyed, made approximately \$12,000** during 1928, in a medium-to-poor neighborhood, with less than \$135,000 as his total volume for the year. He had about \$6,000 invested in fixtures and equipment and \$3,200 represented his liquid capital. His rate of turnover equaled the best record made by any chain organizations, so far as we have been able to learn, and he was able to beat chain prices on many of his items.

While, as yet, there are few independent retailers in this class, the record of his business shows what can be accomplished. Therefore, an important part of our future program should be the broadest possible dissemination of the records of such stores with explanations of methods used. It is impossible to overestimate the value to manufacturers and whole-

salers of encouraging intelligent men with sufficient capital to enter the retail grocery business, and for this reason it is essential that our program include the widest publicity to findings of the survey.

The consumer survey, which will complete the investigation and which is now well started, will require about three weeks. Our final inventory of the last retail store on the list is scheduled for May 7, and it will then take several weeks to complete estimates and totals, average and analyze the figures and print the report.

The report will run, I think, into between 150 and 200 pages, and we shall send copies to the business press and all important newspapers. Printed copies will also be sold at a nominal price.

Undoubtedly the report will contain a great deal of information of importance to the manufacturer on packaging, selling, distributing and advertising. It will also present much information to aid the wholesaler in introducing more economical methods. But we cannot emphasize the fact too strongly that, as far as the entire food industry is concerned, the findings will merely furnish a comprehensive statement of symptoms and a diagnosis of the condition of food distribution—nothing more.

So far as the difficulties and problems of the independent retailer are concerned, we have found that most, if not all, must be simplified and solved in the upper strata of distribution. Most of them must be solved indirectly; the retailer must be furnished with the means by manufacturer and distributor.

The program should be one of reconstruction in the light of the findings, and the Allied Food Committee realizes it must have the co-operation of the best food interests in using Louisville as a laboratory in which to determine the best methods of solving the problem of food distribution.

Our second proposition is the appointment of a National committee from various factors in the food industry to counsel and work with the Allied Food Committee on such details as: Interpreting the findings of the survey and extending them to a Nation-wide movement; reporting the project to the entire food industry; determining what measures may be taken to correct wasteful practices, which of the old and new methods should be adopted as standard practices; and working out corrective measures and conducting experiments in all the distributive factors in Louisville.

The national committee is a necessity, and a plan for financing it at once should be made, the allied body believes. Shirley E. Haas, Secretary Louisville Grocery Survey.

Where Big Credit Losses Occur.

To assume the position of a banker in the mercantile field is to court trouble, increased overhead, and abnormal credit loss.

In the period often referred to as "the good old days" it was the habit, yes, the policy of wholesalers to, in many instances, finance the retailer by

carrying his account without regard to terms. Such accounts were gradually transferred by virtue of the time involved from a mercantile credit to a capital loan. When this stage had been reached the position of the wholesaler was more in the category of a partner than a creditor and for that reason he was helpless so far as doing anything about it without destroying the business and facing a large credit loss was concerned.

When you stop to think about such "capital" accounts having been carried without interest charges for the time involved beyond customary terms, six months, a year, or more, it is difficult to discover any logic or sense for doing that kind of business. The cost of borrowed money, or capital diverted for carrying past due accounts, at six or seven per cent. per annum compared to a possible net profit on wholesale volume of only a fraction of that percentage should be sufficient reasons to discourage the practice.

Even though interest is charged the dealer, as an offset to the cost of bor-

rowed money for that purpose, do such accounts taken as a class pay an actual net profit over a period of, say, five years, or time enough to involve varied business conditions?

Experience would dictate the big word "NO" with emphasis!

The weak points in this class of accounts could possibly be attributed to the following:

1. Lack of capital.
2. Frequent inexperience in business and finance.
3. Inability to procure bank credit.
4. Limited buying power.
5. Loss of cash discounts.
6. Interest on past due payables.

Under such handicaps a merchant must have unusual ability to succeed. If he is compelled to pay interest on the major portion of invested capital by virtue of loans (mercantile or otherwise), and the possibilities are for only a fair net profit from the business, his opportunity to pay off the principal with any degree of speed is impossible.

The usual result is a discouraged

debtor, a bad account for the wholesaler, and sooner or later a liquidation.

There are, of course, many exceptions. However, an analysis of this class of accounts by any wholesale firm would, undoubtedly, show up "where the big credit losses occur."

I have written this article somewhat in the past tense as if credit men had found the error of their ways, and I believe in a measure that is true. The educational work of the National Association of Credit Men has accomplished remarkable results in teaching the true basis for credit exchange.

In the past credit men have actually contributed to the failure of merchants through greed for volume irrespective of sound principles. The price has been high, the moral effect bad, but we are learning how to improve.

F. S. Walden.

No matter how bad a man is wife firmly believes in his good intentions.

Don't think because the mule takes to his heels that he is a coward.

Your
wife
can show
you . .

SWANS DOWN advertising is telling women that Swans Down is the perfect flour not only for cakes, but for pies—waffles—muffins—biscuits and cookies. This important news is going to increase Swans Down sales—and your wife can show you why!

Ask her to make you a Swans Down pie, and you'll taste the lightest, flakiest pie crust that ever came to your table! Put in your bid for Swans Down muffins and biscuits, too . . you'll find them

extra good, and you'll ask for more!

All these new uses of Swans Down mean more frequent use of this product and every other baking ingredient you sell! Remember — each package of Swans Down sells, on an average, \$3.60 worth of other profitable materials. Remember that Swans Down itself is, pound for pound, about *four times as profitable as ordinary flour*. Use your displays and make the most of the advertising!



SWANS DOWN
CAKE FLOUR

IGLEHEART BROTHERS, INC., EVANSVILLE, INDIANA

Established 1856

DRY GOODS

Michigan Retail Dry Goods Association.
President—F. H. Nissly, Ypsilanti.
First Vice-President — G. E. Martin, Benton Harbor.
Second Vice-President—D. Mithlethaler, Harbor Beach.
Secretary-Treasurer — John Richey, Charlotte.
Manager—Jason E. Hammond, Lansing.

Manager Hammond Swings Around a Circle.

Lansing, May 21—A trip to Owosso, Flint and vicinity during the stormy weather of week before last was productive of some good results. One stormy day was spent dodging the rain and snow, going from store to store among our Flint members. It was just ten years ago this identical week when we went to Flint to solicit members and were rewarded by having eight new ones added as a result of a day's work. These stores are nearly all on our membership list at the present time.

At the Smith-Bridgman store we found Glenn R. Jackson fully recovered in health and radiating good cheer and sunshine among the people of the store. We missed the genial face of our old friend, Pontius, who retired from the organization a few weeks ago.

At the O. M. Smith store we found Jay Thompson, formerly of Bay City, in charge as manager. We commend the judgment of the organization in securing Mr. Thompson for this responsible place.

A visit at the store of our director, H. N. Bush found him as usual at his post of duty. We consider this store a successful one and always receive benefit by advice from Mr. Bush. He was busy with a local committee having to do with a proposed store closing proposition. Mr. Bush is interested in the subject of calendar simplification and at his request I have secured a lot of literature for him to use among his merchant friends. He is as loyal as ever to our insurance company.

Enjoyed forming the acquaintance of new manager of the Rosenthal store, Harry Grossman. This came about through an introduction by Max Fischgrund, the proprietor of the Vogue store. We believe Mr. Grossman is a very substantial addition to the dry goods men of that city. We received his assurances of co-operation and good will.

We regret the absence from their stores of Phil Goodman, of Goodman's Ready-to-wear and W. S. Hastings, of North Saginaw street. Mr. Hastings is in the North repairing his summer cottage.

The Ryckman store, on North Detroit street, with Mr. Ryckman, son and daughter, gave good reports of their business in that section of the city. There are other outlying stores in Flint that should be solicited for membership in our organization. We ask our Flint members to put names on the list to receive a call from us.

Calling on the Seitner Dry Goods Co., I enquired if Mr. Seitner was in the store. The answer was "Which Mr. Seitner?" I discovered that three or four members of the family were a part of the organization. We found the head man and he was very friendly and cordial. We always enjoy going into the Seitner stores. They are full of merchandise and generally full of customers.

In Ferris Brothers store, an optimistic atmosphere prevailed. Although the day of our call was "Suburban Day," on account of the cold weather the stores were not crowded.

The ready-to-wear stores of Cope land and Raphael are doing a good business. Both of these stores should belong to our organization.

Leo E. Travis, at Flushing, is moving along in the usual way in his store. He gives a cheery greeting and optimistic account of some of his real es-

tate activities. We wish him success.

At Swartz Creek, E. G. Smith was on the top of a ladder putting shoe stock in position. He is full of enthusiasm regarding the interests of his community, has served with credit on the local board of education and is prophesying good things for Swartz Creek. We believe his judgment is good.

We are not overawed by the feeling which prevails regarding groups of stores called chain stores. Calling at the C. B. Cady Co., store, in Clio, we found a proprietor awake to the interests of dry goods men of his locality and it took only a short time to secure the membership of a man who will be thoroughly interested and loyal. Mr. Cady has interests in stores at Mt. Morris, Columbiaville and elsewhere. Those traveling from Flint to Saginaw wishing to see a real honest-to-goodness small town store will find one here, outside of the center of population, that is doing a good business.

We called at the Mt. Morris store of this organization, but found Arthur Fleetwood, manager, too busy to be bothered. It was early in the evening and men who work in the Flint factories were there buying goods.

Glenn E. Hile, of Midland, has gone with the Freeman dry goods store in Durand. We found him there getting established in business. Mr. Freeman is postmaster and we believe he is a good man to take charge of his store.

On the opposite side of the street is Pemberton's store. We saw the father and son, also Mr. Gowdy, a local manager in the absence of Claude, who also manages the store in Howell. Mr. Pemberton, Sr., has just returned from Florida, where he has enjoyed a comfortable winter. He gave us a cordial greeting and we were glad to see him. Keep your eye on the Pemberton stores.

We had a visit with C. E. Rolland in his store at Fenton. He was in a reminiscent mood and told us of the experiences of his father, who preceded him as a merchant in Fenton recalling the days when Fenton was the terminal of the railroad from Detroit and when real estate in Fenton sold as high as in Detroit. Rolland runs a good store and wisely has laid away some profits in other investments during the years.

Pellett, his neighbor, has forged into the front. He is progressive, interested in mercantile affairs and is always on hand with questions regarding the latest methods of successful dry goods men. Our members should call on the Fenton stores when traveling in that direction. Mr. Pellett seemed disappointed that he had not joined the research class of the University. We have asked Prof. Schmalz's department to communicate with him directly.

On the Pike (U. S. 112, one of the greatest highways in the world between Detroit and Chicago) is located the little village of Clinton. The Clinton Hotel is a good place for tourists. The dry goods store of E. L. Sheehan & Co. is under good management. We enjoyed our call on Mrs. E. L. Sheehan and her silent partner, George L. Kies. Drop in sometime and have a visit with Mr. Kies.

Saline is another town that is being helped by being located on the big highway. Burkhart's store has been on our membership list from the beginning. We always get a friendly greeting there.

We call at the Howell stores so frequently that we almost forget to mention our visits there. G. A. Peirce went there a few years ago and established a ready-to-wear. With Mrs. Peirce they always seem to be doing a good business. They mentioned that they enjoyed their brief attendance at our Lansing convention. We hope they will come and stay through next year.

At the Goodnow store we found both Mr. and Mrs. Goodnow busy with a good bunch of customers. Mr. Goodnow's father years ago conducted a store in Howell and the name is as good now as ever. They always attend our conventions and wonder why some other merchants do not avail themselves of the same privilege.

W. D. Adams, another veteran in the dry goods business has a good store. Call on him. He is located next to the Livingston Hotel.

We are not mentioning any names, but a certain self-satisfied gentleman who inherited his store, tells us that he is "Not interested" in the Michigan Retail Dry Goods Association. Really, he thinks we do not amount to much. Says we spend too much time bothering with the problems of the small merchants, especially trading stamps, patterns, etc. We are going to continue our interest in the merchants in small towns just the same and in doing so appeal to our stronger and bigger stores, to help the cause along, by continuing their membership and giving us the benefit of their influence and support.

A splendid citizen, highly respected in Benton Harbor, died suddenly at his home in March. Mr. Prideaux spoke feelingly of his business and personal relations with his deceased partner. Mr. Rapp was a valuable man in the community—a trustee of the Baptist church for many years, an enthusiastic Rotarian, trustee of the local Y. M. C. A., director of the American National Bank and Trust Co., a member of the Masonic fraternity and a friend of all. We record with regret the loss of such a man from our number and extend to his family our heartfelt sympathy.

At Armstrong's store, in Bronson, we found L. W. Mills, of Lansing, busy assisting Mr. Armstrong with some improvements in his merchandising methods. Armstrong's store is a busy place during the day, but we peered through the windows at a late hour in the evening and saw Mr. Mills and Mr. Armstrong hard at work improving the methods of the Armstrong store.

The local paper gives Armstrong a good writeup and speaks approvingly of an address made by our former President, F. E. Mills, on his recent visit there. A little happiness also greeted us when Miss Jane Ruth Powers, daughter of our former member, R. D. Powers, came in with a husband she acquired in the Sunny South. Miss Powers was formerly employed in the Armstrong store and will reside at Decatur, Alabama.

Jason T. Hammond, Mgr. Mich. Retail Dry Goods Ass'n.

New Collar Helps Shirt Sales.

Styles featuring the so-called Barrymore collar continue leading novelty items in men's shirts for immediate selling. Consumer response is described as good and has stimulated considerable re-ordering by retailers. The collar, which has a broad opening and fairly long points, is being featured in both fancy colored merchandise and in broadcloths. The neckwear trade has been influenced by the trend and has brought out ties that will make a broader knot and thus harmonize with the collar.

Some children of the Boston slums were taken down to the sea, and one little girl sat on the beach looking out toward Nahant, held spellbound by air and sun, water and sky. The social worker asked her to play with the others, but she would not. Then the worker said to her, "Tell me, dear, what are you doing and thinking, that

ATTENTION MILLINERS!

NEW HATS Arriving Daily
GORDON R. DuBOIS, INC.
26 Fulton, W. Grand Rapids
Free Parking



The Choice of Millions because of the Double Flavor



Folks find they can do more with Light House Coffee. Its "double flavor" means a rich substance which goes farther, pours clearer, and tastes deeper.

There is an abundance of soft Mocha essence in every cup.

LIGHT HOUSE COFFEE

NATIONAL GROCER CO

If you want a new treat ask your grocer for

DUTCH TEA RUSK

THE TOAST SUPREME



The Dutch Boy on every package

MADE BY
THE DUTCH TEA RUSK CO
HOLLAND MICHIGAN

you will not join with the others?" Her answer came back from her very soul, "Oh, teacher, this is the first time in my life I ever saw anything there is enough of."

SHOE MARKET

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

Shoes in Spring Colors Make Ideal Displays.

What a blessing colored shoes are to the display man!

He can really do things with a window display now that will make women stop short to look. For instance, take the shoe displays of Daniels & Fisher Stores Co., Denver.

Between the shoe and millinery departments in this store there is no partition, so a wide space was left for an aisle leading back into the ladies' apparel section and show cases serve as a wall. There is just one complete display to a case, and often only one pair of slippers. But with that pair of slippers will be shown all the little accessories to match the shoes.

Take the first show case. Blue is the predominating color. The slippers are of navy blue kid; the hat is a navy blue flexible straw; the purse is of a soft kid like the slippers. Gray kid gloves with a tinge of blue in the gray are laid across the purse, while a necklace of fine chain and a lapis lazuli pendant lies on dark velvet near them. The slippers are placed on a neutral shade of silk hose that match the blue of the slippers and the gray of the gloves, and a dainty chiffon handkerchief for the purse, and a blue and gray scarf complete the display, with a large bunch of crimson costume flowers to add a dash of color.

The second case shows warm shades of brown and tan. The slippers, two pair of different types, are of brown suede and of brown kid. They are shown with light tan colored hose. These were shown at either end of the case. In the center is a small stand over which is draped a dainty golden-tan chiffon handkerchief, and a light brown and tan silk scarf. Around the base of this stand is a long strand of creamy pearls. A brown kid purse and tan kid gloves are on one side, and two groups of cream-colored costume flowers are on the other. To take the place of the hats in this case is an odd flask of perfume on the stand. This is in the shape of a crown and is made of frosted and clear glass.

The last case is a combination of the first two, with both the hats and perfume added to the other items, is another popular color for spring.

Shoes are used in the displays of hats, too, which are similar to the shoe displays. There are large display cases in the main aisle that feature every department in the store. When shoes are featured, they are used in the same kind of a display as in the shoe department, only, at times, other items are substituted. At one time, "going traveling" clothes and shoes were played up. The shoes and hats matched the colored leather over-night bags and silk umbrellas.

They are also featured in the yard goods display cases at times. In this case, the chiffon or satin or whatever

it may be, is draped over a tall rack, and the shoes, hat, purse and gloves, and necklace are arranged on the part of the material on the floor of the case so that the customer can see to advantage just how the accessories match the material.

But however or with what the shoes are shown, they always match or blend in with the predominating color, so that the whole effect is harmonious enough in color to attract the attention of the passerby and hold it long enough for her to see every item.—Shoe Retailer.

Parked Cars Obstruct Fire Apparatus.

Almost daily, firemen in large cities experience difficulty in maneuvering their apparatus around parked cars in heavy traffic sections. This is a serious problem and is attracting the attention of fire and police authorities, who in many cases are planning ways and means to do away with the dangerous practice of parking cars close together. Generally automobiles are parked at the curb with but little space between, with brakes set and doors or transmissions locked. The owners, moreover, are sometimes unavailable for long periods. There is no doubt that this practice constitutes a serious menace to life and property in case of fire.

Oftentimes cars are parked on both sides of the street, close to or even in front of fire hydrants. Only a narrow lane is left in the center for traffic. It is not difficult to appreciate the serious handicap this places upon firemen when they attempt to stretch hose lines and place their apparatus in the most advantageous position.

Should a fire of serious proportions develop it would be necessary to summon apparatus from other sections of the city. At such a time every minute means a great deal in the saving of life and property. With cars taking up all the curb space, traffic could not get out of the way and the approaching apparatus would be forced to operate at a reduced speed, losing many valuable moments before it could aid effectively in combating the flames. A heavy fall of snow would still further aggravate this condition.

The theater hour seems to bring the worst traffic conditions. Many large cities have taken steps to prohibit parking in congested areas, especially at this time. A factor that is proving helpful is the building of multiple-floor garages, with accommodations for scores of cars and facilities for quick handling of both incoming and outgoing machines.

Public streets should not be used as garages!

New Fire Prevention Slogan.

When C. A. Ludlum, Vice-President of the Home Insurance Company of New York and Chairman of a sub-committee of the National Fire Waste Council, addressed that body at Washington, one member said Mr. Ludlum had created a new fire prevention slogan. In the course of his speech he used the phrase "habitually careful," and the member felt that it would be well to emphasize to the entire Nation

the need for "habitual carefulness."

Mr. Ludlum also stressed the thought that carefulness must be taught anew to each generation, providing what appears to be a never-ending job. He said a partial answer

to the problem of achieving fire-safety for America on a permanent basis would be found in building programs which prohibit the construction of buildings unsafe from the standpoint of fire.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

LANSING, MICHIGAN

Prompt Adjustments

Write L. H. BAKER, Secy-Treas.

Lansing, Michigan

P. O. Box 549



SANITARY HANDY PACKAGES
FOR EVERY OCCASION

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NATIONAL CANDY CO., INC., Grand Rapids, Mich.

Always Sell

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"The Flour the best cooks use."

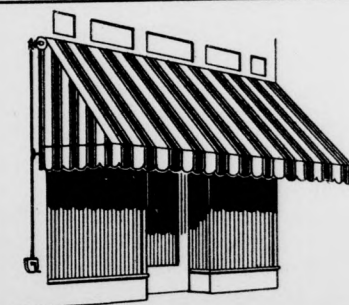
Also our high quality specialties

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Protect
Your Merchandise
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Quality - Workmanship -
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RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President — A. J. Faunce, Harbor Springs.
First Vice-President—G. Vander Hoon-ing, Grand Rapids.
Second Vice-President — Wm. Schultz, Ann Arbor.
Secretary—Paul Gezon, Wyoming Park.
Treasurer—J. F. Tatman, Clare.

Holding the Umbrella For Chain Store Competition.

We all know Manhattan Island is a place apart. Prices and conditions there are not duplicated elsewhere. But everywhere there is an economic limit and that limit is being overstepped daily by individual grocers in New York. The consequences are bound to come. The chickens of overcharge come home to roost sooner or later.

I was astonished to learn last week, from a group of New York grocers, that they commonly get a range of from 16 to nearly 36 per cent. on eggs. No need to give the figures. I computed it right before them, but my caution did not phase them. They held that it was all right to get what they could—"expenses in New York are high, you know."

But to do that is to practice not sound business but opportunism; and business never is built on opportunism. Business is built on a foundation of service logically thought out and decided on. For such service a charge based on accurate figures is imposed on the merchandise. Such charge is correct. It is neither high nor low. On that basis business can be built.

Eggs are a great staple. They move rapidly under consumer demand. There is virtually no sales effort involved. As such, they properly carry a narrow margin. Actually that margin ranges around seven to ten per cent. all over the country. To go on the plan of getting while the getting is good simply results in making opportunity for others to come in, cut under and make fine money on such under-cutting. That is one reason why chains have found such a marvelous opportunity of late years in New York. Grocers have themselves to blame for such rapid growth.

There is not, never can be, objection to salesmanship and intelligent sales strategy in egg sales. Consider Francis Kamper, Atlanta, for example. He buys the best grade eggs. He has to for his character of trade. After he gets them in, he grades them into three lots: Large white, medium white, mixed sizes and colors. By the exercise of such a plan he realizes about 20 per cent. average. That is a fine margin. It is splendid for eggs. But at that, even with his best Atlanta family trade, Kamper knows enough to draw the line at a margin that is sufficient. He would not consider any plan to get 35 per cent., knowing such margin must be suicidal. Because of such intelligence running through the Kamper business, it is immune to certain adversities which are commonly attacking other grocers everywhere.

The same group of New York grocers referred to above told me they realized from 30 to 50 per cent. on perishables—"not less than 40 per cent.

average" was the way they put it. With an expense ratio of around 20 per cent., and stock turn which they stated to me as daily, making liberal allowance for shrinkages, here is from 15 to 20 per cent. net profit on a line which some of them say makes up 50 per cent. of their sales.

It is less reprehensible to get wide margins thus on perishables than on eggs, but here again these men are operating on ground so dangerous that it is unlikely they can continue. Why do men not think of the long run in business?

Men maintain this attitude because of the subconscious thought: "O, what do I care? I'll be in business only ten years or so longer. Conditions will outlast my time."

But the man who takes that stand may find himself badly fooled long before he is ready to quit. The American people are so well provided with money and so accustomed to the best of living that they will pay and pay well for such services as they want, but in the long run they will not pay three or four times the value of such service. This fact will explain in great part why chains have gained all of forty per cent. in New York over ten years ago.

The wise merchant knows that he can expect to stay in business ten years—or two years—only by laying out his business on lines of permanence. There is no other foundation which will endure. And permanence is insured only on a foundation of sound policies, which never can tolerate or include anything like getting while the getting is good, regardless of the continued prosperity of our industry as such.

It is because the British grocer takes the long view that he has survived and survives to-day in face of competition beside which most of what we cope with is child's play. Recently I ran into a small harbor cove in the great Potomac River. The place was a fishing hamlet wherein most fish were turned to fertilizer. The inhabitants were almost all solid black. The general store was primitive in get-up and stock. But we got gasoline from an educated British grocer.

This man wrote a beautiful, characteristically British hand, and recognized my name as Scotch as he spoke in carefully exact English. How and why such a man was where I found him I did not know, but I did know that he was a master tradesman who could make good in any store.

There are intelligent little schemes and plans to help grocers help themselves. One has a red card, about five by four inches, printed with his message. It reads like this: When it rains telephone Smith & Son, Umsteen Blank street. Excellent groceries, full assortment, prompt deliveries, courteous service. Then he inserts certain specials he is pushing.

In the middle of one end is a round cut-out the size of the door knob handle and it is slit on top. Thus it can be slipped over the handle and is stiff enough to hold there securely. Being red, anybody will see it—perhaps

(Continued on page 31)

NEW AND USED STORE FIXTURES

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7 N. IONIA AVE.

N. FREEMAN, Mgr.

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VINKEMULDER COMPANY

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Distributors Fresh Fruit and Vegetables

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

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GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS

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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.



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The Toledo Plate & Window Glass Company

Glass and Metal Store Fronts

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MICHIGAN

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.

Stale Meat Due To Faulty Refrigeration.

We have been asked to state the difference between stale and aged beef and since there may be a possibility of the two being confused we shall try to make the difference clear. Beef is chilled after slaughter until the so-called animal heat is removed and the meat becomes chilled all the way through. This is a very essential process for the meat keeps far better subsequent to this chilling than it otherwise would.

This chilling process is sometimes followed by what is known in the trade as ageing. Beef—and other meats, such as lamb and mutton—is subjected to this ageing process in order that it may be more tender and of better flavor. Some hotels, clubs and similar eating places, as well as some homes, demand meat that has been aged. The process of ageing means in its simplest form placing the meat to be aged on racks in properly refrigerated coolers where the air is dry and left to age for periods from one to as long as six weeks.

Some authorities who have made a study of ageing claim that a dry temperature well maintained around 34 degrees Fahrenheit produces the most desirable results.

During the process the meat may develop some dry mold, especially if the process is carried on over two weeks and if the cooler is not as dry as it should be. The fungus growth probably is not injurious to health, but it has a taste that is objectionable and so the aged meat is well trimmed before cooking. This may be done with a sharp knife in the hands of skillful workmen, care being taken to see that traces along meat seams are entirely removed. Some chefs have had satisfactory success with some cuts—ribs of beef, for instance—by submitting the moldy cuts to a hot flame for a few minutes, thoroughly searing the meat, after which the surface may be removed.

Stale meat is entirely different. Meat that has not been kept under proper refrigeration during holding periods may become stale. In such cases a sticky condition develops and in advanced cases the meat becomes unfit for food. Unless the meat has previously been thoroughly chilled the condition may be regarded as putrefaction and dangerous to health.

When meat is properly aged there is no objectionable odor, while stale meat always possesses such odors to some extent. Properly chilled meat that is only slightly stale may be trimmed and what is left may be in every way fit for food.

Modern refrigeration is proving of great benefit in keeping meat fresh. Most holding places for meat are equipped with artificial refrigeration that provides cool and dry conditions

and meat may be held in such places much longer and more safely than in the old style ice boxes. Few who have had artificial refrigeration care to go back to the former method of keeping food.

Wastes in Business.

When Dr. Julius Klein, of the Department of Commerce, talks of eight or ten billions of dollars as the annual toll of waste in American business, he is undoubtedly contrasting fallible human practice with ideal standards in the conduct of affairs. But there has been no effective challenge of his estimate since he first made it public two or three years ago, in an effort to correct abuses abhorrent to the soul of efficiency; and only good can come of his repeated admonition if it shall have the effect of putting upon enquiry individual business men who are inclined to rail against their evil chance instead of examining their own responsibility for such misfortune as befalls them. Especially if heed is given to what Dr. Klein says about the need of finding out about the facts upon which hope of success is predicated. He enumerates as causes of waste: excessive expenditures in sales promotion without adequate information as to prospects in a given market; unwise credit methods; unfair grading practices of small trading minorities; disorderly marketing, particularly of perishable goods; careless and injudicious procedure in the retail trade; high cost of unsystematic warehousing; extravagant delivery service; ill-judged advertising, and unwise methods with regard to instalments, packing, handling and transportation of merchandise. Not all these factors are within control of the individual. But against most of them the careful merchant, if he will make use of the tools which research and experience have placed at his disposal can put himself on guard. Above everything else his duty to himself is to know what he is doing, why he is doing it, and what definite prospects there are of a favorable issue. Going it blind or ill-informed is the chief general cause of failure or preventable loss.

"Half-Portion Homes" Affect Preparation of Food Articles.

Kitchenette and small-house living habits that call for two-pound roasts and 8c cans of vegetables, as merchandised by retail stores, are making equally great changes in the manufacture of almost every article that goes into the popular "half-portion" homes of to-day.

Hogs are being sent to slaughter three months earlier than they were ten years ago, so that housewives who cook in the dining room and sleep in the living room may buy hams small enough to go into their miniature gas ovens.—N. Y. Journal of Commerce.

When Isn't Spring Lamb Spring Lamb

Why does the average butcher call all his lambs "Spring" lambs and refer to his earliest lambs as "genuine" Spring lambs? How can a Spring lamb be a Spring lamb if it is not a genuine Spring lamb?



PRODUCTS—Power Pumps That Pump. Water Systems That Furnish Water. Water Softeners. Septic Tanks. Cellar Drainers.

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Don't Say Bread
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Surprisingly Low
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The rates quoted are *Station-to-Station Day* rates, effective 4:30 a. m. to 7:00 p. m.

Evening *Station-to-Station* rates are effective 7:00 p. m. to 8:30 p. m., and Night *Station-to-Station* rates, 8:30 p. m. to 4:30 a. m.

The fastest service is given when you furnish the desired telephone number. If you do not know the number, call or dial "Information."



HARDWARE

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

Looking Ahead To the Wedding Gift Trade.

Every hardware dealer gets a certain amount of business from the sale of wedding gifts. The modern trend toward the practical gave the hardware dealer his first opportunity; the growing tendency of hardware dealers to make their stores appealing to women helped attract this business; and the still more recent tendency of manufacturers of hardware lines to combine beauty with utility has made the hardware dealer's appeal to the gift trade still stronger.

Every dealer gets some business in these lines; but the dealer who appeals systematically and intelligently to his public stands a chance of getting a great deal of business.

A first essential is to remember that, though June is the month to appeal most strongly to this trade, it is by no means confined to June. It is an all-the-year-round affair; and there is no season of the year that wedding gifts are not saleable. Moreover, it does not matter in the least whether the lines you offer are timely or not, provided they possess the "gift angle."

June is, however, the "month of brides;" and it is in June that the hardware dealer can make his most effective appeal. A wedding gift display finds a stronger response in June than at any other period of the year. It is the one month when display can be used to advantage; at other times the dealer's appeal for trade must be largely personal and individual.

Before June, however, there are gift opportunities for the hardware store. The purchase of wedding gifts, be it remembered, is by no means limited to the guests actually invited to the wedding. Some thoughtful person invented the "shower" to enable more distant friends to pay some slight tribute to the newlyweds; and as these showers always or almost always precede the wedding, the two or three weeks before June represent the ideal time to cater to the "shower trade."

The modus operandi of the "shower" is familiar to everybody. Some maid or matron invites her immediate circle of friends to a small party in honor of the prospective bride. Each person invited brings some small gift of a specified sort.

Thus there are linen showers, where all the gifts are linen; handkerchief showers; china showers. But the hardware dealer is especially interested in the kitchen shower, where the gifts are the smaller kitchen utensils.

Such showers usually are held in the three or four weeks preceding the wedding itself. So, if June is the month of weddings, May is equally the month of showers for June brides. In the latter part of May and early June it will pay the hardware dealer to appeal very strongly to this trade.

One method of appeal, and the most obvious, is by window display. An-

other is newspaper advertising. A third is by circular letter to a carefully selected prospect list. The fourth and in many ways the most direct and effective is by personal solicitation.

Right now, if you have not already done so, is a good time to put on a window display.

In this connection, bear in mind that the average hostess at such functions is eager for new ideas. Perhaps kitchen, linen or china showers have already been arranged by other hostesses. What variation can she offer that will afford a touch of novelty?

The woodenware shower is a possibility the wideawake hardware dealer can suggest? Supposing a woodenware shower has already been arranged, why not an aluminum shower? Or an enamelware shower? Or an electrical shower? Or even a silverware, cut glass or hammered brass shower? Twenty years ago, the gifts at such events were usually cheap, 25 cents or less; but we live in more expensive times, and with a wider range to select from.

Thus, for an aluminum shower the hardware dealer can offer a wide variety of utensils within the financial reach of the average distant friend of the bride or groom. For an electrical shower a lot of low-priced electrical devices are available—toasters, flashlights, irons, curling irons, and the like.

Your window display should, preferably, suggest two things—the "shower" idea itself, and the numerous varieties of shower to which the hardware store caters.

The centerpiece of your display should suggest the June bride. A dummy figure, with veil and orange blossoms, if possible; or a hoop, padded and covered with gilt paper to suggest a wedding ring. One dealer had such a hoop with a miniature bridal couple standing inside. Another shows a June bride with a parasol over her head and gifts showered from the top of the window, suspended at varying distances by fine wires.

If such accessories are not within your reach, it is always possible to decorate your showcards with June bride pictures, pictures of bridal parties and the like, clipped from magazines. Any little thing of this sort makes your show card more effective.

Show cards might use such legends as "New Ideas in Showers for the June Bride," "Why not an electrical shower?" "An aluminum shower will please her," "A kitchen shower is always popular."

The more inexpensive articles are usually in demand for shower purposes. Sometimes, however, it is possible to get two or three guests to club together in the purchase of a more pretentious article.

Look over your stock and study its possibilities. New ideas in showers may occur to you, which you, in turn, can suggest to prospective hostesses. The hardware dealer whose initiative does not take him beyond the old-fashioned kitchen shower may cater to that alone; but the hardware dealer alert to suggest tinware, enamelware,

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GRAND RAPIDS, MICHIGAN



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Special Reservation Service — "Wire Collect"



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

700 Large Rooms with bath—

85% are priced from \$3.00 to \$5.00

DETROIT-LELAND HOTEL

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

Direction Bowman Management

WM. J. CHITTENDEN, Jr., Managing Director

woodenware, aluminum, electrical and cut glass showers may sell gifts for half a dozen different events for the one bride.

Newspaper advertising, if it is used should follow the same line of suggesting the varied possibilities the hardware store offers. The same is true of direct-by-mail advertising.

Personal effort is usually the most effective means of reaching prospective hostesses and appealing to this class of trade. Here the younger folks on the hardware staff can be very helpful. If you encourage them, they can pick up a lot of information. Train them to be constantly on the lookout for coming weddings, and for the data that will enable the hardware dealer to cater to the shower and wedding gift trade.

Showers and weddings are of course linked; and the information you secure in regard to the first will be helpful in catering to the regular gift trade.

One dealer developed an exceptional degree of alertness on the part of his staff in the gathering of what was really "news." The clerk who heard of a prospective wedding made it a point to secure information as to the names and addresses of the contracting parties, the names of their most intimate girl friends, the date of the wedding, the guests likely to be invited. To intimate girl friends the hardware dealer mailed a list of "Shower Suggestions" with a letter proffering the expert assistance of his staff in the selection of gifts. To other friends likely to be guests at the wedding he mailed a list of gift suggestions.

As previously stated, the average hostess is eager for new ideas and suggestions. One hardware dealer in the course of a number of years and with the assistance of a gossip book-keeper developed a remarkable system of "expert assistance" to the prospective hostesses. The girl in the office clipped from women's magazines and Sunday supplements a lot of practical and appealing suggestions and ideas in regard to showers and weddings. These clippings were pasted in scrap books. Menus, games, decorations and gift suggestions were all included.

The book-keeper, who also put in odd moments behind the counter, made herself master—or mistress—of this data. When a prospective hostess was hard put to find a new idea for a shower, the book-keeper always had something to suggest, backed by the comprehensive scrap books. "You don't have to buy," this merchant advertised. "Our service is yours for the asking." But, naturally, an overwhelming percentage of hostesses who came for information devoted their shower events to hardware lines, and sent their guests to that particular hardware store for their gifts.

The idea of providing expert assistance is a good practical stunt and really involves little extra effort. All it requires is the systematic accumulation and arrangement of ideas and the training of some member of the staff for the work.

Service of any kind is very helpful in

catering to such affairs. In this connection the bete noir of the average hostess is the duplication of gifts. An aluminum shower that brought the prospective bride two dozen pie plates would be too much of a good thing. Of course almost any dealer will allow the recipient to trade the surplus on other articles; yet it is more satisfactory to have the entire possible range of gifts covered without duplication.

Here is where one wideawake dealer built quite a reputation for his store with practically no extra effort. He first made a thorough survey of the shower and gift possibilities of his stock. Then he had mimeographed a comprehensive list of gift suggestions for various showers—tinware, enamelware, aluminum, electric, etc. Whenever a shower event was held, the dealer would take a mimeographed list, write the names of hostess and bride at the top, and put it on a hook. Whenever a gift was purchased for that particular shower, the item would be checked off. Suppose some other purchaser came in. "Mrs. Smith's shower for Myrtle Jones? Pie plates? We've sold four already, but a small sauce pan, or a larger one, would be very nice, and we haven't sold any of them yet." And so on, until so far as that store was concerned, the entire range of articles was pretty well covered yet duplication was entirely avoided.

Hostesses, for the sake of avoiding duplication, will usually be only too glad to direct their guests to a store that has so efficient a service. The methods of this particular store became so well known that it secured the lion's share of the shower trade; and by the time its competitors began to imitate its methods, it had secured a firm grip on the business.

Victor Lauriston.

The Fight For Consumer Demand.

Every now and again we hear of a growing resistance to nationally advertised goods. This "warning" used to come mainly from department stores resentful of manufacturers' efforts to maintain resale prices; Lew Hahn, now in control of a chain of big stores, made it the subject of much that he said when he was spokesman of the National Retail Association. The small-unit chains took it up when they were reproached for selling their own stuff under cover of well-known brands put out as loss leaders. It is natural, therefore, that the theme should have bobbed up again at the recent Washington round-table conference on distribution, but somewhat surprising to find it discussed as a new development. In this instance J. Frank Grimes, president of the Independent Grocers' Alliance, raised the point that the individual store is now struggling with the problem of making any profit out of advertised goods, while E. C. Sams, president of J. C. Penney Co., contented himself with reiterating that his company believes in selling merchandise rather than brands. The root of the matter lies in the emphasis now rightly put on the consumer. So long as the manufacturer used his advertising chiefly as a means of getting his products into the

hands of the jobbers and dealers, he was encouraged to spend his money lavishly on sales promotion. Change of attitude began with concentration of his interest in the dealers' customers, leading to various devices for setting up retail outlets of his own. In effect we are witnessing a struggle between the old order and the new for the dollar that comes out of the private purse. The manufacturer, whether he sells direct to the consumer or through the trade, is secure as long as he can keep alive a popular preference for what he makes. The dealer, whether he has one outlet or many outlets, must stock what his customer asks for, regardless of what he may prefer to sell.

His satanic majesty smiles every time he sees a stingy man.

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HOTEL DEPARTMENT

News and Gossip Regarding Hotels and Hotel Men.

Los Angeles, May 17.—Detroit is to have the distinction of entertaining the two great hotel organizations of the country this season. The first will be the Hotel Greeters of America, who will hold their National convention there June 12 to 15. This will be followed in September with the annual convention of the American Hotel Association. The plans for the Greeter convention have already reached the point of completion. The headquarters will be at the Book-Cadillac, while the Ladies Auxiliary will hold its sessions at Hotel Statler. These two hotels are but three short blocks from each other. One is located at one end of the plaza known as Washington Park and the other is at the other end. The plaza is lined with the smart shops of the city which will naturally interest the ladies of the convention. Other hotels will naturally assist in the entertainment of the delegates, included in the list being the Detroit-Leland, Fort Shelby, Tuller and Norton. All the business sessions will be held at the respective headquarters while the social events will change from one house to another. The social entertainment that will be provided will far surpass anything ever offered at any previous Greeter convention and they have had some hummers. Preston D. Norton, manager of Hotel Norton, and a former president of the Detroit Charter, has submitted the following statement, which seems to cover the ground very nicely:

"Our first duty to the visitors is to see that they are well housed and as that part of the arrangements is in the hands of E. E. Pitts, an ex-National president, no trouble need be anticipated on this score. Our second job is to see that they have a good time and every effort is being made toward that end. If any Greeter comes to Detroit in June and goes away saying he did not have the time of his life, it will be his own fault, because every sort of entertainment is to be provided for his and her amusement."

Rooms are being assigned in advance as quickly as reservations are received. It is the plan of the housing committee to have every delegate actually roomed before he leaves home. The delegate will receive a card telling him what hotel he is assigned to at least ten days before he leaves his own home town. He will then, directly upon arrival at Detroit, go to the hotel to which he has been assigned, register as a guest, and be all ready for the business of the convention. Any Greeter missing this convention will certainly be out of luck, for the program, too lengthy to be inserted here, is varied and hilarious.

James Christie, who for many years conducted successfully the New Ludington Hotel, Escanaba, has taken over for operation the Lake View Hotel, one of St. Joseph's oldest hostleries. This property is being thoroughly overhauled, re-decorated and re-furnished and will be opened in time for the tourist trade this season. W. A. Walker conducted the Lake View for many years and made it popular, especially with the commercial trade. Incidentally, Mr. Christie had charge of the Escanaba property for twenty-three years, kept it in excellent physical condition, and introduced, I believe, the first cafeteria ever established on the Upper Peninsula. He will do well at St. Joseph.

Walter T. Fletcher, 77 years of age, and a former landlord of hotels at Detroit and Jackson, passed away at Los Angeles this week. He had been on the retired list for the past decade, but former Michigan travelers will remember him well.

Quite often we read of some individual who has outlawed society by defrauding a hotel with a bogus check, or, at least, one which is worthless for lack of sufficient funds. Legal proceedings are instituted, but in most cases he is permitted to "make good" which act practically nullifies the effect of the law. Of course there is nothing very unusual about this proceeding, but it is all wrong just the same. It is doing dirt to the state's legal representatives, and setting a very bad example for everybody who is interested in such matters. Fred Pantlind was one of a very few, however, who never shirked his duty in this regard. While he probably gave the culprit an opportunity to square himself when legal proceedings were started, he was adamant in a fixed policy to prosecute to the full extent of the law. And there is ample redress arranged for such cases. When a man issues a check on a particular bank, knowing he has not the funds to cover it—and this he surely does know unless he is mentally unsound—he has committed a felony just the same as though he had helped himself from the cash drawer and he should be made to feel that he cannot do such things and go scot free. Especially, if he has been apprehended and proceedings begun, they should be carried on to the end, convicted if actually guilty, or acquitted if not. The paying back of the money ought not to affect the prosecution. The hotel man, unfortunately, because of the peculiar position he occupies, is often forced into the position of constituting himself a sort of clearing house for travelers. He takes many more chances than the banker, because, in many instances he has to cash these checks without identification of any sort. In many instances the man he cashes the check for, is well-known, from the fact that he has been stopping with him, possibly, for some time. All the more reason why he should, when he has loosed the bloodhounds of the law, uphold them. Imprisonment for debt is abhorred by modern society, and probably justly, but a guilty man should not be permitted to purchase his freedom by paying back the money he has fraudulently obtained. Neither should an innocent man be threatened with imprisonment merely to collect a debt he is alleged to owe.

Several thousand copies of a card containing the text of the Michigan Hotel Liability Act, will be supplied to members of the Michigan Hotel Association, so they may be posted in as many different places in the hotels as the law requires. In these days when a large proportion of the human family are looking for excuses to bring suits for personal damages, it is well for the hotel man to have his house technically in order. In other words, the posting of these cards does meet fully one requirement and the hotel man who neglects to utilize these cards is taking a chance no real business man would assume.

It is pleasant to have the assurance of one of the high authorities on the subject that prosperity is now touching new high levels in this country, and that the next few months will see employment at the highest point so far as numbers are concerned. That this country has ever known, the percentage of population employed being greater than during the war period. This ought to mean improved opportunities for the hotel man who has his lamps filled and trimmed.

General W. H. Sears, University Club, Washington, D. C., formerly connected with the Sears & Nichols Co., when they were operating the extensive cannery proposition at Pentwater, prior to the kaiser's war, advises me of the death of his brother,

Walter J., who was president and general manager of the parent company, at Chillicothe, Ohio, and who was well known among operators, wholesalers and consumers in Michigan. Mr. Sears was at one time president of the National Canners Association and in his own home state was also active in

"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.

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

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

EDWARD R. SWETT, Mgr

Muskegon -:- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

CHARLES RENNER HOTELS

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

CODY HOTEL

GRAND RAPIDS

RATES—\$1.50 up without bath.

\$2.50 up with bath.

CAFETERIA IN CONNECTION

politics, and was credited with having been successful in every business enterprise he had ever undertaken, with the single exception of the failure of the Sears & Nichols Co., an outcome of over-production during the war, and not through any laxity in administration. It is, rather, a matter of record, that Mr. Sears implored the directors of his company to suspend operations for one year, which could have been done at a loss of approximately \$100,000, but the board contrarily decided against him, a program which entailed a loss of over a million, canned goods for the season of 1921 selling at a net loss of \$1 per case. At the close of the war the Government placed its vast surplus of canned goods on an already falling market, thus adding to complications which caused the failure of 300 canneries throughout the Nation. Nothing daunted, however, Mr. Sears, immediately organized another corporation, known as the Sears & Derr Company, manufacturers of basic products for the use of bottlers, bakers, ice cream and candy manufacturers and in a short time laid the foundation for a most successful career. On account of his frequent visits to Pentwater, Mr. Sears, was almost counted as one of its citizens. He was foremost in his support of every legitimate local enterprise, and was well beloved by everyone who knew him.

Frank S. Verbeck.

Manager Hammond's Observations in Southwestern Michigan.

(Continued from page 1)

known in Lansing was C. C. Phillips, of Bangor. He has gone to his reward, but his son is the proprietor of the DeHavens store at Lawrence. Mr. Phillips was not at home the day we called. He would be a worthy addition to our membership ranks.

The Fidelity chain store, at Dowagiac, has gone out of business and the former proprietor, A. W. Howell, is managing a store under private ownership. Mr. Howell is just establishing himself in business and was very willing to be told about the work and aims of the Michigan Retail Dry Goods Association. We believe that through the influence of his friend and neighbor merchant, John L. Glenan, Mr. Howell will join in the near future.

Mr. Glenan reports that his business is growing in a substantial way. Just at present a strike among the moulders in the local stove factory has made business somewhat quiet in that city.

F. L. Mosier, of Decatur, is almost persuaded to join our Association. He admitted he should have joined ten years ago and I agreed with him. In spite of the fact that he has remained out all of these years he seems to have a pretty good store and we would welcome him any time.

Hermann Maurer, of Nashville, is conducting a closing out sale. He belonged to our organization several years ago, but withdrew. I don't know that the going out of business has anything to do with the termination of membership.

E. A. Hannemann, of Nashville, pays his dues two or three months in advance of the beginning of his fiscal year. A couple of business changes in Nashville may possibly increase the number of customers to Mr. Hannemann's store. We hope so.

Mr. Kraft, the manager of the dry goods department of Chas. H. Kinsey,

of Caledonia, was present at our State convention. So were his neighbors across the street—Mr. and Mrs. J. Roy Smith. They enjoyed the convention and will always be with us whenever possible.

Chas. H. Kinsey, the veteran merchant, whose health was none too good a year ago is behind the counter with a genial face, waiting on his customers who have been his friends for years. We hope his health will continue to improve. We were glad to see him.

A few years ago E. F. Blake retired from the mercantile business in Middleville, but his successor, J. J. Vanderveen, has continued in membership. We called at the store and found business going in the good old way. Mr. Blake has been postmaster for several years. Mrs. Blake (Miss Flora J. Beadle), who years ago was the very talented and efficient Commissioner of Schools of Barry county, passed away in January. She was one of our friends of official days and we were saddened very much to learn of her passing.

At the Rugg store we learned of the Barry county circulating library and secured some library cards which are used for librarians in taking care of the books. These cards will be used in preparing cards for our merchandising library books. We had the pleasure of settling a pattern squabble for Mr. Rugg a few years ago and he still refers to it with appreciative words.

It is not easy to get away from Frandsen's big store at Hastings. Mr. Frandsen has been such a valuable director and President of our organization and so generous with his good advice and friendship that we always hesitate to depart. He is chairman of our committee on questionnaire which met in Battle Creek on Thursday, May 16. Martin S. Smith, of Battle Creek, and Donald Bullen, of Albion, are the other two members of the committee.

Hastings has three good stores—members of our organization—A. J. Larsen and R. H. Loppenthien are the other two. These merchants get along well together and as do the other business men of this city. Hastings also has a good, well organized credit bureau.

A. G. Butler, Bellevue, admitted he made the best speech of his life on the subject of the manufacture of rayon before the Bellevue Women's Club. He states that the book sent out from his office, telling of the origin and production of rayon interested the women of the village greatly. We have had calls for quite a number of these books and are sure that the publishers will be glad to send out more of them on request.

Mrs. F. J. Woods, Bellevue merchant, is conducting a sale under the direction of a sale promoter, Mr. Pope, of Charlotte. We had a good visit with Mr. Pope and scolded him a little, telling him the experience of the sales promoter in another town already mentioned in this news letter. Mr. Pope seemed to be a conscientious man and we think he is putting on a good sale for Mrs. Woods.

F. E. Minne made a good change

when he moved from St. Johns to Marshall. He has a fine store. Hasn't been there long enough to be thoroughly satisfied to become a member of our organization. We ask our Battle Creek and Albion members to give him a call and persuade him that he should belong to this big family of dry goods dealers. We all wish him success. He has a fine store.

C. A. Harper, manager of the Harper Dry Goods store, of Marshall, mourns the loss of his nine year old daughter. A visit to Mr. Harper's home revealed the sadness that prevails there and we thoroughly sympathize with Mr. and Mrs. Harper in their loss. Harper reports good business in the store.

H. Evans is the name of the proprietor of the Caldwell store, in Three Rivers. Our former director, Henry Lintz, Three Rivers, introduced us to Mr. Evans. Mr. Evans is an agreeable man and interested in our organization and when he is more thoroughly established in his business will become a member of our organization. Mr. Lintz ten years ago gave of his time and gasoline to help me to solicit memberships in St. Joseph and community. Among others we called upon at that time was the store of W. L. Thoms & Son, of Centerville. W. L. Thoms passed away a year or two ago, but the store is now under the capable management of his son, Guy, who has been given a double load since his father's decease and promises himself a vacation sometime soon. He spoke some very encouraging words regarding the value of our Association to them.

Deagen has a second floor location and says that business is good. Mr. Beadle tells that the staff of our new member store, A. Loeffler & Co., came to look over the architecture of his store. Chestnut is establishing himself as a substantial business man. His store is well located and well managed.

There are two good dry goods stores in Quincy—P. C. Anderson and Frank McKinstry. Both of these stores should belong to our Association. President Nissly has promised to follow up the call which I made there.

Birdie Moore, of Augusta, was absent in Chicago on the day I called. Some improvements have been made in the store, the stock of merchandise looked good and those in charge gave a good account of the business. We were sorry she was not at home.

Only a few years ago two men somewhat advanced in years were the persons on whom we called in Coldwater—J. B. Branch on one side of the street and Harry Woodward on the other. Both of these men have passed from their earthly labor. The stores are conducted by the sons, George M. Branch and Marshall Woodward. Coldwater is a good town and these young men are worthy successors to their splendid fathers. We have no doubt of their business and social success.

W. H. McCort, former dry goods traveling man has been established in

business in Coldwater for several years. He is a good visitor. We always have a good time talking over business affairs together.

A meeting of our committee on questionnaire and also to make suggestions for the good of the organization was attended by A. K. Frandsen, Hastings; Joseph C. Grant, Battle Creek, and Donald T. Bullen, Albion, on Thursday, May 16, at the Post Tavern, Battle Creek. This committee made a very interesting report to our board of directors and their advice will be given very serious and favorable attention. This bulletin is too lengthy to have it incorporated here. The recommendations of this committee will be included in a later communication.

The Committee on Code of Ethics met at the Hotel Hayes in Jackson, Friday, May 17. It was attended by President F. H. Nissly, Secretary John Richey, J. H. Lourim and E. W. Glasgow, of Jackson, and George M. Branch, of Coldwater. J. G. Coe of Adrian, member of the committee, was prevented from attending on account of ill health. The committee made a very substantial start toward the preparation of a code of ethics. The formal draft of this code will be made in the near future and submitted to members for criticism and correction. We believe that this code, when furnished to our members, will be very helpful. This will be the subject matter of a later bulletin.

A meeting of the board of directors of the Grand Rapids Merchants Mutual Fire Insurance Co. will be held in Grand Rapids on Wednesday, May 22, to appoint a director and vice-president to succeed the late Charles P. Lillie. Mr. Lillie was always in attendance at these meetings and he will be sadly missed from our number. At the annual meeting held in January Mr. Lillie expressed much satisfaction that the business of the company had increased to such substantial proportions.

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

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.



HOTEL BROWNING

150 Fireproof Rooms
GRAND RAPIDS, Cor. Sheldon & Oakes
Facing Union Depot; Three Blocks Away.

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—John J. Walters, Saginaw.

Secretary—R. A. Turrell, Crosswell.
Treasurer—L. V. Middleton, Grand Rapids.

What Price Charity in Drug Stores.

If charity begins at home, then it has no place in the drug store. Druggists, for some reason or other, have ever been imbued with charitable inclinations. The reaction of this tendency has proven detrimental to both the druggist and his profession.

For example, if one's button had accidentally snapped off and one has the necessary repairs made, a charge, whatever it may be, is made by the tailor. And not infrequently, will an automobile mechanic, who, perhaps, for a few minutes' tinkering will present a bill that will make the pupils dilate more effectively than the best mydriatic. And yet, the druggist, for whatever valuable services he may proffer, exhibits a characteristic reluctance when it comes to charging what is due him.

Here is a typical case. A man comes running into the store with a finger that is bleeding profusely. The druggist is called upon to render first aid, which he does, in the way of applying a little peroxide, a dab of iodine, a smear of salve, and lastly, of course, some bandage. Having finished with this little bit of routine, he is asked: "Well, Doc, how much will that be?" To which said Doc meekly replies: "Oh, never mind, forget about it," in a somewhat off-hand manner, as it were. Thinks the man to himself: "Well, if you feel that way about it, I'm not going to plead with you?" Hence, there is nothing left for him to do but to make a fast exit, which he does, simultaneously entertaining the feeling that what was done for him, was coming to him, so to speak.

And in the meantime, look at the aftermath. The floor, which may have been just cleaned is spattered with blood drippings which can be traced from the threshold to the prescription department. This, of course, will necessitate a mopping, in which process no little time will be consumed. And what has the druggist to show for it? Nothing. The folly is more apparent, when the party, in question, presents a prescription in a day or two, and when informed of the price, harbors a feeling of being overcharged. And it appears somewhat justifiable, for precedent having already been established, he expects it compounded, we will not say, for nothing, but at a ridiculous figure which almost approaches it.

We will lift the curtain again, which depicts another scene wherein the druggist has suffered. This is fact, not fiction, and an incident which the

writer witnessed. A man was brought into the store with a deep gash in his neck, as a result of an automobile accident. Blood seemed to be gushing in torrents, which added more to the excitement and tumult of the large number of people who crowded the store. Some people, in an endeavor to get a glimpse of the victim, pushed their way to the back room. Pressure was brought to bear on some shelving which supported a number of bottles, so much so, that the whole outfit crashed to the floor. What expense was entailed in this breakage was born by the druggist, for no specific charges could be made. And as a token of appreciation, the relatives of the injured man, did not inasmuch offer thanks for the trouble, not to mention the expense, that was imposed upon the druggist. And the druggist, still insists on being the good Samaritan.

What we wish to suggest is this: The druggist should not be too subservient to the public. If he waxes desirous of placing himself on a low pedestal, no one will deter him from doing so, but let him not practice it while he is in the profession. What is more important, the druggist should get into the habit of charging for service however insignificant it may seem. Nobody labors for nothing and why should the druggist? And it will be only when the druggist changes his charitable tactics, that he will be respected and likewise help to make the profession more remunerative.

Joseph Gold.

Fountain Delicacies For Spring.

May Day

Place a No. 12 dipper of vanilla ice cream in a sundae dish. Pour a ladleful of marshmallow over the ice cream. Slice half of a banana around the edge of this dish, with pecans over each slice. Finish with whipped cream and a cherry.

Banana Dream

Place two slices of a banana in the bottom of a tall tulip shape glass. Add a No. 20 ball of ice cream, over which pour some maple syrup. Then add three slices of banana and a No. 12 ball of ice cream. Add four slices of banana, arranged in a square. Cut two cherries in half and put one half between each slice of banana. Finish with whipped cream and a whole almond.

Strawberry Angel

Serve on glass plate. Use thin slices of Angel Food cake, place a scoop of vanilla ice cream on top, over this pour fresh crushed strawberries and top with whipped cream.

Spring Nectar

One ounce cherry syrup, one ounce pineapple syrup and juice of half a lime. Put in ten-ounce glass add a ladle of crushed ice and fill with carbonated water. Decorate with a slice of orange and a few crushed native cherries.

May Basket Sundae

In a tall sherbet glass pour some fresh strawberries. Add one No. 20 scoop of strawberry ice cream. Then spread a bit of whipped cream thickly around the sides where there are about five banana circles. Over this place

one No. 16 scoop of vanilla ice cream with pineapple on top of this. Top with whipped cream, two nabisco squares, and sprinkle with red and yellow sugar.

Strawberry Halo

In the center of a six inch plate put a No. 8 mound of strawberry ice cream and over it pour a ladleful of crushed strawberries. Around the base make a double circle with whipped cream. Into the cream drop a few whole strawberries.

Fresh Strawberry Delight

Over a cone of vanilla ice cream pour a ladle of fresh strawberries, slightly crushed and sweetened to taste. Split two lady fingers and place them against the cream, topping with whipped cream and some pecan halves.

Mary Sunshine

Place a large dipper of orange ice cream on a dainty service plate. Place an orange cut in sections around the ice cream, making a ring, having them overlap each other slightly. Top the ice cream with a cloud of whipped cream, and stick a piece of glaze orange on top.

Vesuvius

Flatten out a small chocolate mold of ice cream in a dish. On top of this in the center add a small mold of vanilla ice cream. Sprinkle a ladleful of broken walnuts at the base of the vanilla mold. Then cover with strawberry syrup. Over the syrup, scatter a spoonful of shredded cocoanut (for snow). Lastly, take a tiny candle and dip the wick in vanilla extract so that it will light quickly. Then place candle at the very peak of mold and light wick before serving.

Hula Hula Girl

Place one ounce of tango pineapple in the bottom of a tulip shaped sundae dish. On top of this put a No. 10 dipper of strawberry or vanilla ice cream, cover with marshmallow and around the edges sprinkle a little shredded cocoanut. Place two sugar wafers on each side and top with a little ground nuts and a cherry.

To make tango pineapple put three ounces of blood orange juice into a glass and add two or three ladles of crushed pineapple.

April Showers

Alternate layers of pineapple ice, orange ice and chocolate ice cream in a parfait glass. Top with slice of orange for decoration.

Grape Float

Put a No. 10 cone of vanilla ice cream into a sundae cup, and pour over it ½ ounce of ice cold grape juice. Then sprinkle with chopped walnuts or other nut meats, and crown with a maraschino cherry.

Fresh Orangeade

Juice one orange, one tablespoon sugar, three dashes lemon juice. Fill glass one-half full of shaved ice, balance plain water. Shake.

Cherry Whip Parfait

To a small amount of whipped cream add a like quantity of crushed cherries, and mix thoroughly until the whole is stiff.

A small amount of ice cream may be added, and the completed product should be light pink in color. A deep red color is not the color of soda foun-

tain foods. Now fill a parfait glass nearly to the top, and top with a spoonful of the white whipped cream, and two or three salted pecans. Serve on a plate with wafers.

Fresh Strawberry Whip

Proceed in the same manner as with the cherries, and be sure that enough ice cream is added to make the finished product stiff. It should also be ice cold, and should be made from berries that are not too juicy. Crush the fresh berries with some powdered sugar, and use the thickest of it for this preparation. This one may be served in a sundae glass or a parfait glass as you choose, or may be topped with a large berry or a spoonful of the white cream.

Involves Price of Alcohol.

The price of medicinal and industrial alcohol probably will be advanced if the proposed duty on non-edible blackstrap molasses is incorporated in the revised tariff law. A subcommittee has recommended this duty to the Ways and Means Committee of the House as one of the farm relief measures. It is designed to compel the use of corn instead of blackstrap molasses in the manufacture of alcohol. It is estimated that alcohol manufactured with corn will cost retail druggists thirty cents a gallon more than it is costing them under the present law. Vigorous protests against the adoption of the recommendation of the subcommittee have been field with the Ways and Means Committee by large users of alcohol, including the National Oil, Paint and Varnish Association, the National Association of Retail Druggists, National Beauty and Barbers Supply Dealers Association, American Association of Manufacturers of Toilet Articles, and others.

Candy and Soft Drinks.

Consumers of candy and soft drinks are confronted with higher prices for both if the duty on sugar is increased by Congress as proposed to the Ways and Means Committee of the House. A tariff of three cents per pound is contemplated. Domestic sugar interests are seeking it. The American Chamber of Commerce of Cuba insists that the large beet sugar factories of the West are working for this increased duty on imported sugar. The present tariff on sugar is less than one cent a pound.

Serve Them Promptly.

People are not given to being very patient when they are either hungry or thirsty, therefore the way to keep their good will is to serve them promptly.

A Sowing That Bears Fruit.

When you serve a customer with a smile you plant a seed that will bear fruit in loyalty to your service.

Did You?

Did you ever watch the camp fire
When the wood has fallen low;
And the ashes start to whiten
Round the embers' crimson glow;

With the night sounds all around you
Making silence doubly sweet;
And a full moon high above you
That the spell may be complete?

Tell me, were you ever nearer
To the land of heart's desire,
Than when you sat there thinking
With your face turned toward the fire?

Chains "Are On the Run."

Independent grocery operators are fighting a winning battle against the chain store systems for their share of the Nation's \$16,000,000,000 annual grocery bill, J. Frank Grimes, president of the Independent Grocers' Alliance, asserted at the organization's meeting in Chicago. He characterized the battle as one of the major struggles in American industrial history—one involving a total investment of \$5,000,000,000,000, with 7,000,000 persons engaged in it.

"Chain store owners claim they have the independent operators on the run," he said. "The reverse is true. The spread of chain stores is definitely checked, through the operations of this alliance in standardizing the old-fashioned corner grocery, cutting buying and operating costs at least one-third and improving sales methods."

One of the chief arguments in favor of the independent retailer, he said, is the fact that he is directly interested in the upbuilding of the community he serves, whereas the absentee owner, "interested only in the profits he can take out of a neighborhood, contributes nothing to it."

We are fighting the movement to change communities of proprietors into those of hired employees of absentee owners, because it is un-American and unnecessary. The organized independent retailers, buying together and serving each other, will solve the problem of lowered costs of distribution."

On the Dot.

"I want a hat, but it must be in the latest style," announced Mrs. Van de Hoofus, as she entered the millinery shop.

"Kindly take a chair, madame, and wait a moment," said the clerk. "You are in the nick of time. The fashion is just changing."

Novel Materials Used For the New Chokers.

A chanel choker—which also comes in necklace length—is made of wooden rondels strung together and separated by exquisitely carved crystals in oval and globular shapes. The rondels come in natural tones and stained effects, while the crystals are white, clouded or in pastel shades.

Moonstones and black onyx are used in choker and pin sets for wear with the black and white ensembles and for wear with the all-white costume. The beads are round in shape, the onyx ones being faceted while the moonstones are smooth and shiny.

Lelong is using silk and leather cords for his new sports jewelry. Two or three strands are used, with modernistic flat pendants, the whole giving a collarette effect. In some only a pendant arrangement is used. Bracelets to match are made, decorated with metal in buckle styles.

The Rights of a Child.

I have some rights. I have the right to be well born, well nourished and well protected.

I have the right to play and be a child.

I am entitled to a sanitary home, pure air and pure water.

I am entitled to such conditions as shall enable me to grow up tall and straight and clean and pure.

I am entitled to the love and care of a mother, and it should not be necessary for me to suffer while my mother toils.

I am entitled to the love and protection of a sober and kind Christian father.

I am looking to the church of Christ to defend my rights in the name of One who loves little children.

I thank you.

Soda Fountain Supplies Fountain Equipment Fruits, Syrups, Glassware, Furniture, Mixers, Spoons, Dishes, 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.

Acids		Cotton Seed		Belladonna	
Boric (Powd.)	9 @ 20	Cubebs	1 35@1 50	Benzoin	@ 1 44
Boric (Xtal)	9 @ 20	Eigerson	5 00@5 25	Benzoin Comp'd	@ 2 23
Carbolic	33 @ 44	Eucalyptus	6 00@6 25	Buchu	@ 2 40
Citric	53 @ 70	Hemlock, pure	1 25@1 50	Cantharides	@ 2 16
Muriatic	3 1/2 @ 8	Juniper Berries	2 00@2 25	Capsicum	@ 2 52
Nitric	9 @ 15	Juniper Wood	4 50@4 75	Catechu	@ 2 23
Oxalic	15 @ 25	Lard, extra	1 50@1 75	Cinchona	@ 1 44
Sulphuric	3 1/2 @ 8	Lard, No. 1	1 25@1 40	Colchicum	@ 2 16
Tartaric	52 @ 60	Lavender Flow	6 00@6 25	Cubebs	@ 1 80
Ammonia		Lavender Gar'n	35@1 20	Digitalis	@ 2 76
Water, 26 deg.	07 @ 13	Lemon	6 00@6 25	Gentian	@ 2 04
Water, 13 deg.	06 @ 15	Linseed, raw, bbl.	@ 87	Guaiaac	@ 1 35
Water, 14 deg.	5 1/2 @ 13	Linseed, boiled, bbl.	@ 90	Guaiaac, Ammon.	@ 2 23
Carbonate	20 @ 25	Linseed, bld. less	97@1 10	Iodine	@ 2 04
Chloride (Gran.)	09 @ 20	Linseed, raw, less	94@1 07	Iodine, Colorless	@ 1 25
Balsams		Mustard, arifil. oz.	@ 35	Kino	@ 1 56
Copaiba	1 00@1 25	Neatsfoot	1 25@1 35	Myrrh	@ 1 44
Flr (Canada)	2 75@3 00	Olive, pure	4 00@5 00	Nux Vomica	@ 2 52
Flr (Oregon)	65@1 00	Olive, Malaga,		Opium	@ 1 80
Peru	3 00@3 25	yellow	3 00@3 50	Opium, Camp.	@ 5 40
Tolu	2 00@2 25	Olive, Malaga,		Opium, Deodor'd	@ 5 40
Barks		green	2 85@3 25	Rhubarb	@ 1 92
Cassia (ordinary)	25 @ 30	Orange, Sweet	12 00@12 25	Paints	
Cassia (Saigon)	50 @ 60	Origanum, pure	@ 2 50	Lead, red dry	13 1/2 @ 14 1/2
Sassafras (pw. 60c)	@ 50	Origanum, com'l	1 00@1 20	Lead, white dry	13 1/2 @ 14 1/2
Soap Cut (powd.)	20 @ 30	Pennyroyal	3 00@3 25	Lead, white oil	13 1/2 @ 14 1/2
35c	20 @ 30	Peppermint	5 50@5 70	Ochre, yellow bbl.	@ 2 1/2
Berries		Rose, pure	13 50@14 00	Ochre, yellow less	3 @ 6
Cubeb	@ 1 00	Rosemary Flows	1 25@1 50	Red Venet'n Am.	3 1/2 @ 7
Flsh	@ 25	Sandewood, E.		Red Venet'n Eng.	4 @ 8
Juniper	11 @ 20	I.	10 50@10 75	Putty	5 @ 8
Prickly Ash	@ 75	Sassafras, true	1 75@2 00	Whiting, bbl	@ 4 1/2
Extracts		Sassafras, arti'l	75@1 00	Whiting	5 1/2 @ 10
Licorice	60 @ 65	Spearment	7 00@7 25	L. H. P. Prep.	2 55@2 70
Licorice, powd.	60 @ 70	Sperm	1 50@1 75	Rogers Prep.	2 55@2 70
Flowers		Tany	7 00@7 25	Miscellaneous	
Arnica	1 50@1 60	Tar USP	65 @ 75	Acetanalid	57 @ 75
Chamomile Ged.	@ 50	Turpentine, bbl.	@ 60 1/2	Alum	06 @ 12
Chamomile Rom.	@ 75	Turpentine, less	63 @ 81	Alum, powd and	
Gums		Wintergreen,		ground	09 @ 15
Acacia, 1st	50 @ 55	leaf	6 00@6 25	Bismuth, Subni-	
Acacia, 2nd	45 @ 50	Wintergreen, sweet		trate	2 25@2 52
Acacia, Sorts	20 @ 25	birch	3 00@3 25	Borax xtal or	
Acacia, Powdered	35 @ 40	Wintergreen, art	75 @ 100	powdered	05 @ 13
Aloes (Barb Pow)	25 @ 35	Worm Seed	3 50@3 75	Cantharides, po.	1 50@2 00
Aloes (Cape Pow)	25 @ 35	Wormwood	20 00@20 25	Calomel	2 72@2 82
Aloes (Soc. Pow.)	75 @ 80	Potassium		Capsicum, pow'd	62 @ 75
Asafoetida	50 @ 60	Bicarbonate	35 @ 40	Carmin	7 50@8 00
Pow.	90 @ 100	Bichromate	15 @ 25	Cassia Buds	30 @ 35
Camphor	90 @ 95	Bromide	69 @ 85	Cloves	40 @ 50
Guaiac	@ 60	Bromide	54 @ 71	Chalk Prepared	14 @ 16
Guaiac, pow'd	@ 70	Chlorate, gran'd	23 @ 30	Chloroform	53 @ 66
Kino	@ 1 25	Chlorate, powd.		Chloral Hydrate	1 20@1 50
Kino, powdered	@ 1 25	or Xtal	16 @ 25	Cocaine	12 85@13 50
Myrrh	@ 1 15	Cyanide	30 @ 90	Cocoa Butter	@ 65 00
Myrrh, powdered	@ 1 25	Iodide	4 36@4 60	Corks, list, less	30-10 to
Opium, powd.	19 65@19 92	Permanganate	22 1/2 @ 35		40-10%
Opium, gran.	19 65@19 92	Prussiate, yellow	35 @ 45	Copperas	03 @ 10
Shellac	65 @ 80	Prussiate, red	@ 70	Copperas, Powd.	4 @ 10
Shellac	75 @ 90	Sulphate	35 @ 40	Corrosive Sublim	2 25@2 30
Tragacanth, pow.	@ 1 75	Roots		Cream Tartar	35 @ 45
Tragacanth	2 00@2 35	Alkanet	30 @ 35	Cuttle bone	40 @ 50
Turpentine	@ 30	Blood, powdered	40 @ 45	Dextrine	6 @ 15
Insecticides		Calamus	35 @ 85	Dover's Powder	4 00@4 50
Arsenic	08 @ 20	Elecampane, pwd.	25 @ 30	Emery, All Nos.	10 @ 15
Blue Vitriol, bbl.	@ 08	Gentian, powd.	20 @ 30	Emery, Powdered	@ 15
Blue Vitriol, less	09 1/4 @ 17	Ginger, African,		Epsom Salts, bbls.	@ 03 1/2
Bordea. Mix Dry	12 @ 26	powdered	30 @ 35	Epsom Salts, less	3 1/2 @ 10
Hellebore, White		Ginger, Jamaica,		Ergot, powdered	@ 4 00
powdered	18 @ 30	powdered	45 @ 60	Flake, White	15 @ 20
Insect Powder	47 1/2 @ 60	Goldenseal, pow.	7 50@8 00	Formaldehyde, lb.	13 1/2 @ 35
Lead Arsenate Po.	13 1/2 @ 30	Ipecac, powd.	4 60@5 00	Gelatin	80 @ 90
Lime and Sulphur		Licorice	35 @ 40	Glassware, less 55%	
Dry	08 @ 22	Licorice, powd.	20 @ 30	Glassware, full case 60%	
Paris Green	24 @ 42	Oris, powdered	45 @ 50	Glauber Salts, bbl.	@ 02 1/2
Leaves		Poke, powdered	35 @ 40	Glauber Salts less	04 @ 10
Buchu	@ 1 05	Rhubarb, powd	@ 1 00	Glue, Brown	20 @ 30
Buchu, powdered	@ 1 10	Rosinwood, powd.	@ 50	Glue, Brown Grd	16 @ 22
Sage, Bulk	25 @ 30	Sarsaparilla, Hond.		Glue, White	27 1/2 @ 35
Sage, 1/4 loose	@ 40	ground	@ 1 10	Glue, white grd.	25 @ 35
Sage, powdered	@ 35	Sarsaparilla, Mexic.	@ 60	Glycerine	20 @ 40
Senna, Alex.	50 @ 75	Squills	35 @ 40	Hops	75 @ 95
Senna, Tinn. pow.	30 @ 35	Squills, powdered	70 @ 80	Iodine	6 45@7 00
Uva Ursi	20 @ 25	Tumeric, powd.	20 @ 25	Iodoform	8 00@8 30
Oils		Valerian, powd.	@ 1 00	Lead Acetate	20 @ 30
Almonds, Bitter,		Seeds		Jace	@ 1 50
true	7 50@7 75	Anise	@ 35	Jace, powdered	@ 1 60
Almonds, Bitter,		Anise, powdered	35 @ 40	Menthol	8 50@9 50
artificial	3 00@3 25	Bird, ls	13 @ 17	Morphine	12 83@13 93
Almonds, Sweet,		Canary	10 @ 16	Nux Vomica	@ 30
true	1 50@1 80	Caraway, Po.	30 @ 30	Nux Vomica, pow.	15 @ 25
Almonds, Sweet,		Cardamon	2 50@3 00	Pepper, black, pow	57 @ 70
imitation	1 00@1 25	Coriander pow.	40 @ 25	Pepper, White, pw.	75 @ 85
Amber, crude	1 25@1 50	Dill	15 @ 20	Pitch, Burgudry	20 @ 25
Amber, rectified	1 50@1 75	Fennel	35 @ 50	Quassia	12 @ 15
Anise	1 25@1 50	Flax	7 @ 15	Quinine, 5 oz. cans	@ 59
Bergamont	9 00@9 25	Flax, ground	7 @ 15	Rochelle Salts	28 @ 40
Cajeput	2 00@2 25	Foenugreek, pwd.	15 @ 25	Sacharine	2 60@2 75
Cassia	4 00@4 25	Hemp	8 @ 15	Salt Peter	11 @ 22
Castor	1 55@1 80	Lobelia, powd.	@ 1 60	Seidlitz Mixture	30 @ 40
Cedar Leaf	2 00@2 25	Mustard, yellow	17 @ 25	Soap, green	15 @ 30
Citronella	1 00@1 20	Mustard, black	20 @ 25	Soap mott cast.	@ 25
Cloves	4 00@4 25	Poppy	15 @ 30	Soap, white Castile,	
Cocunut	27 1/4 @ 35	Quince	1 00@1 25	case	@ 15 00
Cod Liver	1 50@2 00	Sabadilla	45 @ 50	Soap, white Castile	
Croton	2 00@2 25	Sunflower	12 @ 18	less, per bar	@ 1 60
Tinctures		Worm, American	30 @ 40	Soda Ash	3 @ 10
Aconite	@ 1 80	Worm, Levant	6 50@7 00	Soda Bicarbonate	3 1/2 @ 10
Aloes	@ 1 56	Seeds		Soda, Sal	02 1/2 @ 08
Arnica	@ 1 50	Anise	@ 35	Spirits Camphor	@ 1 20
Asafoetida	@ 2 28	Anise, powdered	35 @ 40	Sulphur, roll	3 1/2 @ 10

GROCERY PRICE CURRENT

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

ADVANCED

Mica Axle Grease
Finol, 8 oz.
Semdac
Beans
Veal

DECLINED

Parowax
Lamb

AMMONIA

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



MICA AXLE GREASE

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

APPLE BUTTER

Quaker, 24-12 oz., doz. 2 25
Quaker, 12-32 oz., doz. 3 35

BAKING POWDERS

Arctic, 7 oz. tumbler 1 35
Queen Flake, 16 oz., dz 2 25
Royal, 10c, doz. 95
Royal, 6 oz., doz. 2 70
Royal, 12 oz., doz. 5 20
Royal, 5 lb. 31 20
Calumet, 4 oz., doz. 95
Calumet, 8 oz., doz. 1 95
Calumet, 16 oz., doz. 3 70
Calumet, 5 lb. doz. 12 76
Calumet, 10 lb. doz. 19 00
Rumford, 10c, per doz. 95
Rumford, 8 oz., doz. 1 85
Rumford, 12 oz., doz. 2 40
Rumford, 5 lb. doz. 12 50

K. C. Brand

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

BLUING

JENNINGS

The Original

Condensed



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

BEANS and PEAS

100 lb. bag
Brown Swedish Beans 9 00
Pinto Beans 9 25
Red Kidney Beans 9 75
White Hand P. Beans 11 75
Col. Lima Beans 17 00
Black Eye Beans 16 00
Split Peas, Yellow 8 00
Split Peas, Green 9 00
Scotch Peas 7 50

BURNERS

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

BOTTLE CAPS

Dbl. Lacquer, 1 gross pkg., per gross 15

BREAKFAST FOODS

Kellogg's Brands.
Corn Flakes, No. 136 2 85
Corn Flakes, No. 124 2 85
Corn Flakes, No. 102 2 00
Pep. No. 224 2 70
Pep. No. 208 3 00

Krumbles, No. 424 2 70
Bran Flakes, No. 624 2 25
Bran Flakes, No. 602 1 50
Rice Krispies, 6 oz. 2 70
Rice Krispies, 1 oz. 1 50
Kaffe Hag, 12 1-lb. cans 7 30
All Bran, 16 oz. 2 25
All Bran, 10 oz. 2 70
All Bran, 1/2 oz. 2 00

Post Brands.
Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 75
Instant Postum, No. 8 5 40
Instant Postum, No. 10 4 50
Postum Cereal, No. 0 2 25
Post Toasties, 36s 2 85
Post Toasties, 24s 2 85
Post's Bran, 24s 2 70
Pills Bran, 12s 1 90
Roman Meal, 12-2 lb. 3 35
Cream Wheat, 18 3 90
Cream Barley, 18 3 40
Ralston Food, 18 4 00
Maple Flakes, 24 2 50
Rainbow Corn Fla. 36 2 50
Silver Flake Oats, 18s 1 40
Silver Flake Oats, 12s 2 25
90 lb. Jute Bulk Oats, bag 2 85
Ralston New Oats, 24 2 70
Ralston New Oats, 12 2 70
Shred. Wheat Bis., 36s 3 85
Shred. Wheat Bis., 72s 1 55
Triscuit, 24s 1 70
Wheatena, 18s 3 70

BROOMS

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

BRUSHES

Solid Back, 3 in. 1 50
Solid Back, 1 in. 1 75
Pointed Ends 1 25

Stove

Shaker 1 80
No. 50 2 00
Peerless 2 60

Shoe

No. 4-0 2 25
No. 20 3 00

BUTTER COLOR

Dandelion 2 85

CANDLES

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

CANNED FRUIT

Apples, No. 10 5 40
Apple Sauce, No. 10 7 50
Apricots, No. 2 1/2 3 40
Apricots, No. 10 8 50
Blackberries, No. 10 7 50
Blueberries, No. 10 15 00
Cherries, No. 2 3 25
Cherries, No. 2 1/2 4 00
Cherries, No. 10 13 00
Peaches, No. 10 Pie 6 50
Peaches, No. 2 1/2 Mich 2 20
Peaches, 2 1/2 Cal. 2 75
Peaches, 10, Cal. 9 50
Pineapple, 1 sil. 1 45
Pineapple, 2 sil. 2 40
Pineapple, 2 br. sil. 2 35
Pineapple, 2 br. sil. 2 40
Pineapple, 2 1/2, sil. 3 00
Pineapple, 2 cru. 2 60
Pineapple, 10 crushed 11 00
Pears, No. 2 3 00
Pears, No. 2 1/2 3 75
Raspberries, No. 2 blk 3 25
Raspb's Red, No. 10 11 50
Raspb's Black, No. 10 15 00
Rhubarb, No. 10 4 75
Strawberries, No. 2 3 25
Strawb's, No. 10 11 00

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 2 2 75
Clams, Steamed, No. 1 2 00
Clams, Minced, No. 1/2 2 25
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small 1 35

Cod Fish Cake, 10 oz. 1 55
Cove Oysters, 5 oz. 1 75
Lobster, No. 1, Star 2 90
Shrimp, 1, wet 2 25
Sard's, 1/4 Oil, Key 6 10
Sard's, 1/4 Oil, Key 5 75
Sardines, 1/4 Oil, less 5 25
Salmon, Red Alaska 3 15
Salmon, Med. Alaska 2 40
Salmon, Pink Alaska 2 25
Sardines, Im. 1/4, ea. 10 23
Sardines, Im. 1/4, ea. 35
Sardines, Cal. 1 35
Tuna, 1/2, Curtis, doz. 4 00
Tuna, 1/4s, Curtis, doz. 3 30
Tuna, 1/2 Blue Fin 2 25
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT

Bacon, Med. Beechnut 2 70
Bacon, Lge. Beechnut 2 50
Beef, No. 1, Corned 4 65
Beef, No. 1, Roast 3 00
Beef, No. 2 1/2, Qua. 1 65
Beef, 3 1/2 oz. Qua. sil. 2 15
Beef, 5 oz. Am Sliced 2 90
Beef, No. 1, B'nut, sil. 4 50
Beefsteak & Onions, s 3 70
Chili Con Can, 1s 1 35
Deviled Ham, 1/4s 3 20
Deviled Ham, 1/4s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 10
Potted Meat, 1/4 Libby 52
Potted Meat, 1/4 Libby 90
Potted Meat, 1/4 Qua. 85
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/4 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium 2 25

Baked Beans

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

CANNED VEGETABLES.

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

CATSUP.

Beech-Nut, small 1 65
Lily of Valley, 14 oz. 2 25
Lily of Valley, 1/2 pint 1 65
Sniders, 8 oz. 1 65
Sniders, 16 oz. 2 35
Quaker, 8 oz. 1 30
Quaker, 10 oz. 1 45
Quaker, 14 oz. 1 90
Quaker, Gallon Glass 12 50
Quaker, Gallon Tin 8 50

CHILI SAUCE

Snider, 16 oz. 3 30
Snider, 8 oz. 2 30
Lilly Valley, 8 oz. 2 35
Lilly Valley, 14 oz. 3 35

OYSTER COCKTAIL.

Sniders, 16 oz. 3 30
Sniders, 8 oz. 2 30

CHEESE.

Roquefort 45
Kraft, small items 1 65
Kraft, American 1 65
Chili, small tins 1 65
Pimento, small tins 1 65
Roquefort, sm. tins 2 25
Camembert, sm. tins 2 25
Wisconsin Daisy 25
Wisconsin Flat 25
New York June 34
Sap Sago 42
Brick 33

CHEWING GUM.

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

CLEANER

Holland Cleaner
Mfd. by Dutch Boy Co.
30 in case 5 50

COCOA.



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

CHOCOLATE.

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

CLOTHES LINE.

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



HUME GROCER CO.

ROASTERS
MUSKOGEE, MICH

COFFEE ROASTED

Worden Grocer Co.
1 lb. Package
Melrose 37
Liberty 26
Quaker 43
Nedrow 41
Morton House 50
Reno 38
Royal Club 33

McLaughlin's Kept-Fresh



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

Coffee Extracts

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

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK

Quaker, Tall, 4 doz. 4 50
Quaker, Baby, 8 doz. 4 40
Quaker, Gallon, 1/2 doz. 4 50
Carnation, Tall, 4 doz. 4 70
Carnation, Baby, 8 doz. 4 60
Oatman's Dudes, Tall 4 70
Oatman's D'dee, Baby 4 60
Every Day, Tall 4 80
Every Day, Baby 4 70
Pet, Tall 4 70
Pet, Baby, 8 oz. 4 70
Borden's Tall 4 60
Borden's Baby 4 60

CIGARS

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

Worden Grocer Co. Brands

Airedale 35 00
Havana Sweets 35 00
Hemeter Champion 37 50
Canadian Club 35 00
Rose O Cuba, Slims 37 50
Little Tom 37 50
Tom Moore Monarch 75 00
Tom Moore Panatrin 65 00
T. Moore Longfellow 95 00
Webster Cadillac 75 00
Webster Astor Foil 75 00
Webster Knickerbocker 95 00
Webster Albany Foil 95 00
Bering Apples 115 00
Bering Palmitas 115 00
Bering Diplomatic 115 00
Bering Delosese 135 00
Bering Favorita 135 00
Bering Albas 150 00

CONFECTIONERY

Stick Candy Pails
Standard 16
Pure Sugar Sticks 600s 4 00
Big Stick, 20 lb. case 18

Mixed Candy

Kindergarten 17
Leader 13
X. L. O. 12
French Creams 15
Paris Creams 16
Grocers 11

Fancy Chocolates

Bittersweets, Ass'ted 1 75
Choc Marshmallow Dp 1 60
Milk Chocolate A A 1 75
Nibble Sticks 1 75
Chocolate Nut Rolls 1 85
Magnolia Choc 1 25
Bon Ton Choc. 1 50

Gum Drops Pails

Anise 16
Champion Gums 16
Challenge Gums 14
Superior, Boxes 23

Lozenges Pails

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

Hard Goods Pails

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

Cough Drops Bxs

Putnam's 1 35
Smith Bros. 1 50

Package Goods

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

Specialties

Pineapple Fudge 19
Italian Bon Bons 17
Banquet Cream Mints 25
Silver King M. Mallovs 15
Handy Packages, 12-10c 80

Bar Goods

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

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes 43

DRIED FRUITS

Apples

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

Apricots

Evaporated, Choice 23
Evaporated, Fancy 29
Evaporated, Slabs 18

Citron

10 lb. box 40

Currants

Jackages, 14 oz. 20
Greek, Bulk, lb. 20

Dates

Dromedary, 36s 6 75

Peaches

Evap. Choice 14
Evap. Ex. Fancy, P.P. 16

Pearl

Lemon, American 30
Orange, American 30

Raisins

Seeded, bulk 07 1/2
Thompson's s'dies blk 07
Thompson's seedless, 15 oz. 08 1/2
Seeded, 15 oz. 08 1/2

California Prunes

60@70, 25 lb. boxes @10
50@60, 25 lb. boxes @11
40@50, 25 lb. boxes @12
30@40, 25 lb. boxes @13
20@30, 25 lb. boxes @16
18@24, 25 lb. boxes @18

Hominy

Pearl, 100 lb. sacks 3 50

Macaroni

Mueller's Brands
9 oz. package, per doz. 1 40
9 oz. package, per case 2 40

Bulk Goods

Elbow, 20 lb. 07
Egg Noodle, 10 lbs. 14

Pearl Barley

GELATINE

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

JELLY AND PRESERVES	
Pure, 30 lb. pails	3 30
imitation, 30 lb. pails	1 75
Pure, 6 oz., Asst. doz.	90
Pure Pres., 16 oz., dz	2 40

JELLY GLASSES

8 oz., per doz.	36
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OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor



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

Wilson & Co.'s Brands
Oleo

Certified	24
Nut	18
Special Roll	19

MATCHES

Swan, 144	4 20
Diamond, 144 box	5 00
Searchlight, 144 box	5 00
Ohio Red Label, 144 bx	4 20
Ohio Blue Tip, 144 box	5 00
Ohio Blue Tip, 720-1c	4 00
*Blue Seal, 144	4 50
*Reliable, 144	3 60
*Federal, 144	4 75
*1 Free with Ten.	

Safety Matches

Quaker, 5 gro. case	4 25
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NUTS—Whole

Almonds, Tarragona	25
Brazil, New	24
Peanut Mixed	25
Philberts, Sicily	22
Peanuts, Vir. Roasted	11 1/2
Peanuts, Jumbo, std.	14
Pecans, 3 star	22
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	30 @ 35
Hickory	07

Salted Peanuts

Fancy, No. 1	14
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Shelled

Almonds	70
Peanuts, Spanish,	12 1/2
135 lb. bags	12 1/2
Philberts	32
Pecans Salted	80
Walnuts Manchurian	55

MINCE MEAT

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

OLIVES

4 oz. Jar, Plain, doz.	1 35
10 oz. Jar, Plain, doz.	2 35
14 oz. Jar, Plain, doz.	4 50
Pint Jars, Plain, doz.	3 16
Quart Jars, Plain, doz.	5 10
1 Gal. Glass Jugs, Pla.	2 10
5 Gal. Kegs, each	8 50
3 1/2 oz. Jar, Stuff., doz.	1 35
6 oz. Jar, Stuffed, doz.	2 35
9 1/2 oz. Jar, Stuff., doz.	3 75
1 Gal. Jugs, Stuff., dz	2 75

PARIS GREEN

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

PEANUT BUTTER



Bel Car-Mo Brand

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

PETROLEUM PRODUCTS.

From Tank Wagon.	
Red Crown Gasoline	11
Red Crown Ethyl	14
Solite Gasoline	14
In Iron Barrels	
Perfection Kerosene	13.6
Gas Machine Gasoline	37.1
V. M. & P. Naphtha	19.6

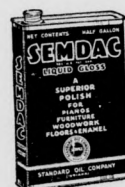
ISO-VIS MOTOR OILS

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



Iron Barrels

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



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

PICKLES

Medium Sour	
5 gallon, 400 count	4 75

Sweet Small

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

Dill Pickles

Gal. 40 to Tin, doz.	9 60
No. 2 1/2 Tins	2 25
32 oz. Glass Picked	2 75
32 oz. Glass Thrown	2 30
Dill Pickles Bulk	
5 Gal., 200	4 75
16 Gal., 600	9 25
45 Gal., 1200	19 50

PIPES

Cob, 3 doz. in bx. 1 00 @ 1 30	
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PLAYING CARDS

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

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

Beef	
Top Steers & Heif.	24
Good Strs & Hf, 15 1/2 @ 22	
Med. Steers & Heif.	20
Com. Steers & Heif, 15 @ 16	

Veal

Top	23
Good	20
Medium	18

Lamb

Spring Lamb	28
Good	27
Medium	26
Poor	20

Mutton

Good	17
Medium	16
Poor	13

Pork

Light hogs	16
Medium hogs	16
Heavy hogs	16
Loin, med.	24
Butts	23
Shoulders	19
Spareribs	15
Neck bones	06
Trimnings	14

PROVISIONS

Barreled Pork	
Clear Back	25 00 @ 28 00
Short Cut Clear	26 00 @ 29 00
Dry Salt Meats	
D S Bellies	18-20 @ 18-19

Lard

Pure in tierces	13
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	13
Compound, tubs	13 1/4

Sausages

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

Smoked Meats

Hams, Cer. 14-16 lb. @ 28	
Hams, Cert., Skinned	
16-18 lb.	@ 27 1/2
Ham, dried beef	
Knuckles	@ 44
California Hams	@ 17 1/4
Picnic Boiled	
Hams	20 @ 25
Boiled Hams	@ 42
Minced Hams	@ 21
Bacon 4/6 Cert.	24 @ 32

Beef

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

Liver

Beef	17
Calf	55
Pork	10

RICE

Fancy Blue Rose	05 1/4
Fancy Head	07

ROLLED OATS

Silver Flake, 12 New	
Process	2 25
Quaker, 18 Regular	1 80
Quaker, 12s Family	2 70
Mothers, 12s, China	3 80
Nedrow, 12s, China	3 25
Sacks, 90 lb. Jute	3 10

RUSKS

Dutch Tea Rusk Co.	
Brand.	
36 rolls, per case	4 25
18 rolls, per case	2 25
12 rolls, per case	1 50
12 cartons, per case	1 70
18 cartons, per case	2 55
36 cartons, per case	5 00

SALERATUS

Arm and Hammer	3 75
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SAL SODA

Granulated, bbls.	1 80
Granulated, 60 lbs. cs.	1 60
Granulated, 36 2 1/2 lb. packages	2 40

COD FISH

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

HERRING

Holland Herring	
Mixed, Kegs	1 10
Mixed, half bbls.	8 75
Mixed, bbls.	16 50
Milkers, Kegs	1 20
Milkers, half bbls.	9 75
Milkers, bbls.	18 50
K K K K Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 50
Boned, 10 lb. boxes	15

Lake Herring

1/2 bbl., 100 lbs.	6 50
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Mackerel

Tubs, 60 Count, fy. fat	5 75
Pails, 10 lb. Fancy fat	1 75

White Fish

Med. Fancy, 100 lb.	13 00
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SHOE BLACKENING

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

STOVE POLISH

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

SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	2 00
Med. No. 1 Bbls.	2 85
Med. No. 1, 100 lb. bk.	95
Farmer Spec., 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for Ice	
cream, 100 lb., each	85
Butter Salt, 280 lb. bbl.	4 24
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	4 10
24, 10 lb., per bale	2 45
35, 4 lb., per bale	2 60
50, 3 lb., per bale	2 85
28 lb. bags, Table	42
Old Hickory, Smoked,	
6-10 lb.	4 50



Per case, 24, 2 lbs.	2 40
Five case lots	2 30
Iodized, 24, 2 lbs.	2 40

BORAX

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

SOAP

Am. Family, 100 box	6 30
Crystal White, 100	4 20
Export, 100 box	3 85
Big Jack, 60s	4 75
Fels Naptha, 100 box	5 50
Flake White, 10 box	4 20
Grdma White Na. 10s	3 75
Jap Rose, 100 box	7 85
Fairy, 100 box	4 00
Palm Olive, 144 box	10 50
Lava, 100 box	4 90
Octagon, 12s	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Quaker Hardwater	
Cocoa, 72s, box	2 85
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS



30 can cases, \$4.80 per case

WASHING POWDERS

Bon Ami Pd, 18s, box	1 90
Bon Ami Cake, 18s	1 62 1/2
Brillo	85
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 50
Grandma, 24 Large	3 50
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean, 4 dz	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10	
oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48,	
20 oz.	3 85
Sanl Flush, 1 doz.	2 25
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00

Snowboy, 12 Large	2 65
Speedee, 3 doz.	7 30
Sunbrite, 50s	2 10
Wyandotte, 48	4 75
Wyandot Deterg's, 24s	2 75

SPICES

Whole Spices	
Allspice, Jamaica	@ 25
Cloves, Zanzibar	@ 38
Cassia, Canton	@ 22
Cassia, 5c pkg., doz.	@ 40
Ginger, African	@ 19
Ginger, Cochin	@ 25
Mace, Penang	1 39
Mixed, No. 1	@ 32
Mixed, 5c pkgs., doz.	@ 45
Nutmegs, 70 @ 90	@ 59
Nutmegs, 105-1 10	@ 59
Pepper, Black	@ 46

Pure Ground in Bulk

Allspice, Jamaica	@ 35
Cloves, Zanzibar	@ 46
Cassia, Canton	@ 28
Ginger, Corkin	@ 35
Mustard	@ 32
Mace, Penang	1 39
Pepper, Black	@ 55
Nutmegs	@ 59
Pepper, White	@ 80
Pepper, Cayenne	@ 37

GRINDING THE GRIST.

Cases Under Consideration By Federal Trade Commission.

One thousand letters pertaining to schedules sent out in connection with its chain store investigation were received in April by the Federal Trade Commission from wholesale dealers of the country. This showing is considered only fair by the Commission in view of the total of 12,000 questionnaires mailed to this class. The situation, however, is better than one month ago, when the Commission announced that wholesalers were not responding promptly, and expressed surprise at the delay, believing that neglect of the wholesalers in furnishing the information sought would not react to their benefit.

Out of a total of 7,200 schedules sent originally to chain stores one hundred were returned in April. Follow-up letters will be mailed to those organizations who do not return the schedule by the date indicated. The chain store questionnaire is more comprehensive in detail than that sent to wholesalers.

Observations are under way preparatory to a general field survey under Senate resolution 337 providing for investigation of the newsprint industry, as is shown in the commission's monthly statement of work herein.

During the month work on a study of relations between utility groups and service organizations was completed as far as six companies in New York City were concerned. This was in connection with the power and gas utility investigation under Senate resolution 83.

The first draft report on Blue Sky securities is being reviewed.

Field work on the price bases enquiry was carried on in Chicago and in Birmingham, Ala. The Commission is undertaking to study comprehensively and analyze critically the complex elements entering into distribution of commodities.

Eight trade practice conferences have been held since April 1, while three are scheduled to be held between now and June 6. Seven conferences have been authorized but have not been scheduled as to time and place.

The Commission had on hand May 1, the largest number of applications for complaints since September 1, 1925, or a total of 739. The nearest approach to this was April 1, when there were 678. The next highest figure was 578 on January 1. Statistics on applications for complaints, preliminary enquiries, complaints, and export trade investigations, are shown in the Commission's monthly statement of work, the full text of which is as follows:

Royal Baking Powder Company: Two cases are now pending which involve this company, one in the Court of Appeals of the District of Columbia and the other in the Supreme Court of the District.

Briefly, the purpose of the proceeding now in the Court of Appeals is to test the power of the Commission to vacate an order of its own dismissing its complaint against the company, and then to reopen the case for the purpose

of taking additional testimony. The Supreme Court of the District, where the suit was instituted, twice decided in favor of the Commission, the company then taking the case to the Court of Appeals. It was there argued on April 2, and decided May 6, the decree of the Supreme Court being affirmed. (Commission's Docket No. 540.)

The other case (in the Supreme Court) involved disparagement of competitors, and the circulation of the trial examiner's report in the case (now in the Court of Appeals) in such a way as to induce the public to believe that it represented the decision of the Commission.

The company had filed a motion to dismiss, and before the Commission had passed upon it, the company filed certain petitions in the form of affidavits, in which it was charged that one of the members of the Commission was so biased and prejudiced as to be unable to give fair and impartial consideration to matters affecting the company. The Commission overruled the motion to dismiss, and, shortly afterward, entered a further order postponing consideration of the petitions in question until final hearing. The company thereupon petitioned the Supreme Court for a rule requiring the Commission to show cause why a writ of mandamus should not issue against it, requiring it, before any other or further action was taken in connection with the pending proceeding, or in any other matter in which the company was a party or had an interest, to pass upon and announce decision on the prayers in the petitions in the form of affidavits of prejudice.

Further developments were: granting of the company's motion to strike the Commission's answer; denial of the company's motion to strike the amended answer; issuance of a writ of prohibition directed to the Commission; argument on the Commission's motion to quash the writ of prohibition; and argument on the motion of the Commission for prior determination of questions of law. (Commission's Docket No. 1499).

International Shoe Company: The Supreme Court of the United States, April 15, denied the petition for writ of certiorari filed by this company on February 25. The company's purpose in asking for the writ was to review the judgment of the Circuit Court of Appeals for the First Circuit, which, it will be remembered, on November 27 last, unanimously affirmed the order entered by the Commission in this case. The proceeding was under Section 7 of the Clayton Act, and the order required the company to divest itself of all assets, property, etc., acquired by it from a competitor, subsequent to the acquisition by the company of the stock or share capital of the competitor, and after the Commission's complaint had been issued and served.

Ohio Leather Company: This company, on April 2, filed with the Court of Appeals for the Sixth Circuit (Cincinnati) its petition to review and set aside the Commission's order, entered February 11. The findings were to the

effect that the company was advertising and selling, interstate commerce, leather made from calf skins, under the trade name of "Kaffor Kid," the order directing the cessation of such practice.

Masland Durable Leather Company: This company has filed in the Third Circuit (Philadelphia) its petition to have the Commission's order of March 22 abrogated. The order was directed against the company's practice of advertising and selling, in interstate commerce, an imitation or artificial leather product under the name "Durable Leather."

Alfred Kohlberg, Inc.: Another petition for review filed during the month was that by Alfred Kohlberg, Inc., a New York corporation, on April 19. The court was the Second Circuit. The practice found by the Commission to be an unfair method of competition was that of selling and distributing, in interstate commerce, a product imported from China and designated "Chinese Irish Lace," etc.

Shade Shop (Alfred Klesner): This case was argued before the Supreme Court of the United States on April 10. It will be recalled that the order of the Commission, the subject of the controversy, was directed against use by the respondent Klesner of the trade-name "Shade Shop," almost identical with the trade-name "The Shade Shop" long previously adopted, and ever since continuously used by one Sammons to designate his business establishment. The case arose in the District of Columbia.

Abbott E. Kay: Argument, in this case, was had before the Circuit Court of Appeals for the Seventh Circuit (Chicago) on April 18. As previously stated, the Commission's findings were to the effect that the product sold by Kay was not radium and contained no radium or radio-active properties, as known to the scientific or commercial world. The case arose as the result of the Commission's application for enforcement of its order.

B. Paul (Paul Balme): After testimony had been taken before an examiner, briefs filed, and argument presented, the Commission, April 19, filed with the Second Circuit its conclusion that the respondent had literally complied with Paragraph 5 of the order to cease and desist, in so far as the same related to lettering; and that respondent's present container for its powdered henna hair dye was not so similar to that used by a competitor as to confuse and mislead the public. As a result of this action, the respondent has petitioned the court to affirm the conclusion of the Commission and dismiss its application for enforcement. This matter was argued May 6.

Chipman Knitting Mills: The Commission, April 8, filed with the Third Circuit its motion to strike, from the petition for review, the report of the trial examiner; the court, however, on April 11 postponing argument on this motion until hearing on the merits. The Commission's order, to which this concern took exception, was directed against use of the term "fashioned," in connection with the advertisement and sale of hosiery.

Light House Rug Co.: This proceeding is still pending before the Court of Appeals for the Seventh Circuit, on petition by respondent, an Illinois corporation, for review of the Commission's order. The findings are to the effect that respondent is advertising and selling rugs made on power looms as and for rugs made on hand looms by the personnel of the Chicago Lighthouse, an institution employing blind people. The company was directed to cease and desist from this practice.

James S. Kirk & Co.: The corporation of this name has filed, with the Circuit Court of Appeals for the Seventh Circuit, its petition to review and set aside the Commission's order in this case, which, among other things, directed it to cease and desist from the use of the word "Castile," and the words "Olive Oil Soap," either alone or in conjunction or in association with any other word or words, which are the name of, or are descriptive or suggestive of, an oil or fat, in labeling, branding, or otherwise describing soap offered for sale or sold in commerce, the oil or fatty composition of which is not wholly derived from olives. The transcript of the record was filed by the Commission March 22.

The Commission's motions (1) to ask the court to modify its order directing the printing of the record in narrative form; (2) to strike the trial examiner's report from the company's petition for review—were heard May 3.

American Snuff Co.: This proceeding, which is pending in the Circuit Court of Appeals for the Third Circuit, awaits printing of the supplemental transcript of record, briefing, and argument. It has been continued until the October term, and was instituted, as will be recalled, by the Commission's filing of its original and supplemental applications for enforcement of its order, the order directing the company, among other things, to cease and desist from certain advertising found by the Commission to be misleading, and from the disparagement of the products of competitors.

Good Grape Co.: On February 1, the Commission filed, with the Circuit Court of Appeals for the Sixth Circuit, an application for the enforcement of its order directed against this company. The findings were to the effect that this concern was engaged in the manufacture of a concentrate or syrup which it called "Good Grape Concentrate," and in the sale of the same in interstate commerce to bottling plants, for use in the manufacture and subsequent sale to retailers and consumers of a beverage known as "Good Grape," and that the company, by extensive advertising, represents to the purchasing public that this beverage is the juice of the natural fruit of the vine, when, as a matter of fact, it is an imitation grape product, artificially colored and flavored. The order directed the company to cease and desist from this practice. By stipulation, respondent was granted to May 2 for filing answer.

Bayuk Cigars, Inc.: This case, which was argued before the Third Circuit

May 31, 1928, still awaits decision. The proceeding was instituted by Bayuk Cigars, Inc., by the filing of a petition to review and set aside the Commission's order directing it to cease and desist, in connection with the sale and distribution of cigars, among other things, from using the word "Havana", or other word or words of similar import, alone or in conjunction with the word "Ribbon", etc., as or in a brand name for or as descriptive of any such cigars not composed entirely of tobacco grown on the Island of Cuba.

Resale Price Maintenance: The first part of the report of this enquiry deals with the general, legal, and economic aspects of resale price maintenance and is now available to the public. The work of concluding the report goes forward, the principal advance being made in connection with the proposed price study. The co-operation of department stores in sending data necessary seems fairly well assured and a list of several hundred articles is now undergoing final revision before undertaking actual field work in a few selected commodities to determine actual business results in dealing in trade-marked or otherwise identified products in connection with price maintenance.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, May 14—On this day was held the first meeting of creditors in the matter of Glen E. McDonald, Bankrupt No. 3748. The bankrupt was present in person and represented by attorney Seth R. Bidwell. No creditors were present or represented. 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 9. We have to-day received the schedules, reference and adjudication in the matter of Clarence F. Fuller, Bankrupt No. 3793. 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 contractor. The schedules show assets of \$7,225 of which \$2,000 is claimed as exempt, with liabilities of \$8,892.97. 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 11. We have to-day received the schedules, reference and adjudication in the matter of Lester Hawks, Bankrupt No. 3795. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Maple Grove, and his occupation is that of a farmer. The schedule shows assets of \$620.50 of which \$601.50 is claimed as exempt, with liabilities of \$3,112. 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 11. We have to-day received the schedules, reference and adjudication in the matter of Herman L. Triestram, formerly doing business under the firm name and style of Kalamazoo Vulcanizing Co., Bankrupt No. 3794. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a dealer in tires, accessories, etc. The schedule shows assets of \$415 of which \$250 is claimed as exempt, with liabilities of \$20,227.56. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

City of Kalamazoo	\$117.00
Kelly-Springfield Tire Co., Kala.	3,160.45
General Tire & Rubber Co., Akron	875.00
Combination Rubber Mfg. Co., Trenton, N. J.	899.18
McClaren Rubber Co., Charlotte, N. C.	251.26
Nat. Cash Register Co., Kalamazoo	66.40
W. G. Burdick & Sons, Kalamazoo	37.38
L. C. Smith, Inc., Detroit	15.00
Allen Auto Specialty Co., Chicago	21.51
Retail Credit Ass'n, Kalamazoo	82.00
Addressograph Co., Chicago	38.02
Diamond Rubber Co., Akron, Ohio	63.52
E. J. Rossman, Kalamazoo	135.00

Home Savings Bank, Kalamazoo 2,000.00
John Triestram, Kalamazoo -- 10,000.00
Nushbaum Motor Supply Co., Kalamazoo 15.84

May 14. On this day was held the first meeting of creditors in the matter of Albert E. Muller, Bankrupt No. 3766. The bankrupt was present in person and represented by attorneys McAllister & McAllister. No claims were proved and allowed. No creditors were present, but were represented by Hilding Hilding & Tubbs, attorneys. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Percy L. Henry, Bankrupt No. 3759. The bankrupt was present in person and represented by Kim Singler, attorney. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Henry D. Anderson, Bankrupt No. 3761. The bankrupt was present in person and represented by attorney Myrten W. Davie. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter C. W. Moore, of Belmont, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

May 15. On this day was held the first meeting of creditors in the matter of Max M. Edie, Bankrupt No. 3760. The bankrupt was present in person and represented by attorney P. A. Hartesvelt. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

May 14. On this day was held the first meeting of creditors in the matter of Afendulis George, Bankrupt No. 3762. The bankrupt was present in person and represented by attorney Grant Sims. The creditors were present by R. L. Newnam, attorney. The bankrupt was sworn and examined without a reporter. The case has been closed and returned first meeting then adjourned without date to the district court as a case without assets.

May 15. On this day was held the first meeting of creditors in the matter of Harm Kuiper, Bankrupt No. 3774. The bankrupt was present in person, but not represented. 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 15. We have to-day received the schedules, reference and adjudication in the matter of Harvey W. DeYoung, Bankrupt No. 3796. 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 building custodian. The schedule shows assets of none with liabilities of \$1,037. The court has written for funds and upon receipt of same, the first meeting of creditors will be called and note of same will be made herein.

May 15. We have to-day received the schedules, reference and adjudication in the matter of John Veenstra, doing business as Climax Creamery Co., and as Veenstra Butter Service, Bankrupt No. 3797. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a dairyman. The schedules show assets of \$217.31 of which \$85 is claimed as exempt, with liabilities of \$2,124.54. 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.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

Northern Beverage Co., Escanaba.
Detroit Professional Football Club, Detroit.
Gasoline Service Corporation, Adrian.
Grand River Homes Co., Detroit.
Vigor-Fount Mfg. Co., Highland Park.
Universal Corset Co., Detroit.
Marsh's Inc., Detroit.
Bloomfield Development Co., Jackson.
Buckner Loan Co., Pontiac.
Funkev Hardware Co., Hancock.
J. L. Fuller Co., Detroit.

Industrial Loan Co., Flint.
Old Kent Corporation, Grand Rapids.
Fristoe & Rummier, Belding.
Northern Oil & Gas Corporation, Grand Rapids.

Leeds, Incorporated, Detroit.
Home and Auto Loan Co., Pontiac.
Billiard Academy, Battle Creek.
Webster Veneer Co., Grand Rapids.
Michigan Workers Co-Operative Association, Detroit.

Bertch, Middleton Church Inc., Grand Rapids.
Baker - Woodmancy Hardware Co., Lansing.

Kennedy Automatic Service, Inc., Marquette.

Whitney Materials Co., Detroit.
Terminal Factory District, Detroit.
Oliver Chilled Plow Works, Saginaw.
Houston Coal Co., Detroit.

Bell Furnace & Manufacturing Co., Northville.

Leslie Telephone Co., Leslie.
Metropolitan Subdivision, Inc., Detroit.

L. G. Jentgen, Detroit.
Warsaw Music Stores, Inc., Hamtramck.

Hartford Battery Manufacturing Co., Detroit.

Hipp-Pratt Insurance Co., Benton Harbor.

Austin Machinery Corporation, Muskegon.

Nichols & Shepard Co., Battle Creek.
Wright & Kelly Co., Detroit.

Sexton-Palmerlee, Inc., Detroit.
Wolverine Enameling Co., Detroit.

Farmers and Merchants State Bank, Cedar Springs.

Parker Rust Proof Co., Detroit.

Holding the Umbrella For Chain Store Competition.

(Continued from page 20)

wonder whether he is tagged for scarlet fever or something like that, take it off and be pleased with such a timely message. For those tags are distributed by boys in the neighborhood when it rains.

A considerable service is rendered by Frankford Grocery Co. and several others—Baltimore Wholesale, for instance—by way of an exchange department.

At every meeting members fetch in lists of whatever they may have in excess of requirements. The goods are offered and other members who may need them offer what they feel equitable. If they bargain too closely there is no sale or exchange; but the headquarters often steps in and helps out. This has grown to be a valuable feature in such houses.

We just have to be up and doing these days, for things move fast and we get our share of prosperity only by reaching out for it. I notice in dining cars now—did a few days ago—a boost for egg week. Grocers who get behind all such movements gain big returns therefrom. When all the world is talking about one thing, the live merchant catches in on such gratuitous boosting of his business.

But let no man think he can get away with an uneconomically heavy charge for either goods or services for very long. Paul Findlay.

Four Months' Gain in Woolens.

The first four months of this year show a "big improvement" in the woolen trade, as compared with the same period in 1928. Figures completing the period are now being tabulated and will be available by the end of the month. Not only have billings shown a gain, indicating a broader demand

for woolens, but the relation between production and billings has improved, leaving the stock goods situation in healthy shape, it was pointed out.

A Tough Day.

"Why does daddy go to town every day?" asked Leslie.

"He goes to work," mother explained, "so that we can have good dinners."

A day or two later, as Leslie took his place at the dinner table, he surveyed the things on their dishes with a disparaging glance. Suddenly he turned to his father.

"You didn't do much to-day, did you?" he remarked.

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—Meat Market in manufacturing town, doing good business. Reason for selling, other business. Address No. 92, c/o Michigan Tradesman. 92

For Sale—Well-established grocery and meat business in live Northern Michigan city. Modern fixtures and good stock. Also notions. Doing about \$27,000 yearly cash business. Net profit last year \$3,500. Five-room house and store, each separate, rents for \$35 month. Owner will sacrifice to sell immediately on account of business interests elsewhere. Price \$6,500 all or part cash. Address No. 93, c/o Michigan Tradesman. 93

For Sale—Clean grocery stock and fixtures, in live small town on U. S. 112. Reason, must devote more time to fruit farm. Terms, cash. C. L. Gottschalk, Quincy, Mich. 52

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 Robnwood 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

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.

Workmen last week started cutting the cables on the Ambassador Bridge that will connect the Canadian border cities with Detroit, over the Detroit River. The replacement of the present cables which were found unfavorable for carrying the tremendous big span has set the opening date of the bridge from July to about January 1.

John J. Harris, general manager of the J. B. Ford Co., Wyandotte, died suddenly at his home in the Towers apartment building at 8162 East Jefferson avenue in this city on Friday, May 18. Mr. Harris, who was 56 years old, was connected with the J. B. Ford Co. for twenty-five years.

That the Detroit textile market can compete with other centers was demonstrated last week when the McConnell-Kerr Co., 350 Jefferson avenue, East, was awarded a city contract for 1,500 dozen bath towels. The house was in active competition with the largest firms in the country, as well as with several local concerns.

One of the most successful meetings of Detroit Council No. 9, U. C. T., in years was held Saturday night, May 18, at their hall at 1522 Randolph street. The initiatory work, a revelation to even members of twenty-five to thirty-five years standing, was staged by the uniformed degree team of Cadillac Council, No. 143, headed by Homer Brooks. The team comprised of nine men, each a gifted speaker, included Homer F. Brooks, senior counselor; Lawrence V. Rohr, past senior counselor; Chas. J. Maloney, junior counselor; William S. Frampton, chaplain; Elmer L. Sick, conductor; Robt. L. Conley, page; Graham F. Wellington, sentinel; Harris E. Marsden, secretary and John A. Klett, musician. The new members of number nine council are Henry C. Morris, of C. A. Lindsey & Co., 3-270 General Motors building and Edwin H. Griffiths, Jr., of Remington-Rand, Inc., 322 Lafayette boulevard. Paul H. Johnson, a member of the Clinton, Iowa, council and now residing at 12287 Promenade avenue, transferred to No. 9. The Grand Council of Michigan was represented by A. H. Brower, of Jackson, Grand Counselor, and Grand Counselor Maurice Heuman, of Jackson. Past Counselor Carver, of Jackson Council, was also an interested visitor.

The offices of Shredded Wheat Sales, Inc., have been removed from 2631 Woodward avenue to 899 Baltimore, West. W. P. Blackman is the district sales manager.

H. L. Patterson, who has been connected with the Royal Mayonnaise Co., 5736 Twelfth street since 1921, has been appointed general sales manager for the organization. He has also been appointed secretary of the Royal Mayonnaise Co. Mr. Patterson's appointments come as a well deserved reward for his services with the company, having worked his way from salesman through the various stages including specialty salesman, district manager and city manager. The Royal Mayonnaise Co. is affiliated with

the Royal Baking Powder Co., of New York.

Harlow D. Vinton, formerly sales representative for Kirchman Brothers, of Bay City, has been appointed Western Michigan representative for A. Krolik & Co., of this city.

A group of business men representing the Boston Chamber of Commerce will arrive in Detroit Wednesday at 8 a. m. for a one-day stay. The party is touring thirty cities. They will be the guests of the Detroit Board of Commerce at a luncheon in the Detroit Leland Hotel at 12:30 o'clock.

Wtling, Lerchen & Hayes, brokerage firm, who recently moved into new quarters in the Buhl building, has installed a voice amplifier system in their offices and important announcements bearing on the market can now broadcast in the customers room.

Howard C. Wade, president of the United States Mortgage Bond Co., Detroit, has been elected President of the Inkster National Bank, succeeding the late Dr. J. E. Bennett. Mr. Wade has been vice-president of the bank. He also is President of the First State Bank of East Detroit, President of the United Bond Co., of Canada, at Windsor and Vice-President of the United States Trust Co., Detroit.

Frederick W. Boynton has been appointed manager of the Detroit branch of the Automobile Radio Corporation, with offices at 1475 East Grand boulevard.

Detroit merchants have been warned against a man who has cashed several checks stolen from the Monroe Waste Paper Co., 1571 Alger avenue. Using the names R. Williams, John Russell or J. Dixon, he cashed a number of these checks, usually for \$50, within the past week.

A group of 450 all-star salesmen and managers convened at the Burroughs Adding Machine Co. Monday, May 20, for the fourteenth annual all-star convention. Joseph Boyer, chairman of the board of directors, and Standish Backus, President of the company, welcomed the all stars on Monday in the auditorium in the main office building. Other speakers were A. J. Doughty, vice-president; L. V. Britt, sales manager and G. E. Sassinet of New Orleans, President of the All Star Club. On Wednesday the all stars will be taken to the Burroughs Farms at Brighton, where a program of sports has been arranged. On Tuesday evening the all stars attended the Wilson Theater. A banquet at the Statler on Thursday evening will wind up the program.

A. H. Dunn, formerly associated with the Curtis Publishing Co., has become affiliated with the advertising agency of Brooke, Smith & French, 206 Eliot street. Mr. Dunn will have charge of the promotional department and will be active in the merchandising programs of the agency's clientele.

When the regulations stipulating that all common carriers must be equipped with oil flares for night emergency stops is enacted into the Michigan laws, the thousands of traveling men and others whose duties take them over the highways at night will draw

a deep sigh of relief. If the proposal carries it will compel a vehicle that makes a forced stop at night to place flares on the highway 100 feet each side of the machine.

Formal opening of the new headquarters of the Metropolitan Trust Co. on Saturday, May 18, was announced here. The company, formerly located at 13738 Woodward avenue, Highland Park, moved with its entire organization into the Murphy building, 147 Congress street, West. According to the President, Harvey B. Wallace, the officers and directors have long seen the need for such a change because of the rapid expansion of the company. "The move," he said, "is equally beneficial for our customers and ourselves." Much of the credit for the growth of the Metropolitan Trust Co., incorporated by a group of Highland Park capitalists, is attributed to Col. Walter C. Cole, who was appointed to the newly-created office of executive Vice-president in August, 1926. There will be no change of officers or operating personnel according to Mr. Wallace.

The Investors Land and Mortgage Co. announces the removal of their offices from the American State Bank building to 2380 Penobscot building.

Members of the Wholesale Merchants' Bureau of the Board will conduct a trade promotion trip to-day (Tuesday) in the Mack, Harper and Charlevoix avenue district. They will give a complimentary dinner at 7:30 o'clock in the evening to the retail merchants of that district, the gathering to be held at Lilac Gardens, 7955 Mack avenue.

The trip will be conducted on the same lines as previous trade trips out in the State. The afternoon will be spent by the wholesalers in visiting their customers, who will be the guests of the evening festivities. E. E. Prine, secretary of the wholesalers' organization, has made plans for the accommodation of a large number to the executives of big Detroit organizations. James M. Golding.

Things of Interest to Grand Rapids Council.

Rutledge W. Radcliffe, Herkimer Hotel, in charge of uniforms and parade for the Jackson Convention the 6th, 7th and 8th of June, reports that he must have the leg and waist measure for uniform trousers, of all the fellows going to the convention expecting to parade. He also wants to have every one there who can possibly go, if we are going to win the prize. Grand Rapids Council is out to win the prize again this year, as it would be the first time that any Council won it two years in succession if we do.

In order to make a real showing the Council has engaged the Jackson girl scout band of thirty-five pieces. They will lead the Grand Rapids contingent in the parade. Gilbert H. Moore is in charge of the reservations. The convention headquarters for the Grand Rapids Council will be the Hotel Hayes at Jackson, and Mr. Moore will do the very best he can with all reservations for hotel rooms giving preference to

first-comers. It is the hope of all of the officers that every single counselor who possibly can arrange it, will go to Jackson for this convention.

The officers of the Council would like to see a big turn out of members at the June meeting, which will be held at the regular hall in the Young building, at Ionia and Louis, above the Bishop Furniture Co. This is the last meeting, of course, before the summer recess, and a good turn out should be on hand to discuss matters of business which are before the Council at the present time.

At the May meeting three new candidates were initiated using the new short form ritual. This was the first time this ritual has been used.

We look forward to an exceptional meeting at the Salesmen's Club Saturday, May 25. The speaker will be Rev. Father O. G. McGinn, well known as an after dinner speaker; a man amply capable of sending us away with a real message. Father McGinn's talks are always charming, interesting and witty, and it will be a disappointment to the officers if the body of members of the Club do not turn out in full force.

The meeting of June 1, which will be the last meeting before the summer recess, will be open to general discussion as to the future policies of the Club, with the view of formulating our plans and beginning again in September with new vigor and a clean slate.

The salesmen's club has held an annual picnic every year for at least six years, but there has not been very much discussion of it this year. Come out Saturday, and let's talk about a real big picnic, which every one can thoroughly enjoy. C. C. M.

Sport Underwear Reordered.

So active has been retailer response to the new types of women's knitted underwear recently put on the market that manufacturers are now faced with the need of turning over additional machines to them in order to meet the demand for prompt deliveries. These garments are knit in a single piece, with low backs, and are suitable for wear either with sport frocks or with the new "sun-back" street dresses. So far the call for them has been mostly for sport uses. At an informal meeting of producers of the goods last week it was agreed that their reception by the stores was exceptional. Many duplicate orders already have been placed, despite the unusual size of the originals.

Stress Pewter Wares For Fall.

For Fall considerable attention in the silverware trade will be focused on pewter wares. The items are reproductions of Colonial pieces, either privately owned or in museums, and are offered to harmonize with the Colonial trend in house furnishings. The merchandise includes tea caddies, milk pitchers, coffee services, "Paul Revere" water pitchers, candle sticks, etc. At the moment there is a good call for sterling and plated flat ware for the June bridal season. Hollow ware is rather quiet.

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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Tradesman Company, Grand Rapids, furnishes the above in circular form as follows: 100, \$3.75; 500, \$7.75; 1,000, \$12.75.

STRENGTH

ECONOMY

THE MILL MUTUALS Lansing AGENCY Michigan

Representing the
**MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY**
(MICHIGAN'S LARGEST MUTUAL)
AND ASSOCIATED COMPANIES



**Combined Assets of Group
\$45,267,808.24**

20% to 40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES
Tornado—Automobile—Plate Glass

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.

The Brand You Know by HART

Fancy

Fruits



Quality

Vegetables

**Look for the RED HEART
On The Can**

W. R. ROACH & CO.

General Offices
Grand Rapids, Michigan

Women Know Quality *when they see it*



No longer need the grocer
worry about how to prove
the quality of his merchandise.
The fruit or vegetable
is visible, appetizing, sug-
gestive. The housewife is
so interested she helps her-
self, and in doing so, finds
items new to her that look
so good she cannot resist
trying them.



It Pays to Feature
MONARCH
Food Products

REID, MURDOCH & CO., Chicago
New York, Boston, Pittsburgh, Wilkes-Barre, Tampa, Jacksonville
San Francisco, Los Angeles, Phoenix, Kansas City, St. Louis

NATIONALLY ADVERTISED