

The Blue and the Gray Sky

By the flow of the inland river,
Whence the fleets of iron have fled,
Where the blades of the grave grass quiver,
Asleep are the ranks of the dead;
Under the sod and the dew,
Waiting the judgment day;
Under the one, the Blue,
Under the other, the Gray.

These in the robings of glory,
Those in the gloom of defeat,
All with the battle blood gory,
In the dusk of eternity meet;
Under the sod and the dew,
Waiting the judgment day;
Under the laurel, the Blue,
Under the willow, the Gray.

So, when the summer calleth,
On forest and field of grain,
With an equal murmur falleth,
The cooling drip of the rain;
Under the sod and the dew,
Waiting the judgment day;
Wet with the rain, the Blue,
Wet with the rain, the Gray.

No more shall the war cry sever,
Or the winding rivers be red;
They banish our anger forever
When they laurel the graves of our dead!
Under the sod and the dew,
Waiting the judgment day;
Love and tears for the Blue,
Tears and love for the Gray.

Francis Miles Finch.

WORDEN GROCER COMPANY
The Prompt Shippers

Carry The Reliable

**QUAKER
COFFEE**

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OTTAWA AT WESTON - GRAND RAPIDS

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Government*

MICHIGAN TRADESMAN

Forty-sixth Year

GRAND RAPIDS, WEDNESDAY, MAY 29, 1929

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DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

ACID TEST OF MANAGEMENT.

Ability To Make Profit and Pay Promptly.

In discussing business with an executive of a large Eastern manufacturing enterprise recently, he expressed himself substantially as follows, and if you deem it of sufficient merit, you may publish same in the Tradesman.

You can get so close to a mountain that you are unable to see it. So it is with changes that are constantly taking place in business—it is hard to recognize or measure their importance until we can look back and view them from a distance of some years.

Among many, two changes in business now stand out very clearly and failure to take them into account would be disastrous for us. One of these is the speed of business—we have slipped from low into high gear and the wheels are turning at a tremendously faster rate. It is next to impossible to-day for a man in business merely to hold his own—he either goes forward or he leaves the procession, and he does it quickly.

The second major change has been the emergence of management as the basic element in business success. In books on economics written some years ago all goods were said to be produced through the combination of land, labor and capital. But the most important element in production now is how and when these three are to be combined and who is to keep them moving and in the proper adjustment. This is the job of management—and, under present conditions, land, labor and capital are practically helpless without it.

These two changes are extremely important both as to sales and to credit. It is far more important to tie up with an up-and-coming outfit than merely to sell a bill of goods to-day and probably find a new proprietor on the occasion of your next visit. Surely we are better off to deal with men who are able and willing to build for permanency than to secure the immediate

orders of those who have no real justification for being in business. It is simply amazing how quickly even large capital can vanish when it is not properly directed.

Because capital is so much more plentiful now than some years back, an increasing number of men are able to accumulate a sum sufficient in their judgment to enter the field of business. They think only money is essential. Unless they have real ability as managers and know the business, it seems almost deplorable to take their order, since it does not in reality add to our business, merely serving to diminish the amount of business we can do with established firms in the community. It ought to be evident that the opening of a new store does not increase the total amount of business available, but only divides the existing business among a greater number.

This would not be so bad in itself if it were not for the demoralizing effect on the trade as a whole, when the newcomer either begins to cut prices in order to get a greater share of business—and this is the first thought of the incompetent—or when he fails. As a matter of fact, very few of us estimate correctly the enormous amount of damage done to others in the same line of trade, when a business sinks into bankruptcy.

From a credit point of view, we are not to-day so vitally concerned with what a man has. It is more important to know what he is doing with it—how he is handling it. He may be "as good as gold" to-day, but as business now moves, only a short space of time may find him insolvent. The acid test of management is the ability to earn a profit—and the most satisfactory evidence of profit making is the prompt payment of merchandise accounts.

L. L. Lozier.

Late News From Local U. C. T.

The uniform and parade committee of Grand Rapids Council are glad to report that every indication shows a record attendance at the Grand Council meeting in Jackson, June 6, 7 and 8. Most of the boys will go Friday and remain until Saturday evening or later.

Grand Rapids Council is determined to win the money prize for the best looking, and the greatest number in the parade Saturday morning. Naturally, everyone should be there to support the wonderful work which has been done by Rutledge W. Radcliffe and his able committee.

June 1 will be the last meeting before the summer recess, and it is hoped that everyone who possibly can will be on deck at 7:30 o'clock. A large class of candidates is assured and with the snappy work of the new

degree team and the new ritualistic work, this will be a good meeting.

The Salesmen's Club's last meeting for this season will be Saturday, June 1, at 12:45 o'clock at the Rowe Hotel.

Last week an open meeting was held with plenty of discussion about the welfare of the Club. There will surely be some good come of this.

A picnic committee was appointed: Art Hare as chairman, assisted by Amos Graves, Jack Imonen, Art Throop, Gerald Gay and C. C. Meyers. The committee will hold a meeting within the next few days and full information about the picnic will be had next Saturday. The Salesmen's Club picnics have always been a success in the past, and there is no reason why this should not be true this year.

All the boys will be glad to know that Rad. is still high up in the sales contest conducted by the United States Specialties Corporation, for which he travels. He says he is in fifth place, but only eight points behind first prize money, and naturally is confident that he can nose out his competitors. All luck to him.

C. C. Meyers.

Unexpected Decision in Worden Grocer Co. Matter.

The long-pending suit brought to determine the status of the apportion of the preferred stock of the Worden Grocer Co. which was not surrendered and replaced with new preferred, which is not redeemable until 1955, has been decided by the Court of Appeals, which holds that it is practically a prior preferred stock and a direct obligation of the company (to be paid off before the regular preferred stock is liquidated) and shall be so treated as such by the receiver. There is \$162,000 of this class of stock, but \$62,000 is alleged to be illegally held by two banks, which will, undoubtedly, be compelled to surrender the certificates to the receiver for cancellation as soon as the matter is passed on by the court.

As this is the first case of the kind which has ever come before the courts of this country the preparation of the decision evidently gave the three gentlemen of the Court of Appeals much thought and research. The decision was written by Hon. Arthur C. Denison, of this city, and concurred in by the other two members of the court.

As the case now stands an appeal to the United States Supreme Court cannot be made, but the question can be taken to that court on a certiorari, petitioning the high tribunal to review the decision. If the Supreme Court acquiesces in this request the case would be reached for hearing during the next session.

Many a man who builds castles in the air winds up by finding himself in a hole.

Advisable For Trade To Watch Crop Reports.

For the first time in twelve years wheat sold on the Chicago Board of Trade for less than a dollar a bushel; May wheat closing yesterday at 98½¢ so that values are certainly getting down to a pre-war basis.

These prices discount in a large measure the excellent crop prospects and bountiful supplies and, of course, any deterioration in crop will probably result in somewhat firmer markets, although something really serious would have to develop to cause much of an advance at the present time.

Stocks of flour are comparatively light, the trade have been very cautious recently about purchasing and, as a consequence, there is bound to be active buying before so very long. This should result in prices holding reasonably firm on old wheat flour.

Of course, when it comes to the movement of the new crop in volume along in August and September, if we realize on present crop prospects, there will probably be some further decline, in fact, that condition is already reflected in new wheat quotations for delivery during August and September.

We are not advocating purchasing of flour in large volume for distant delivery, as market conditions are too uncertain. We do believe, however, that under the conditions present prices of flour are very reasonable and it would seem advisable for the trade to watch crop reports and price tendencies very closely, as most European crops are smaller than last year. North America possessing most of the surplus in carry over as well as best crop prospects for the coming harvest.

L. E. Smith.

"Suggestive Selling."

While a great deal of praise has been given "suggestive selling" as a means of increasing sales at retail, this practice may become a sales deterrent rather than builder, according to a retail executive here. "The success of suggestive selling depends almost entirely on the way it is done," this man said recently. "And only too often it is done in a way that annoys the customer and discourages further visits to the store."

"It is my contention that suggestive selling should be handled only by the best types of sales personnel and then probably only in certain departments. Where the store permits and, in fact, more or less demands that all of its salespeople try suggestive selling, without real instruction as to how it may be effectively and courteously done, the results may be disastrous, although curiously enough the store's executives may not realize it."

The winning of an argument often means the losing of a customer.

HOME OWNED STORES.

Several Northern Michigan Towns Warm To the Movement.

In view of the fact that my work carries me much about Michigan, affording me a unique contact with both merchant and consumer, I have been asked to furnish the Tradesman with a weekly report of my observations.

It so happened, last week, that it was my rare privilege to be a guest in the Grand Traverse Bay region, where I spent most of four days mixing with the business men and community people of that charming country.

Tuesday being nice a nice day and my motor being still rather "snug" after a recent reconditioning, I took all day for the drive from Grand Rapids to Traverse City via Reed City, Cadillac, Manton and Kingsley. I arrived in Traverse late that afternoon and reported to C. A. Gardner, the East Front street grocer, whose invitation was the cause of my coming.

I there met P. T. Green, of Saginaw, Secretary of the Michigan Wholesale Grocers' Association, and was most delighted to learn that he had been secured to be my teammate on the program that evening. After a banquet in the Elks Temple, being the formal launching movement in the raising of the Traverse City Community Fund's \$13,500 yearly budget, Gardner guided Mr. Green and myself to the high school auditorium, where a public meeting was to be held in the interest of better public education in the purposes and necessities of independent merchandising, as opposed to outside invaders on Main street.

Be it said, right here, that Traverse City has her share of chain stores; but she is fortunate in having a group of local business men who seem to be unanimously determined to stand their ground and call for a public showdown with these outside pirates who have begun to infest their community. Bravo! I have yet to see the syndicate make a lasting success in such a community.

What a meeting that was! I shall never forget that big auditorium, filled with Traverse City people and farmers from the adjacent countryside—men and women of intelligence and caliber, not out just for fun and entertainment or to satisfy their curiosity. They were not there to cheer and applaud, and make otherwise polite whoopee. They were there to listen and learn what was best for them as consumers. What an opportunity merchants have with people like that for their patrons!

Let me pause here long enough to say that Mr. Green has a most interesting and educational means of help to the local merchants in his showing of a four-reel film showing the Ideal Store, as contrasted with the old and antiquated place of merchandising. It isn't "dry", by a long way. On the contrary, it is most gripping. Even the kiddies in the crowd derived a huge kick out of it; and some of their remarks were most suggestive. For instance, when the old, back-number grocer had come to life, and changed his former dungeon into a real store,

one wee lad of third-grade age piped out:

"Good-bye, A. & P.!"

It certainly was a rare experience for me, as I faced that great sea of faces, all intent upon hearing what was to be said about the independent merchant, the chain store, the mail order house, the peddler and the effect of it all as it bore upon the farmer and the worker. Less than 10 per cent. of that crowd were business men. Never have I had such an inspiration to lay my cards on the table before the public. And, after an hour and a half of top-speed speaking, they were still waiting for more. But it was late so we dismissed.

After that meeting, for almost another hour, I stood in the lobby talking to little groups of workers, housewives and farmers, answering questions, making new points of argument, and meeting pro-syndicate arguments. Evidently, everyone was satisfied that the evening was very well spent. Next morning a local dealer informed me that he had sighted a chain store manager in the crowd. Going over to his seat, the merchant asked him how he liked the talk. The chain manager replied,

"Well! These folks are certainly getting some facts!"

Do you blame me for liking that sort of compliment from a man of that calling?

All in all, whatever Mr. Green may say to the contrary, I think that he and I make a pretty fair team, because he specializes in bringing priceless help to the merchant behind his counters as a business man, while I speak as a consumer, outside the counter! Here's hoping we shall be in double harness soon and often on such programs as these.

Next morning there was a meeting of a group of Main street's leaders at the Chamber of Commerce, presided over by Mr. Gardner, at which time we deliberated upon the best ways and means of carrying on a protracted and intensive campaign of public education for the independent merchant. Among this body of men were such figures as John Straub, of Straub Candy Co., L. G. Ball, fruit dealer; Grover Maple, women's wear and dry goods; Frank Sleder, meat dealer; Chas. Rennie and Ray Chase, of Rennie Oil Co., and Bert Comstock of the Globe Store.

Special mention is due O. J. Plomondon, of Provemont, who drove a distance of fifty miles (one way) to attend the Tuesday evening meeting, and did the same the following morning for this meeting. I was very sorry that I could not meet E. E. Shriver, of the Hamilton Clothing Co., one of Traverse City's most aggressive champions of local trade. Due to his absence from the city, I missed making his acquaintance.

The result of this meeting was that it was voted to form a local Home-Owned Stores Association in Traverse City. An effort will be made to secure the support of every independent merchant in town toward such an organization between now and Tuesday, June 4. That evening there will be a com-

mercial meeting to launch the formal organization and adopt the definitely outlined program which the committee will have outlined by that time.

It seems to be Traverse City's determination to call for a complete public showdown between the boastful syndicates and the awakening independents. Considering the evident caliber of the local merchants, and the apparent intelligence of the public in that city, if I were a chain store owner with a store in Traverse City, I should begin watching the reports from that town very closely. Something tells me that the chains and mail order jugglers will have some rough sailing on Grand Traverse Bay very shortly. We look forward with interest to the developments of June 4, when we shall again meet up with these wholesome fellows who know so well how to make a guest happy that he came and sorry that he must go.

Thursday evening I had a splendid session with the business men of East Jordan. They are having their chain store troubles, too, along with other kindred ailments. Nothing downright serious, but annoying enough to call for treatment. Suggestion was made that if Traverse City were to form a Home-Owned Stores Association, East Jordan might with wisdom do the same, co-operating with the larger city for mutual helpfulness. In all probability, the East Jordan men will be staging a public meeting about June 5, so that your scribe may bring the same message to their people that was brought in Traverse last Tuesday evening. At any rate, East Jordan is doing some serious thinking about public education along these lines; and East Jordan merchants are just conceited enough to say that they finish anything they start. John Porter, I believe it was, who told me so.

While in Charlevoix, I interviewed Mr. Beeman, of the Charlevoix County Bank, who is also secretary of the Charlevoix Chamber of Commerce. I also talked with Mr. Gail, of the Charlevoix Hardware, and R. C. Korth, grocer and meat dealer. It was generally conceded that Charlevoix might with wisdom also form a unit of local merchants for public educational work along with Traverse City and East Jordan; and a suggestion was made that Petoskey probably would see fit to join in the general parade.

It occurs to me that this Home-Owned Stores idea has been in the experimental stage in Michigan just about long enough. It should now be in the promotion period. Kalamazoo and Lansing have accomplished wonders in this field and Greenville says there is nothing like it. Belding is very enthusiastic on the subject or was the last I heard from that city. Other cities and town in Michigan have proven the program to their utmost satisfaction.

Now, what would be wrong with a Michigan Home-Owned Stores Association? The purpose of which would be the synchronized operation of a definite program in cities and towns all over the State?

It is my purpose to drive to Lansing

one day this week; to Greenville and Belding another day; to Kalamazoo another day, solely to interview leaders in this work locally, to see if something cannot be done along this line in the interests of merchants throughout the State. I believe a keynote that was sounded by A. A. Van Antwerp, of Lansing, in the Third Better Merchandising Conference in Detroit, last March, is going to bear some unexpected fruit, if some two-fisted action is taken shortly toward the end of more closely fusing the local units already acting in a disconnected manner, as well as the formation of new units in localities where nothing has been done heretofore.

I shall be pleased to report the results of my interviews next week on this subject.

W. H. Caslow,

Home-Trade Division, G. R. Calendar Co.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Some very interesting revelations have recently been brought to light concerning the operations of a band of fraudulent stock-selling promoters who have suddenly closed up shop in New York City and departed with the richest pickings of their careers for parts unknown. The story is related by one of the men who has for months been delving into the doings of the gang.

The success of the fraudulent promoters has come about despite the unremitting vigilance of Federal district attorneys and their staffs, the investigations by post office operatives and local police in numerous cities. These agencies have all been outwitted, and the last heard from the king of the fakirs was a boast by him that he had "thought best" to close up shop for a time but that he would return again in the fall, the summer season being unpropitious for successfully landing "suckers." It is believed by one of the investigators that the brains of the gang received a tip to quit and he wisely concluded that he had better disappear for a time. Whatever the reason, he has dropped out of sight and the eight different offices from which he and his gang operated are closed.

The stellar stock promoter whose activities are here described started first to secure the names of thousands of people of a certain class throughout the forty-eight states. This he did by subscribing for the service of a newspaper "clipping bureau" which provided him with newspaper clippings describing fortunes, large or small, left to relatives, widows, orphans or others, stories describing the sudden accession to riches of this or that person. Widows seem to have been the particular game for this fake stock seller.

Judging by the lists of people in the possession of the gang, the business has been reduced to a science and a vast array of prospective victims has been lined up. Not a single letter that might compromise the gang was ever written, but the long-distance telephone was relied upon wholly to ensnare the victims. As many as fifty people in various parts of the country, chiefly hundreds of miles distant from

New York, would be called simultaneously on the long-distance telephone and fifty smooth talkers would be at the New York end of the wires to tell the alluring tale of riches to be got over night by the purchase of this or that stock, which the salesmen gave assurance was about to declare a sensationally large dividend, unknown to anyone but the stock salesman and the person he was talking to.

How is it possible, sensible and sophisticated persons will ask, that fake stock promoters, total strangers to their intended victims, can get into touch with enough people and convince them, to make it worth while to spend so much money on expensive long-distance tolls? Try to visualize the things witnessed by a certain investigator who, in order that he might get certain evidence, went to the office of the head of the gang of fake stock sellers whose methods have been described. He was ostensibly on another mission and was not under the least suspicion, but during his stay in the office he saw two young women

opening piles of letters stacked by the hundreds in great bundles on their desks. The money and checks they took from these letters filled two huge wire baskets.

Such is the gullibility of hundreds of thousands of men and women, who trust their money, often thousands of dollars, to the hands of strangers as the result of a single long-distance telephone talk with men they never set eyes on, or ever heard-of before, hundreds and often thousands of miles away. The statement is seemingly almost incredible but is vouched for by a man of reputation and integrity.

The recipient of this vast income tabulates the names of the stock buyers. It is mostly industrial stocks which are sold nowadays by these gentry, as they are very clever at sensing the varying moods of the investing public. It used to be that the stocks which were most popular with the gullible ones were oils or mining stocks. Now it is neither. Changes in public taste are watched through operations on the legitimate stock ex-

changes. If the heaviest buying is in industrial shares, radio or flying companies, then the public is fed that type of stock. "Paper" concerns, which on a showdown can prove the existence of an office and a plane under contract in order to fill legal requirements, are easily and cheaply incorporated, and it is stocks in such concerns, which haven't even started to manufacture a dollar's worth of material, that are sent to the victims. At the end of three months the promised dividend is promptly sent and if the victim has been liberal enough in his or her stock purchase, a second dividend is sent—all out of the money sent to the promoter. The second dividend is usually the last and after that the gang shifts its base of operations and enquiries from the victim as to the reason for the failure of the third dividend to arrive finds no one at the office of the promoter and the mail is returned. That ends the illusion of the promised fortune.

Self-denial often is its own reward.

Seek Single Pieces in Furnishings.

One of the marked difficulties now met with in retail merchandising of home furnishings, particularly furniture, is the tendency of consumers to buy single pieces rather than sets. New tastes in home decoration and the smaller apartment space available are mainly responsible for this trend. The immediate effect is to cut down the volume of business in sets, thus reducing appreciably the unit sale in these lines. Sales of occasional and decorative pieces show a gain. The situation shows a marked contrast to that in other merchandise, where the ensemble selling idea prevails.

The Power of Habit.

Professor: Remember, my young man, a great deal depends upon the formation of early habits.

Sophomore: I know that from experience in Parsons. When I was a baby my mother hired a woman to wheel me about, and I have been pushed for money ever since.

THE affiliation of the organizations and the interests of Howe, Snow & Co., Inc. and E. H. Rollins & Sons was consummated as of May 17, 1929.

The investment banking business formerly conducted by both institutions will be continued under the name of E. H. Rollins & Sons, which is now prepared with increased facilities to handle an enlarged volume of governmental and corporate financing, both domestic and foreign, through an international organization with principal offices and representatives in the following cities:

		New York		
Boston	Chicago	Philadelphia	San Francisco	Los Angeles
		Grand Rapids		
	London	Paris	Milan	

E. H. Rollins & Sons
Founded 1876

MOVEMENTS OF MERCHANTS.

Lansing—J. S. Chapman succeeds J. J. Dunnigan in the grocery business at R. F. D. 1.

Detroit—Weber's Boot Shop succeeds Harry W. Weber in business at 8543 Grand River avenue.

Lansing—Cecil Taylor succeeds Carl Fox in the grocery and meat business at 1402 West Saginaw street.

Rochester—The Rochester Lumber & Coal Co., has increased its capital stock from \$70,000 to \$91,000.

Lansing—Floyd Williams succeeds Harry Bond in the grocery and meat business at 424 West Willow street.

Detroit—Mollie Parnes sold the grocery stock and meat market at 3900 Bellevue avenue to Tony Schaffer.

Detroit—The Frazer-Trout Co., 10-487 West Jefferson avenue, has changed its name to the Frazer Hardware Co.

Haslett—Carrie V. Hoag succeeds I. O. Casler in the grocery and general mercantile business, R. F. D. from here.

Ypsilanti—Donald C. Mann has sold his Greystone Grocery and Meat Market at 518 West Cross street to Pearl Fairbanks.

Royal Oak—Conley Tire Service, Inc., 6th and Center streets, has increased its capital stock from \$10,000 to \$25,000.

Detroit—Lurie Brothers grocery and meat business at 8450 Grand River avenue has been incorporated with a capital of \$25,000.

Copemish—Fred Degener has sold his grocery stock and store fixtures to Fred Gleason, who will continue the business at the same location.

Muskegon—Kline's National Chain Stores, a department store organization, has opened a store at 213 West Western avenue, with Joseph Weise as manager.

Allegan—I. M. Dukes, who recently purchased the First National bank building, has opened a cafeteria in a part of it, with Charles Underkeischer as manager.

Hancock—The Hancock Hardware Co. has been incorporated with an authorized capital stock of \$30,000, \$15,000 of which has been subscribed and paid in in cash.

Laingsburg—Mrs. E. W. Morgan has sold her stock of millinery and women's furnishings to L. Levinsohn, who has removed it to his auction rooms at Detroit.

Detroit—The Columbia Coffee Co., 1052 Beaubien street, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in property.

Detroit—The George K. Benzhof Plumbing & Heating Co., 8427 Mack avenue, has been incorporated with an authorized capital stock of \$2,500, all of which has been subscribed and paid in in property.

Ravenna—Peter G. Spaans, who opened a bakery here about six weeks ago, has purchased the Starks building which he is equipping with modern machinery to care for his rapidly increasing business.

Detroit—The Vision Glow Sign Co., 5296 Tireman avenue, has been incorporated with an authorized capital stock of \$5,000, \$3,000 of which has

been subscribed, \$600 paid in in cash and \$650 in property.

Richmond—Elmer Sample and Van Inwagen are the proprietors of the grocery and meat market which was formerly owned by Kolts & Van Inwagen, Mr. Sample having purchased the interest of Mr. Kolts.

Plymouth—Owen & Murphy, Inc., has been incorporated to deal in wearing apparel for men, women and children, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Detroit—Jeffery & Co., 7751 Grand River avenue, has been incorporated to deal in household furnishings and fixtures with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Detroit—The Reid-Reisterer Drug Co., 16548 Woodward avenue, has been incorporated to conduct a wholesale and retail drug business with an authorized capital stock of \$60,000, all of which has been subscribed and paid in in property.

Centerville—The Centerville Co-operative Co. has changed from a no-profit association to a profit company under the same style, with an authorized capital stock of \$25,000, \$3,540 of which has been subscribed and paid in in property.

Flint—The Inter-State Shoe Stores, 152 West Jefferson avenue, has been incorporated with an authorized capital stock of 30,000 shares at \$1 a share, of which \$12,000 has been subscribed and paid in, \$2,000 in cash and \$10,000 in property.

Detroit—The Standard Food Products Co., Inc., 1951 East Ferry avenue, has been incorporated to conduct a wholesale and retail business in food products, with an authorized capital stock of \$10,000, all of which has been subscribed and \$5,000 paid in in cash.

Grand Rapids—The W. R. Roach Seed Co., with business offices at 905 Grand Rapids National Bank building, has been incorporated to deal in seeds and produce, with an authorized capital stock of \$50,000, \$1,000 of which has been subscribed and paid in in cash.

Grand Rapids—The Western Michigan Music Co., Commerce and Weston streets, has been incorporated to deal in musical instruments of all kinds at wholesale and retail with an authorized capital stock of \$250,000, \$3,000 of which has been subscribed and paid in in cash.

Allegan—The V. & R. Chain Stores Co., which recently bought the business of the Fidelity Stores Co. in Allegan, has come to the conclusion this city is not a good business place for so many chain stores and has decided to move to Owosso and try their luck in that city. The Fidelity store did a rushing business here for a few years, but in 1928 trade began to slump and the stock was unloaded.

Allegan—William Spero has purchased the interest of his partner, Nicholas Pernokis, in the Allegan Candy Kitchen and will conduct the business. Mr. Pernokis, who established the business about twenty years ago, will reside in Chicago part of the time and the remainder of the time in Allegan. He has a daughter and son

in Chicago. The son, Dr. William Pernokis, is a successful practitioner. Mr. Pernokis also owns considerable property in his native country, Greece.

Manufacturing Matters.

Detroit—The Currier Sash & Door Co., 8601 Military avenue, has changed its name to the Currier Lumber Co.

Detroit—The Rex Clay Products Co., Gen. Motors Bldg., has increased its capital stock from \$25,000 to \$100,000.

Saginaw—The Barrett Paper Co., 2019 South Michigan avenue, has decreased its capital stock from \$100,000 to \$75,000.

Detroit—The Dunn Textile Co., 2-128 General Motors building, has been incorporated with an authorized capital stock of 500 shares at \$10 a share, \$5,000 being subscribed and paid in.

Detroit—The Detroit Acme Tool Products Co., 1214 Beaubien street, has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and paid in.

Detroit—The Detroit Flower-Pot Co., 4645 Fifty-first street, has been incorporated to manufacture and sell flower pots, with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Krome Marble Company of Michigan, 6315 East Seven Mile Road, has been incorporated with an authorized capital stock of \$50,000 preferred and 1,500 shares at \$1 a share, \$1,075 of which has been subscribed and paid in in cash.

Detroit—Bartholomew Tilers, 9526 Gratiot avenue, has merged its business into a stock company under the style of Bartholomew Tilers, Inc., with an authorized capital stock of \$25,000, \$6,000 of which has been subscribed and paid in, \$1,850 in cash and \$4,150 in property.

Bay City—The Biltwell Products Co., manufacturer of batteries and other electrical goods, has merged its business into a stock company under the style of the Bilt-Well Battery Co., 309 Third street, with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and paid in in property.

New Bank To Open Saturday.

The latest addition to Grand Rapids financial institutions, the new American National Bank, will open for business Saturday, June 1.

Banking quarters have been attractively furnished and are equipped with the most modern banking devices for handling the commercial and savings business of customers with accuracy and dispatch.

The new bank starts with a capital and surplus of \$750,000. It has been admitted to membership in the Federal Reserve System and has selected as its correspondent banks, the National City Bank of New York, the National Bank of the Republic of Chicago and the National Bank of Commerce of Detroit.

The officers of the bank are: President, Gen. John H. Schouten, Vice-President and Cashier, Ned B. Alsover; Assistant Cashier, Fred H. Travis.

Late Business Changes in Ohio.

Bethel—Clarence Hill is sole proprietor of the meat market on Plane street which was formerly owned by Hill & Davis.

College Hill—The Accommodation grocery and meat market has been incorporated with a capital of \$20,000, by Edwin Barkhau and others.

Lancaster—John Graff has opened a meat market at Maple and Sixth avenues.

Lima—The Chicago Market Co. will open a branch meat market here as soon as the remodeling on the store building has been completed.

Mansfield—Mrs. B. Velzey has sold her delicatessen store at 140 West 10th street to H. Weiser.

Toledo—A. J. Fabriakewicz has sold his grocery and meat market at 3302 Maple street to T. Kalinowski.

Recent Business Changes in Indiana.

Ambia—Boria Kahn, who is in the general merchandising business here, has purchased the Goodwin meat market from B. H. Goodwin and will move the stock to his store and conduct it in connection with his general merchandising business.

Hebron—Roy Rathburn has taken over the grocery and meat market of Pryune & Rice.

Jasper—G. W. Wells will move his grocery and meat market here from Winslow.

Montpelier—Chas. Heinz, who is in the meat business on West Huntington street, will erect a store building at a cost of \$4,000.

Plymouth—E. J. Grant & Son have moved their meat market to larger quarters in the Tanner building.

Plymouth—The Cash meat market has been moved to a new location by George Krueyer, the proprietor.

Contract Hardware Sales Good.

Manufacturers of builders' hardware have little fault to find with the amount of contract business that is now being placed in this and other large cities. It shows up very well with that of a year ago, despite the record volume of building done in 1928. Important hotel and office building construction has supplied a large volume of the contract sales, which have been made more profitable by the ornamental types of hardware now used. Suburban construction, which has been badly hampered by rain this Spring, shows marked signs of revival and promise of increased demands for builders' lines.

Thirteen New Readers of the Tradesman.

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

Herbert N. Bush, Inc., Flint.
F. Van Buren, Grand Rapids.
A. Richards, Grand Rapids.
Raymond Scott, Lake.
Peter A. Oman, Lake.
O. M. Smith Co., Flint.
Rennie Oil Co., Traverse City.
C. A. Gardner, Traverse City.
Fred J. Bergman, Wayland.
H. O. Vinton, Detroit.
J. T. Clemens, Onaway.
H. E. Chapman, Inc., Columbus, Ohio.

Essential Features of the Grocery Staples.

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

Tea—The market has been somewhat quieter during the past week than for some time, but not on account of any weakness in the market, because there has been no such feeling. Apparently merely because buyers see no need of anticipating their wants. The leaders are still Ceylons, Indias, Formosas and Javas, but none of them have had the demand this week that they have been having for several weeks. The information comes from China that the revolutionary troubles over there may interfere with the shipment of black teas, although apparently it will not interfere with the shipment of green teas.

Coffee—The market for Rio and Santos coffee, green and in a large way, has been slowly sagging within the past week, and all varieties of Rio and Santos are on an average of $\frac{1}{2}$ c per pound lower than they were a week ago. This refers to coffee sold green and in a large way. The market is undoubtedly sluggish and easy, and intelligent buyers all agree that it is not the time to invest much money in coffee. There have been some slight advances during the week, but they have not lasted. As to milds, they have remained about unchanged since the last report. The jobbing market for roasted coffee shows no change for the week.

Canned Fruit—Peaches are firm, and supplies are light. The pineapple market is higher. Jobbing stocks are limited and assortments scattered. Demand is good, particularly for fancy sliced $2\frac{1}{2}$ s. No. 10 crushed and $2\frac{1}{2}$ standard sliced are very scarce. A fair movement of gallon fruits and berries has taken place this week. Spot Northwestern goods are well cleaned up.

Canned Fish—The demand for shrimp has not been keen, but some business has been going on, with 48-1s, medium wet or dry, at \$1.65 a dozen, and fancy large wet at \$1.85. The latter item is scarce on the spot, as is all good shrimp.

Cheese—Supplies of cheese are comparatively small. If the demand amounted to anything, prices would be higher.

Canned Vegetables—The market has been rather quiet during the past week, with no material change. Corn has received a little more attention from the trade and has advanced slightly on this account. General demand is still rather poor. Southern tomatoes have been steady to firm with no change in the price and fair demand. Spot peas are about unchanged with demand light. Spring pack spinach is selling to some extent, but not very actively.

Dried Fruits—The California prune market is steady, and packers report that they expected no weakness of any nature to develop under the present holdings, and the growing crop conditions. Apricots are obtainable in California in very small quantities, and districts and grades are very much broken. Figs and pears were unchanged and firm in the primary market, while

peaches showed further tendencies toward higher levels, particularly in the top grades. Muirs are very firmly held. Prunes were unchanged on the Coast, but the statistical position of the article becomes increasingly strong. Raisins were subject to but few developments in the California market. Sun-Maid continues to revise its lists upward, though only fractionally. There are several movements under way in California to form further raisin pools and organizations, but nothing altogether definite has yet been planned. Outside of California prunes the spot market underwent few alterations. Peaches and apricots were in fair demand at firm prices. Holdings here are becoming very much broken up, especially in the latter commodity, and it is thought that higher price levels will soon be sought. Currants were unchanged on the spot, with demand poor. Advices on last winter's damage to the crop in Greece disclose the fact that the crop suffered from 10 to 15 per cent. damage.

Nuts—The market on unshelled nuts has ruled quiet this week, no features worthy of mention developing. Demand at this stage of the season is always slack, which accounts for the recent dullness. In some lines the attention of the trade has turned from spots to futures, and there has been some fair buying for future delivery in Brazils and several other items. Walnuts in the shell continued to move satisfactorily, but the market has not varied during the past several weeks. Filberts have attracted little attention. Shelled filberts underwent a slight flurry of activity and there was a little excitement, which has by now quieted down. Cables from abroad, under an increased enquiry, advanced suddenly, as exporters saw an apparent chance to make a killing. Other shelled nuts, while moving moderately well, have not created any disturbance in the local market, and prices on the spot have undergone no changes worth mentioning. The general tone of the market is steady.

Rice—Enquiry for rice broadened perceptibly during the past week. Interest centered mainly in Blue Rose rices, in which division of the list demand quickly dried up offerings and resulted in an advance of from 10c to 15c per hundred pounds. A considerable volume of business was transacted on the advance, principally for export, which bears out the contention that Blue Rose is not only cheap for the American market, but low enough in price also to receive preference in those foreign markets where it must come into active competition with foreign rices.

Salt Fish—What little offerings that are now available from last year's catch of mackerel are bringing very good prices, and while there has not been much activity on the spot market during the past week it has been because of the scarcity and the broken assortments of offerings rather than to lack of demand. A firm range of prices prevails, at similar levels to those of last week, on all salt fish. Concerning new catches, it is reported that first offerings of Irish and Norwegian salt fish are being made, although prices have not yet been announced.

It is expected that within the next few weeks there will be some available new catch fish from these sources. No American mackerel has been cured so far this season. The catch to date has been very light, and all have been sold fresh. There seems to be plenty of fish in the waters, however, and so it is merely a matter of catching them.

Sauerkraut—Sales of bulk kraut have fallen off considerably during the past three weeks, but this is partly balanced by increased sales in canned for prompt shipment, not taking into account sales for future delivery which are always heavy at this time of the year. Prices are unchanged.

Vinegar—Trading has been spotty this week on account of the changing weather, but a turn for the better seems to be in prospect as the temperature mounts. The market remains unchanged, with steady quotations ruling.

Syrup and Molasses—Sugar syrup shows no change from last week, except a slight hardening, particularly on the better grades, which are much firmer than they were. Low grade sugar syrups are still weak and dull. Compound syrup is still quite dull and the undertone is weak. Molasses is no more active than it was a week ago, although the market is not unhealthy by any means. Prices are unchanged.

Beans and Peas—The demand for dried beans has been dull during the entire week, but nevertheless the market for most lines has continued firm with an advancing tendency. This applies particularly to California limas, pea beans and red kidneys. Blackeye peas are about unchanged without very much demand.

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, 90c per doz. bunches.

Bananas— $5\frac{1}{2}$ @6c per lb.

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

Butter—The market has shown practically no change during the past week. Offerings are comparatively light and everything good is absorbed quickly by the demand. Prices are therefore steady and unchanged. Jobbers hold prints at 44c and 65 lb. tubs at 43.

Butter Beans—100 lb. crate, \$3; 50 lb. crate, \$1.60.

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

Cantaloupes—\$5.50 for Calif. pony.

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

Cauliflower—\$2.25 per doz.

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

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

Cucumbers—\$2.75 for 2 doz. box fancy; \$3 for extra fancy.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$9.80

Light Red Kidney ----- 9.00

Dark Red Kidney ----- 9.75

Eggs—The market is 1c lower on account of heavy receipts. Jobbers pay 27c per doz.

Egg Plant—18c apiece.

Garlick—23c per lb.

Green Onions—Shallots, 60c per doz.

Green Peas—\$3.25 per hamper for Calif.

Green Peppers—60c per doz.

Lemons—Ruling prices this week are as follows:

360 Sunkist ----- \$7.00

300 Sunkist ----- 7.00

360 Red Ball ----- 7.00

300 Red Ball ----- 7.00

Lettuce—In good demand on the following basis:

Imperial Valley, 4s and 5s, crate \$5.00

Imperial Valley, 6s ----- 4.50

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 ----- 30c

Light fowls ----- 25c

Radishes—40c per doz. bunches.

Spinach—\$1 per bu.

Strawberries—\$3.25@3.50 per 24 qt. crate for Aromas from Tenn. and Ky.

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

Tomatoes—\$1.65 for 10 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 ----- 21c

Good ----- 17c

Medium ----- 14c

Poor ----- 10c

Gabby Gleanings From Grand Rapids.

Grand Rapids, May 28—Ben Nott, President of W. R. Roach & Co., was operated on last Saturday at Butterworth hospital for appendicitis. He was taken violently ill at Washington and hurried to his home in this city, whence he was immediately removed to the hospital as soon as his ailment was diagnosed by his physician. There were found to be many adhesions and he has been a very sick man ever since he was operated upon, but his rugged constitution and superb fighting qualities will probably enable him to pull through.

John H. Millar (National Candy Co.) will be taken home from Blodgett hospital some day this week.

Evil Eyes.

"How is it that a little boy of your age is smoking?"

"Bad companions, ma'am."

"What do you mean?"

"I was the only boy in the family and mother made me play with my sisters until I was almost ten."

The more ridiculous a style is, the more popular it becomes.

Plea For the Preservation of the Black Bear.

Grandville, May 28—I note that one man at least has spoken a good word for the Michigan black bear. It is right that this should be so. There never has been a more maligned animal than this same bear, which has roamed the Michigan woods from the earliest days down to the present time, although it is doubtful if there are many of the black fellows left within the borders of the Lake State.

Why should man speak a good word for this largest of our wild animals and yet again why not? Very few settlers ever suffered from the depredations of Bruin, nature fakers to the contrary notwithstanding.

Although I was as natural to the woods as the veriest Indian, I never found the bear a dangerous animal. From the Straits to the Indiana line he was never known to assail a human being. Sometimes, no doubt, he carried away a settler's pig, but even this minor depredation was of little moment to the life in the woods.

If there are any bears left in Michigan, why should they not be protected by law? Is it desirable to have every species of wild life wiped from the Michigan map? Even wild game of smaller size cannot long survive the continued crack of the hunter's rifle.

Again, alluding to the bear. In my childhood days among the pines I sometimes saw a black bear. I recall that some Indians drove a sleigh into our settlement bearing the carcass of a mother bear and two lovely cubs.

This was my first sight of this animal and I was consumed with childish curiosity. The cubs whined and made noises similar to kittens. They were what the ladies called cute, but the mother came no more to care for her young. Two small orphan bears. What became of them I do not know.

During my life of quarter of a century in the heart of the Michigan woods I never saw but one bear running wild among the trees, and he was going away in the distance, not seeming to care to meet even a small boy.

Bears that are pictured as ferocious and deadly enemies to the human race never really existed in Michigan. What the brown bears and grizzlies of the farther West may have been deponent saith not.

I am quite sure that none of the human family had cause to fear attack from a black bear. These animals were very fond of honey and sometimes came near where a bee tree had been felled for the purpose of satisfying their appetites along that line.

No doubt all wild life will in time be extinct in our State. It is not reasonable to suppose that hunters when on the chase will remember the law when bear, deer or what not comes within their sights.

Complete protection or none is the true idea of animal preservation. We note how the anathema against the sparrow has served not only to do up that little fellow, but has served as a death note to all the feathered tribe of the State.

I recall when residing on a farm of seeking an interview with a township official who resided not far from my habitation. His good wife met me at the door with the announcement that her husband had gone down the creek fishing for trout.

Since the trout season would not open for some days I could not help wondering if the trout law was of much potency when a supervisor took the privilege of supplying his table with the speckled beauties in advance of other sportsmen. When lawmakers themselves have no respect for law what may we not expect from others?

Wild life was for many years at the mercy of any who might choose to seek the wilderness with dog and gun for a day's sport. Why the slaying of innocent creatures of the woods is

called sport is something beyond understanding.

To see who can corral the largest number of quail, squirrels and is so adjudged, however, by the general public.

Coming back again to the bear, let us not consent to his being entirely wiped out. Such animals contribute to the general good of all and in reality harm no one. It may be doubted, however, that there are any bear left in Michigan, although I have read of some being seen in different parts of the State.

Never in all my wanderings in the woods had I the least fear of encountering a bear who might think of devouring me. Even wolves, though much more plentiful at the time, had no terrors for me. The stories of wolf attacks on travelers have no doubt been exaggerated if not made out of whole cloth. Wolves were known to kill deer and other harmless creatures, but seldom attacked man.

I think it was Roosevelt who assailed those spinners of wild animal yarns as nature fakers which they surely were. Encounters with wolves, bears, panthers and wildcats were usually in the mind's eye rather than realities of fact.

Only in the parks and menageries will our people ever again see a genuine black bear. It is a chance if it is not too late to think of preserving Michigan bruin that he may live and thrive in the real wilderness of the State.

Right now, however, I put in a plea for the preservation of the Michigan black bear if such a creature is still in existence which may well be doubted.

Items From the Cloverland of Michigan.

Sault Ste. Marie, May 28—We are having some fine weather and sunshine and everybody is happy again. It is surprising to note the difference it makes in business here when we have a spell of sunshine after several weeks of bad weather. The stores are filled with shoppers, as well as the movies, which are showing to full houses. The folks from the surrounding towns are all heading for the Soo while the merchants are featuring special sales and offering inducements which attract the people.

Joseph Bougound, the Portage avenue grocer in the East end, is selling out to Gideon Carrier, of Kelden, who will continue the business. Mr. Bougound has accepted a position with the Telephone Co. on extension work.

Barish Bros., 529 Ashmun street, have put on a closing out sale and will transfer their entire force to their main store as soon as the stock is cleaned out.

O. Flowers, who for the past eighteen years has conducted a shoe and repair store at 812 Ashmun street, has sold out to Ettore Gillotte, who has had several years of experience in the business. The place will be closed temporarily until repairs and redecorating are completed, after which it will be opened again for business.

J. D. McKenzie, of Sterlingville, who has been conducting a small country store for the past two years has closed out his stock to Thomas Rothwell, of Sterlingville, which will be added to his stock, making only one merchant (Mr. Rothwell) at Sterlingville, who will be able to take care of all of the farm trade there at present. Mr. McKenzie will devote his entire time to farming and raising live stock.

Love is the state of mind in which a man can pay the bills without a frown.

Motor vehicle loading restrictions on the State highways in the Upper Peninsula were removed last Friday. Recent weather conditions have improved the roads so that full loading may be permitted. The half load law has been in force since March.

Robert E. Nimmo, who left last



48 years in business

Growing with Grand Rapids

Now one of the best equipped
laundries in America

Forty-eight years ago, when Grand Rapids was a city of about 40,000, Mr. Adrian Otte started the American Laundry.

Always locally owned, with its interests centered in this community, The American Laundry is in every sense a Grand Rapids' home institution.

As the city has grown and its laundry needs increased, so have the facilities and the services of the American Laundry been expanded to keep pace.

Today The American Laundry is not only the oldest laundry in Grand Rapids, but also the NEWEST, in point of modern equipment.

During the last two years, more than a quarter of a million dollars have been invested in new plant and equipment, making it one of the most up-to-date laundries in the country.



OTTE BROTHERS

American Laundry

April for a visit to California, has returned to dispose of his furniture business here and move to Fontana, Calif., where he will engage in the chicken raising business. He is delighted with the prospects there. The city he has chosen for his home is run on a community basis, with a community building as a center of interests, community church and co-operative stores. Oranges, grapefruit and walnuts are raised. Mr. Nimmo also expects to plant walnut trees. We shall miss Mr. Nimmo here, as he was popular in civic and fraternal affairs, but his many friends wish him every success in his new field.

The Gowan Hardware Co. has installed a large new electric sign, suspended by projective bars from the walls above the store. It is lighted by twenty-eight lights, which adds much to the attractiveness of the store.

A new front porch is being built on the Park Hotel, while the interior is being redecorated and will be in readiness for the tourist season. The Park will be used as an annex to the Hotel Onaway for sleeping quarters.

James C. Jensen, one of our well-known tailors, has just returned from Jackson, where he attended the eighteenth annual session of the Grand Encampment, I. O. O. F. of Michigan. He was elected Grand Marshal. He reports having had a good time and honored by the members, which speaks well for our Soo folks.

Don't seek experience; you'll get enough of it if you just let nature take its course. William G. Tapert.

Two Speakers From Outside at Jackson Meeting.

The annual meeting of the Jackson Home Owned Stores Association was held as planned last Thursday evening. The attendance on the part of the retail merchant was not as good as was expected. However, those who did attend were pleased with the program, and the talks by E. E. Van Antwerp, of Lansing, and D. P. Chindblum were enlightening and interesting. Every individual merchant should have heard the addresses. Both of these gentlemen have studied the problems of the Home Owned store and gave convincing proof of the justification of such an association.

Mr. Van Antwerp stressed the need of an Association and told of the many cities in Michigan which were doing the work similar to the plan in Jackson. He proved that the Chain store was not only in competition with the merchant but there is a marked effect upon farmer and manufacturer because of the buying of commodities at their price without regard for a fair profit at the source. This is the cause of a low scale of wages and a low price for the produce without regard for costs of production. Potatoes were purchased last fall in the Southern States as low as 9 cents a bushel and were sent to our State for distribution, and our State at that time had a very low potato market.

He brought out the idea of the "weigh, count, gauge or measure every article you purchase." This is a gospel to teach the consumer, because of the many proven instances of short weight and special weight pack of the various articles of food and household articles which have been discovered.

He does not believe that legislation will pass that will curb the chain store, but approved of an educational cam-

paigned through such an organization as your association.

D. P. Chindblum, President of the Muller Bakeries, Inc., gave what could be termed a patriotic address in his dealing with the subject of the preservation of the individual in business.

He proved the evils of too much efficiency in production and remarked that six out of ten persons working in this country were ample to produce the essentials of life, the other four out of ten persons are producing the non-essential or luxuries, and to keep this circle continuous, a high wage must be paid labor of those in the essential and non-essential production, so that all may enjoy the same standard of living. This he maintained was necessary for the continued prosperity of this country.

Every urge to make money is governed by the desire to live better, but the consumer when he claims he is "buying for less" and purchases articles because of price, is ruining for himself and others the opportunity of a high wage scale and is cutting wages throughout the country.

Mr. Chindblum stated that he believed that in Michigan the support given the home owned store was greater than in any other state, that the fight against the chain store menace was being waged gallantly and that the checking of the unfair practices of such merchants, the trend of buying with the home merchant had proved in the words of our greatest President, "You can fool some of the people all of the time, and all of the people some of the time, but you cannot fool all of the people all of the time."

Every individual merchant should watch his purchases and discontinue trading with the chain store. Practice what you preach!

We do not need more laws in this country and laws against the chain store will not accomplish what is intended. Mr. Chindblum stated that Mr. Hoover, now President of the United States, accomplished almost the impossible during the war when he was in the position of Food Administrator. He did not have any new laws, but he appealed, urged and set up agencies to educate for conservation of food and material. Remember, with this co-operation, the success of that department. That is what this association and other associations should pattern after—instruct, educate and convince the consumer of the necessity of this co-operation in this movement. With these agencies working in the right direction, the consumer will feel his duty. James A. Andrews, Manager.

Mass Production For Food Product.

Mass production methods were recently applied to a food product. The manufacturer of this product was absorbed by a larger corporation and the price reduced to retailers. Ordinary grocery stores were able to sell the product for 10 cents instead of 12 and chain stores reduced their prices proportionately. This reduction in price resulted in a 30 per cent. increase in sales volume for the product.

A New Bank for Grand Rapids



YOU ARE CORDIALLY INVITED
TO ATTEND OUR
OPENING JUNE 1st

OFFICERS

PRESIDENT, Gen. John H. Schouten
VICE PRESIDENT, Cyrus B. Newcomb
VICE PRESIDENT, Brinton F. Hall
VICE PRESIDENT AND CASHIER, Ned B. Alsover
ASSISTANT CASHIER, Fred H. Travis

DIRECTORS

NED B. ALSOVER, Vice President and Cashier.	GUY C. LILLIE, Vice President, The Michigan Trust Co.
EMERSON W. BLISS, Realtor.	JOHN D. MacNAUGHTON, President, MacNaughton Greenawalt & Co., Investment Bankers.
GEORGE S. CLARKE, President, Central Michigan Paper Co.	CYRUS B. NEWCOMB, President and Treasurer, Grand Rapids Blow Pipe & Dust Arrester Co.
MARTIN H. CARMODY, Attorney.	ALEXANDER ROBERTSON, Vice President, The National Bank of Ionia.
BEN DEAN, Advertising Agent.	GEN. JOHN H. SCHOUTEN, President.
CHARLES H. GALLMEYER, Treasurer, Gallmeyer & Livingston Co.	CLARENCE THOMAS, Owner C. Thomas Hardware Stores.
BRINTON F. HALL, President, Peoples Savings Bank, Belding.	OSCAR E. WAER, Attorney.
JOHN F. HORTON, Manager, Grand Rapids Office, Aetna Life Insurance Co.	J. ARTHUR WHITWORTH, Manager of The Associated Office Furniture Manufacturers.
ALBERT B. KLISE, President, Blackmer Rotary Pump Co.	

Capital and Surplus \$750,000.00
Member Federal Reserve System

American National Bank Building
Monroe and Ionia Avenues

THE TOURIST PHENOMENON.

The other day President Hoover estimated that American travelers will spend \$700,000,000 abroad this summer. This would be a considerably larger amount than their expenditure last summer. These figures are interesting. But even more interesting would be an accurate and authoritative answer to the question: Why do Americans go abroad in great and progressively greater numbers every summer?

Well, why do they go abroad? Probably there are as many answers as there are tourists. But even so, it seems possible to narrow the matter down to three or four major theories likely to cover the cases of all, or nearly all, American tourists.

First, one wonders just what part a desire to find mere happiness and contentment plays in our ferrying across the Atlantic year after year. The people of other nations certainly do not travel abroad to anything like the extent Americans do. Is this in some degree because they find such complete and ineffable contentment within their own borders that they do not feel the need to seek it elsewhere? And, conversely, do vast hosts of Americans persistently seek it beyond their own borders because present-day America is not altogether a joyful land?

Nothing short of a questionnaire addressed to large numbers of American tourists would furnish a conclusive answer. But every one who has talked with travelers about an embark on a European trip has heard them express, at least inferentially, their reasons for going. And have not a great many of them admitted pleasure in the thought of temporary surcease from prohibition laws, blue laws and an atmosphere tinged with a repressive Puritanism?

The new travelers are frankly entranced by the notion of sitting under boulevard awnings where they may lawfully sip whatever beverages they prefer. They are attracted by the prospect of mingling with people concerned wholly with their own affairs and not at all anxious to regulate the conduct of their fellows. They are glad to share for the time being the views of people who think that the most important thing in life is living. Americans are the most "successful" beings on earth and the most "prosperous." But material success and prosperity have their price, and one wonders whether it is not sometimes paid at the expense of personal happiness and truly joyous living.

It is undeniable that an increasing number of Americans go abroad for purely cultural reasons. Thousands of school teachers, professors, students and the like now spend long weeks each summer in an earnest quest of the wisdom and artistry of Europe's glorious past. They bring back home clear visions of the masterpieces of the cathedral builders, the palaces of mighty kings, the paintings and statues of the old masters, and they feel immense satisfaction in knowing their intellectual horizon has been widened and their perspective of past human accomplishments set in line with contemporary achievements.

Finally, of course, many Americans are mere "trippers." They go to Europe merely to satisfy a restless and senseless wanderlust. But whatever the individual and collective reasons for the annual tourist rush, it is a sign of new times, new manners and a new attitude—a profoundly interesting and significant phenomenon of present-day America and its people.

RAIDS FROM THE AIR.

A single bombing plane got through all the hazards of bad weather and rough flying, flew 600 miles from its base and dropped a theoretical load of bombs on New York City as the climax of the aerial war maneuvers arranged by the army flyers in Ohio. This was an extraordinary feat of flying, but it was also a great deal more. It was a demonstration of the vulnerability of great cities to aerial attack from any foe within a thousand-mile radius.

Experts have estimated that the poison gases released in the Cleveland explosion were sufficient to bring death to a whole city. A single load of gas bombs would carry enough poison to blast a far larger area. To the killing power of war gas must be added the consequences of panic, of congestion of exits from the stricken region, of famine and pestilence following the rush of survivors into the open country.

In facing the future we may be dedicated and devoted to the cause of peace, but we must face the threat of war. These aerial maneuvers compel the conclusion that the navy must maintain its traditional function of the first line of defense, prepared to keep an enemy at a distance. The airplane strikes fast and far. The new National frontiers of safety lie now far at sea, a thousand miles out in the oceans that safeguard our shore lines.

This is the lesson taught by the single craft which flew out of the West and found New York an easy target.

THE CLEVELAND TRAGEDY.

Heroism and horror were dramatically mingled in the tragic scenes attending the explosion and fire which wrecked the Cleveland Clinic and took more than a hundred lives.

Nothing could be more affecting than the sight of Dr. Crile, one of the founders and the moving spirit of the clinic, with his associates lying dead or dying around him, taking part in directing the work of rescue and then, when he had done all he could there, going to a hospital and submitting to a blood transfusion in a vain attempt to save the life of his aid and protege, Dr. John Phillips. If anything can be as terrible as war, it is a disaster which sweeps helpless patients and devoted doctors and nurses to their doom, turning a center of healing into a place of destruction.

Such a calamity is a warning which will surely be taken to heart the country over. It should need no suggestion from public officials or underwriters to bring a prompt compliance with existing regulations regarding the handling or the storage of films for X-ray work. And whatever can be

done by legislation to render the use of such films safer must be done. If the hospitals require more money for this purpose, an appeal for funds cannot fail of immediate success. No question of expense can be allowed to stand in the way of the highest degree of safety attainable in a matter of this importance.

MECHANIZING RETAILING.

Just how far the mechanization of retailing can go without danger is a matter now given thought by those who are keeping well abreast of developments. The discussion of group buying, for instance, brings forth the view that in staples this type of operation has scarcely scratched the surface and may be expected to accomplish great things. Where style merchandise is concerned, the forecasts grow more guarded.

One of the pioneers in group purchasing has now launched a plan whereby committees will study why buyers are not making greater use of bulk orders. The buyers of this combination of stores will be called upon to prove that their individual purchasing is more effective, and if they cannot do so, then they will be compelled to join the group operations. Each group will be headed by the buyer who has made a conspicuous success in his line.

The question is, of course, just how long the very successful buyer will decide to share his knowledge with others who know less and earn less. This mechanization of retailing will either have to pay him a salary commensurate with operating not one but a number of successful departments or lose him to an independent store. Similarly, what is successful in one store may not prove equally resultful in another.

THIS QUEER WORLD.

Some sardonic observer once declared that if men were to be judged entirely by their appearances and activities a lot of them belonged behind the bars of insane asylums, while many inmates of these institutions should be set free. But it is not safe to apply such a principle. For if it were applied, there would be a hurry-up call for ambulances and "black mairies" on the morning after every election. Election bets notoriously are a cause for strange behavior that would justify repeated repetition of Puck's exclamation, "What fools these mortals be!"

But it is equally unusual when an individual shows a liking for such eccentricities as arise from election bets and other causes. So there is no apparent explanation other than a possible desire to be different—or to get publicity—for such a spectacle as that of the Texan who is trying to push a peanut to the summit of Pike's Peak with his nose.

His similar performance after losing a bet on the last election was understandable, since plenty of others were forced to pay toll in absurdities. But its repetition for no such cause—well, Puck and the other immortals must be convinced that this is even a queerer world than they took it be.

PROSPECTS ARE UNCERTAIN.

That the last four months established many records in both industry and trade was plain enough weeks ago. The question now being considered by those who would rather know a little about the future than a good deal about the past, is whether the business pace will merely see a seasonal easing or a reaction. The former is to be expected, while the latter development would mean that producers overestimated their markets.

The common view is that the momentum of progress since the first of the year is sufficient to carry along fairly well past the half year mark. Since there is little evidence of burdensome stocks, no sign of much beyond the customary easing in prices and healthy level of employment and wages, the chances are that this idea of the immediate future in business is correct.

On the other hand, there are certain definitely unfavorable signs, such as the setback of the week in the security markets, the continued decline in building, further price losses in agricultural products and lagging automobile sales. It is entirely possible that the tariff increases now being considered may lead to another spurt in production once they are made the law, but that is a prospect of the fall rather than the summer season that lies ahead.

AN OLD STORY.

In a hitherto unpublished letter, read before the American Library Association convention, George Washington made the pungent comment that college youths of this day seemed "rather too full of themselves." One could wish that the first President had amplified that statement so that some parallel might be drawn between present-day collegiate manifestations and those of the early years of the Nation. Yet Washington wrote enough to show that what he had in mind was not the mannerism or appearance of the "young gentlemen" but their irritating self-assurance. This is an old story, for youths have always seemed "rather too full of themselves" to please the older generation. The meager history of Washington's young manhood makes it appear likely that he, too, had that same spirit. At any rate, this brief reference shows that the attitude of youth, as well as the reaction of maturity to that attitude, has remained fundamentally the same.

A STRONGER CLAIM.

The \$250,000 for the expenses of the National Law Enforcement Commission is to be the sum appropriated by Congress for the Prohibition investigation which Mr. Hoover at one time was supposed to want. This makes stronger than ever the claim which Prohibition has upon the attention of the commission.

A customer always appreciates being shown new or interesting articles that he is not expected to buy.

The case is yet to be recorded where a pleasing smile interfered with the making of a sale.

FOR THE GOOD OF BOTH.

How Jobber and Retailer Might Work Together.

Working with the retailer has been an important function of the wholesale grocer. In recent years it has been paramount and should be. But a word of caution seems timely.

Working with the retailer is necessary and fundamentally sound, but I want to stress that it can be and is many times overdone to such an extent that wholesalers find themselves working for the retailer instead of with him. To work with is co-operative; to work for is philanthropic to say the least.

I firmly believe that in many instances such an extreme has been reached in attempting to work with the retailer that nothing has been left for the upkeep of an institution rendering such assistance. When a situation of over-indulgence in attempting to assist the retailer occurs, the retailer is weakened rather than helped. He becomes less efficient and relies on the "Fountain of Gift" to save him, and certainly the donor has not strengthened his institution.

Don't mistake my position. I am a firm believer in assisting the retailer. But the old adage is still true—"God helps those that help themselves." To give it all in price, price with nothing constructive as how to use and when, is of but little value to either the receiver or the donor. Well, then, what might we term a safe and sane basis to work with the retailer? Here are a few of the most important methods, not necessarily in order named:

1. A well lighted, well arranged store is necessary. To talk this is commonplace. To merely say, "Paint up, clean up," gets us nowhere, but to-day the booklet entitled "Better Grocery Stores," published by the Butterick Publishing Co., is a real bible of constructive, simple and sound store arrangement built to meet present day merchandising needs. Now, to merely place these in the hands of the retailer is only to be a news carrier. But to discuss its outstanding points with the retailer and help him to rearrange is a Big Brother act worthy of our very best endeavor. Let us train our bill clerks, our buyers, our book-keepers, our order clerks and ourselves in the knowledge of what is good, sensible present day retail grocery store policy and then all get to work at odd times to show and help our retailers.

2. Next comes the sale of merchandise, how to display it, how to price it, and the proper manner of selling it to the consumer. The average wholesaler needs to-day a merchandising department that keeps up with the trend of times, that is studying merchandise plans and putting them into effective operation in retail stores. Some say, "but the expense." Turn a buyer into this work. Divide the buying among others in the office. It can, and is being done successfully both from a merchandising standpoint as well as a buying standpoint. The increased unit of sale is a big factor in selling goods. No extra expense, no more time, no more anything, except increased sales. Two packages for 23 cents, three cans for 36 cents are common sales and we only

have to look about us to find many more. A sales card, neatly painted or printed, is very effective. It smacks of success. The department store cards are the answer, but we say, "The retailer can't do that. A special department does that work." We can always find the negative for everything and we don't have to hunt much either. In our modern schools of to-day, boys and girls are learning art and sign writing, and so on. They can be had for the asking, if we but try.

3. Help the retailer toot his horn. Build handbills, commonly known as dodgers. Nine by twelve inches make a good size. Give the retailer two or three items at a low basis for a special sale. Help construct that handbill, selling profitable and less profitable goods together. Send these dodgers out in the delivery baskets previous to the sale day. Pass them to the house next door, where no delivery is made. It's worth while.

4. Help the retailer to conserve his credits. This perhaps is the harder and it is one of the last steps. Once we have gained his confidence and shown him some of the more constructive things that build business, he is in a receptive mood to work with us on other elements.

There are many methods, many plans being offered and carried out. They need careful study. The few points I have outlined touch the high spots, but are yet simple enough that all can do them without risk of failure, or of unsoundness and certainly at a much smaller expense.

What I have outlined cannot be disputed as genuine help in working with the retailer. The degree of our intensity in carrying out these helps and others is the big measure of value we are to our retail customers.

Finally, we can work with our retailers better when we know our own costs and better and get them on an economical basis. We must cut waste ourselves first before we are able to prescribe intelligently how to reduce waste in retail distribution.

Roy L. Davidson,

Ex-President National Wholesale Grocers' Association.

One morning the parcel post carrier had a package for a Mrs. Goldstein, who lives in the outskirts of Brooklyn. He blew his whistle several times and yelled the name Goldstein ditto, before a voice from the top floor answered, "Yaas?" "A package for Mrs. Goldstein," he said. "Will you please come down and sign for it?" "Wot kindo peckege?" the voice asked. "A large one," replied the postman. "From who comes it?" she wanted to know next. "From a Mr. Stein," yelled the postman. "From whur?" persisted the lady. "From California," he told her in resigned accents. "Will you please come down and sign for it?" "Wot's in de peckege?" she asked. "I can't tell you that, madam," the postman hollered. "I don't know." "You ken't tell me what's in de peckege?" she repeated in surprise. "No, madam," he answered, losing all that was left of his temper, "I can't." There was a pause. "Vell," she finally said, "you'll hev to come back tomorrer. Mrs. Goldstein ain't home."

OUT AROUND.

Things Seen and Heard on a Week End Trip.

A drive to Kalamazoo last Saturday proved to be very attractive with the newly-rejuvenated forests, whitened apple trees and glorious tulips in evidence at many farm houses along the way. We stopped at Wayland long enough to inspect the new dry goods store of A. W. Preap and to add two new names to our subscription list—Fred J. Bergman and F. A. Clingen.

The thirty members of the Quality Grocers of Kalamazoo have organized a company, known as the Kalamazoo Wholesale Grocery Co., to handle their wholesale transactions, so far as possible.

Guy Mahoney, the Portage street grocer, has returned to his desk after a four months' respite from business cares and responsibilities, during which time he suffered two operations for appendicitis. He is looking as good as new and his store is as bright as usual.

The new fifteen story bank building and the addition to the Park American Hotel will greatly change the appearance of East Main street.

The residential sections of Kalamazoo never looked more beautiful than they do this spring, with the well-kept lawns and shrubbery, well-trimmed trees and numerous flower beds.

Kalamazoo merchants assert that their business is on an even keel and look forward to a substantial improvement as soon as the cessation of almost constant showers gives building operations a chance. The commercial organization is working on a plan to secure the location of a large factory which wishes to remove to Kalamazoo from a neighboring city. A large sum must be raised to erect the necessary buildings, but Kalamazoo has never failed to meet any emergency of this kind in the past and will, undoubtedly, qualify in this instance. Unlike some other cities, Kalamazoo keeps a representative in Chicago constantly, calling on manufacturers who seek immunity from high taxes and trades union tyranny by a change of location.

I have witnessed some effective scenes in the course of my life, but the event which stands out strongest in my memory was the recital of the Battle Hymn of the Republic by Julia Ward Howe, the author of the immortal song, at the Fountain Street Baptist church (Grand Rapids) about forty years ago. She came to this city in company with her daughter to attend a convention of the American Association of Womens' Club and during one of the sessions delivered an address with great clearness and effectiveness, although she was then more than 70 years of age. At the conclusion of her talk, someone asked if she would not kindly recite the Battle Hymn of the Republic and also tell those present how she came to write the words which are little less than inspired. She gracefully responded to the request, stating that in 1862 she was in Wash-

ington, where she visited the camp of a Massachusetts regiment, located near that city. While there the regiment sang John Brown's Body for her edification. She cared little for the words, but the air so entranced her that she could not put it out of her mind. She spent a somewhat restless night and toward morning got up and wrote the poem which gave her world-wide renown. I remember her remarking that she never changed a word from the original draft from the time she wrote the hymn. I do not think there was a dry eye in the church when she completed her remarks and the recital of the poem.

I never knew until Sunday that the air originated with a Southern negro slave and was originally used as a religious hymn by the colored people of the South; that it was embodied in a hymnal used by the Methodist Episcopal church, both North and South, prior to the civil war; that someone in the Massachusetts regiment above referred to utilized it as the standard song of the regiment, changing the words to fit the occasion. My authority for this statement is the gifted woman who discusses musical matters over station WMAQ every Sunday afternoon. E. A. Stowe.

Mailing Unsolicited Merchandise.

Representative Watson, of Pennsylvania, reintroduced his bill, H. R. 743, at the special session of Congress, prohibiting the sending of unsolicited merchandise through the mails except by an authorized religious, charitable, or eleemosynary society or institution. The Post Office Department favors the measure, but certain manufacturers have persistently opposed it. They maintain that it would prohibit the mailing of samples of merchandise. Some retailers are supporting the measure, because they insist that it would save them from imposition.

Dose For Cockroaches.

Complete riddance of pests is urged by Health Commissioner Arnold H. Kegel of Chicago in his weekly bulletin. The life and habits of the cockroach and ant are described, and best methods for their extermination outlined. "Sodium fluoride, mixed with equal parts of flour," states the bulletin, "is one of the simplest and most effective ways of exterminating cockroaches. It is best used with a dust gun or powder blower, dusting shelves, tables, and runways around water pipes." For extermination of ants, arsenate of soda is suggested.

Velvet Favor Growing Steadily.

Favor for velvet for immediate use and as a dominating influence for Fall continues strongly marked. Orders for next season are increasing steadily and an early oversold condition of mills here is likely. Production of the looms in this country equipped to turn out velvets is by no means large, being confined to a relatively small percentage of the silk industry. Not only are velvet and velveteens favored for garments, but these cloths are now being featured in handbags to match. Outstanding are the "heavy" colors such as dark brown, green and coral hues.

THE LOUISVILLE SURVEY.

It Indicates Need For Changes in Manufacturing Policies.

Inventory of the first retail grocery store to have the attention of the Louisville Grocery Survey, organized by retail grocers and National food distributors, has been completed, and compilation of figures indicates a number of new and valuable features to be contained in the report of twenty-eight stores. It is now expected the report will be published in July, and the first store figures promise complete compilation that will furnish to manufacturers an accurate guide for better packaging, display material, merchandising and advertising.

While variation has been shown between the figures of the first store and others, many items of the first inventory are significant in their revelation of where profits are made and losses occur in a retail grocery store. When the inventories of all stores are completed, records of individual items, including their cost factors at every point in their movement through the stores, will be separately itemized and averaged, and will give manufacturers and wholesale grocers a reliable indication of the reasons for many distribution problems.

As an indication of the extent and inclusiveness of the survey, the inventory of the first store required 1,067 cards, on which exact records of every item sold in the store were entered for a period of three months. Incidentally, during the progress of the work, the owner of the store discarded approximately 150 items, because the records showed them to be unprofitable and to have little or no influence in attracting trade.

The method for all twenty-eight stores was the same, and the figures are compiled under net sales, movement cost, inventory investment, maintenance cost, administration, credits, sales cost, gross margin, etc. The purpose was to determine the exact cost of moving every item in the store from the time it left the wholesaler's warehouse until it was delivered to the consumer, also to show how much it cost the grocer to maintain one dollar of inventory and to administer one dollar of sales. With these factors established, the examiners then turned to the commodity records and traced the cost history of the entire stock, itemizing all commodities under general headings such as canned fruits; canned vegetables; beans, spaghetti and macaroni, and many others.

The store reported on is better than the average in efficient management and profits. With an inventory of about \$3,000 the store sold a volume last year of nearly \$125,000, showing a turnover which is better than that of most chains.

The detailed commodity records show the store lost money on a great many items, especially in canned foods and farinaceous products. However, loss on these items was made up and a profit shown on total volume sold during the inventory, through the profitable selling of meats, fresh fruits,

vegetables, sugar, coffee, butter and other items staple in character but having a comparatively large package value per sales unit. In selling profitable items, although the mark-up was generally close, the size of sale usually provided a margin not eaten up by handling cost.

According to the analysis of this store, there are three major reasons for independent retail grocer losses: (1) marking up an insufficient gross margin, (2) slow turnover, and (3) low price per unit. It is important that the commodity record shows accurately loss or profit on every item, and indicates what changes should be made in gross margin or selling method. The turnover is not only shown by its rate, but also according to its expense on every item. Throughout the record, items with low unit prices frequently show a loss, and when profitable, are usually sold as multiple sales units, such as three for fifty cents.

The commodity record plainly shows that in a retail grocery store it costs as much to sell an item at five cents or six cents as it does to sell another at from seventy cents to a dollar. This does not mean, according to the analysis, that the low priced items should not be sold, but it does indicate they should be distributed through a more economical channel or by means of a less costly method. It may indicate that chain stores, especially those in which the customer waits on herself, or automatic vending machines, furnish the most economical channels for packaged items at small prices.

This feature of the record, when completed for all twenty-eight stores, will undoubtedly contain many valuable suggestions to manufacturers. It should be remembered that the report will be a private publication. Specialists in charge of the work pointed out that in some instances it will probably be best for manufacturers to change the size of units sold through the independent channel. In other cases, it is probable that manufacturers, by encouraging the public through advertising to ask for multiple sales units, such as three for a quarter, can lift their products from the unprofitable into the profitable range.

In handling butter in this store, the commodity record shows a loss on all sales of a quarter of a pound, while a profit was made on sales units of one-half and one pound. While it is not expected that all of the stores will show such a definite limit of the profitable sales unit, examiners are of the opinion that butter sales are typical and that the complete record will establish averages which will be trustworthy indicators for most of the cities of the country.

Although the method of compiling the commodity records is simple, it requires detailing of a great many cost items. At the beginning of the period, a complete inventory is taken of the stock in each store. All purchases are added for three months, and then another inventory is taken and subtracted to show the sales. Adjustments are made for stock shrinkage and returned goods, and a careful record kept of



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Grand Rapids, Mich.

all price changes. In addition, a running record is kept of all current expenses.

At the end of the inventory period, a complete operating statement of the business of each store is drawn off by an experienced accountant. It includes all regular expense items incurred in each store. This statement differs from the conventional record, since instead of indicating to whom money was paid, it shows what money was spent for, and lists a complete cost history of every item under the three major heads of maintenance, movement of goods, and financing.

Maintenance includes all items of expense from which no sales are made, which accrue in a model store. These expenses include the store rent, insurance, interest on investment, depreciation on fixtures, repairs, etc.

Under movement of goods are set down all expense items for labor directly expended on moving commodities. This includes cost of waiting on customers, delivery, taking telephone orders, transferring stock and similar effort.

The heading of financing includes items of cost due to loans from banks, credit to customers, clerical labor, bad debts, the proprietor's time and all other items within the classification.

For one week three observers checked the time of every operation in each store, and from their records wages of clerks were assigned to these three separate functions — maintenance, movement and financing.

Previous investigations, based largely on sales and turnover, have indicated that many lines and items of nationally advertised goods are more profitable to the retailer than unadvertised or local brands. But the present record shows that a great many items of advertised brands are carried at a loss which must be made up on other goods, if the independent retailer is to show a profit on his total volume.

For the first store surveyed, a group of twenty-seven sizes and items of canned fruits show a percentage loss on twenty. The first item, canned apricots under a Nationally advertised label, in a No. 2 can shows net sales of only eleven cans in three months. On this quantity, the commodity record shows a movement cost of \$0.228, an inventory investment of \$2.16, a maintenance cost of \$2.903, net sales of \$2.53, with sales cost of \$1.65 and an operating cost of \$1.190, all with a net margin loss of 12.3 per cent. A No. 2½ can of the same product showed a slightly better record, with a net margin loss of 9.7 per cent., evidently due to the fact that thirty cans were sold during the period, on an inventory investment of \$4.14 and with \$9.90 as the net sales value.

In this first group of commodities, the greatest loss was sustained on a No. 1 can of sliced peaches under a Nationally advertised label. Only seven cans of this item were sold during the period, with an inventory investment of \$3.60, a net sales value of \$1.05, and a net margin loss of 142.4 per cent. Of the seven profitable items, the best showing was made by a No. 2½ can of sliced pineapple—another brand Na-

tionally advertised for years. This item had an inventory investment of \$3.30, a net sales value of \$22.80, and a net margin profit of 8.4 per cent.

Canned vegetables show a much better record. Out of thirty-two items, eighteen were shown to bear a profit, but the group as a whole was unprofitable for the retailer. A Nationally advertised brand of asparagus in the smallest size sold forty-five cans during the inventory period, with a net margin loss of 5.4 per cent.; but the No. 1 size sold 104 cans, with a slightly lower inventory investment, and with a net margin profit of 11 per cent.

Among the group of canned vegetables, the greatest loss was sustained by an eight-ounce item of mushrooms, of which only one can was sold, with an inventory investment of \$1.26, a net sales value of \$0.45, and a net margin loss of 102 per cent. Another brand of the same size sold eight cans, with a slightly higher inventory, and with a net margin profit of 9.5 per cent. As both brands are unadvertised difference in records must be credited to quality, attractiveness of label, display, or sales effort of the retailer.

The most profitable item in the vegetable group was a No. 2 can of peas, an unadvertised brand. During the period, 603 cans of this item were sold at a movement cost of \$12.49, an inventory investment of \$5.04, a maintenance cost of \$2.107, a net sales value of \$120.60, a gross margin of \$50.25, an operating cost of \$17.418, and a net margin profit of 27.2 per cent.

In the group comprising canned beans, spaghetti and macaroni, eight items were found to be unprofitable and five profitable. A Nationally advertised brand of baked beans, in the medium and small sizes, sold thirty-three and forty-one cans during the three-month period, with a net margin loss of 21.6 and 36.4 per cent., respectively. A very widely advertised brand of pork and beans sold 170 cans, with an inventory investment of \$6.44, and a net margin loss of 21.6 per cent., while a local brand of red beans sold 184 cans on an inventory of \$1.43, showing a net margin profit of 2.4 per cent. and an unadvertised brand of red kidney beans sold 433 cans, with an inventory investment of \$3.78, and a net profit margin of 6.7 per cent. Among the entire group, the greatest loss was sustained by a Nationally advertised brand of spaghetti in a ten-ounce can, with 83.5 per cent., while a No. 2 can of another advertised brand showed a net margin profit of 9.9 per cent.

The record lists four items under meat in tins and glass, all of them unprofitable. Although seventy cans of deviled meat were sold in a three and one-quarter ounce size, a Nationally advertised brand, the item showed a net margin loss of 31.5 per cent., evidently due to its small cost, since a five-ounce can of the same product sold only eleven cans at a margin loss reduced to 8.8 per cent.—the lowest of the group. The greatest loss was on a Nationally advertised brand of meat spread, of which only one can was sold, at a net margin loss of 70.7 per cent.

(Continued on page 30)



The Choice of Millions because of the Double Flavor

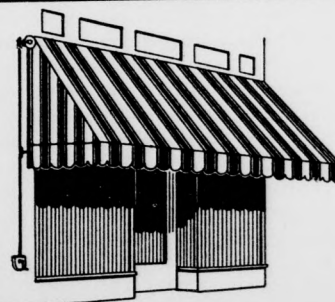


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FINANCIAL

Market Inability To Comprehend the Credit Developments.

Values were whittled down mercilessly after the Reserve's Advisory Council endorsed a 6 per cent. rediscount rate last week, but the market still is tossing on the high seas without knowing whether the next wave will carry it up or down and unable to ascertain its ultimate destination. Uncertainty over the credit situation likely to develop with the approach of the mid-year settlement period still is the puzzle that confronts everybody. A split in the Reserve Board keeps the market unsettled and is beginning to worry business executives. Through a process of logical deduction it is no longer possible to formulate an opinion on what the Reserve will do. At first the market thought that in allowing the Advisory Council's recommendation to be published the board itself at last had concluded that individual Reserve banks desiring a 1 per cent. increase in the rate should have it. When nothing was done then some thought that possibly the board simply saw an opportunity to beat down prices without resort to the use of its rediscount weapon.

That the rate did not go to 6 this week does not mean that Wednesday's severe liquidation satisfies the Reserve but rather that it enabled the authorities to save their ammunition for a time when its use if needed would be more effective. If the Reserve intends to move its rate up it should be done now in order to prepare the way for a dear credit atmosphere with the approach of the autumn business demands. Since the policy of inaction during the last four months has done little to reduce the volume of speculative credits the presumption is that the Reserve cannot be greatly satisfied with its own job thus far. Brokers' loans from banks directly under Reserve control have fallen \$569,000,000 since February 6. On its face this reduction looks satisfactory enough. Actually the figures make the adjustment seem more than it is. Since February 6 bankers' loans to customers have risen roughly \$237,000,000 which reveals a sweep of accounts from brokerage houses to the banks themselves or a mere transfer of the burden.

That is why notwithstanding a \$569,000,000 reduction since Reserve's warning in brokers' loans by New York member banks for their own account and for their out-of-town correspondents a decline in the same period of only \$332,000,000 is revealed by the system's reporting member banks in total loans on securities. But that is not all. Even a reduction of \$332,000,000 in speculative credits since early February might be set down as substantial if it reflected a clear-cut downward drift in the country's volume of funds tied up in securities bought with borrowed money. Alongside this item is another not so satisfactory. Simultaneously with the \$332,000,000 reduction in member bank loans on securities is a \$421,000,000 increase in brokers' loans for "others." Actually then if the Reserve looks at the situation from a broad business point of view without regard to changes in the Reserve items

themselves it must conclude that very little if any reduction has been made in the volume of speculative credit.

That the flow of industry continues rapid at a season of year when recession is natural is the strong constructive force in the general situation that offsets credit uncertainties and that sustains the market. With the return of a 6 per cent. renewal rate this week following 14 ten days ago the conclusion can be reached by some that money had turned definitely easier again. No such conclusion can be reached when proper account is taken of the demands soon to be imposed. The flush of relatively cheap call money resulted from an inflow of funds from the interior that lifted the New York Reserve Bank's reserves \$50,000,000 enabling the banks here to reduce substantially their discounts and offer funds to the market. It was the period of month when funds normally flow back but the month-end and holiday demands can as quickly reverse this trend and once more present to the market the specter of wildly fluctuating call rates.

Paul Willard Garrett.
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Relative Values of Dividends and Rights.

Preparations are being made by a score or more of leading banks and corporations to raise almost one billion dollars additional capital from stockholders within the next two months through offering them rights to subscribe to new stock below market prices. This situation has given rise to discussion of two important questions—first, the possible effect on the money market, and, second, the relative merits of cash dividends with irregular subscription rights versus periodic stock dividends.

This subject has been discussed at intervals by bankers, economists, industrialists and accountants, and varying views have been expressed since the North American Company, controlling one of the largest groups of electric light and power properties in the world under single ownership, adopted the policy six years ago of paying common dividends exclusively in common stock.

The point has been made that if more companies financed their expansion by this method the burden of exercising subscription rights would not be so heavy at this time.

The policy of paying dividends to holders of junior shares regularly in common stock, particularly when an equitable method is provided for converting the stock dividends into cash for holders who depend on the income from their investments, has many advantages for stockholders as well as for the corporation.

For one thing, this method of financing reduces the likelihood that the corporation will be compelled to undertake new senior financing under unfavorable market conditions, thereby diluting stockholders' equities, for the corporation is able to put back into properties the larger part of its revenues. It thus enjoys the benefit of a steady increase in cash resources.

Moreover, the cash return, if the stockholder prefers to accept cash in-

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stead of stock, is likely to be larger. The North American, for instance, pays 10 per cent. annually in stock on the common shares. These dividends converted into cash would have averaged between \$7 and \$8 a share last year, while if cash alone had been paid, the rate might not have been more than \$3 or \$4 at the most.

The advantage to the stockholder is emphasized at times such as these when many investors have been called upon to exercise rights by putting up additional cash or forfeiting the privilege of maintaining their equities. On this subject, Frank L. Dame, president, has said:

"Our plan, making the situation easier for the stockholder, is to issue stock quarterly for the amount of the dividend and either to send the stock to the stockholder or to sell it for him, as he elects. It seems to us more convenient for him to know this would be done quarterly at the rate of 2½ per cent. than to have 10 per cent. or more in rights offered in one block at irregular intervals when it might not be convenient for him to buy it."

William Russell White.
[Copyrighted, 1929.]

New Method of Corporate Financing Grows.

With the approach of the mid-year settlement period the market normally faces its severest credit test except that at the year's end but in the next sixty days this country's money structure in addition will be called on to bear a load never before imposed on it.

Aside from the usual requirements in connection with the July 1 demands stockholders this year must put up in excess of a billion dollars to exercise subscription rights that mature between now and mid-July. Never before in recorded history has such a huge demand of this character been thrown upon the market. Its imposition at a time of year when arrangements must be made for the half-year money turnover complicates a problem that would anyhow be delicate. This exceedingly large demand for funds with which to exercise rights represents a new wrinkle in American finance and involves shifts in credit the ramifications of which we do not yet fully comprehend.

Unfortunately figures on the sums used by corporate stockholders to exercise subscription rights have not entered into our statistics. But it is believed that the requirements of the next sixty days alone roughly equal those of this character for the entire calendar year of 1928. And since the practice in this country of financing in this method is growing rather than diminishing the development is destined to bear even more in the future than in the past on changes in the volume of brokers' loans.

How much of a strain the exercise of stock rights will impose on the money market in the next sixty days and how the Reserve will regard the load thus added to brokers' loans are two separate questions but singularly related. If as seems likely loans are expanded through the exercise of these stock rights the Reserve will find itself obliged to scrutinize more carefully than ever the uses to which the money

is put. Presumably the Reserve would not so seriously object to an increase in loans resulting from an increased flow of funds into industry as to an increased flow into speculation. Consequently the Reserve doubtless will study carefully the credit shift certain to result from the exercise of a billion dollars in rights.

Now when this billion dollar item is broken into its component parts it is not easy to decide precisely what proportion is going into production and what into speculative channels. One recent study along this line indicated that during 1928 a surprisingly large proportion of new financing represented efforts to get money for the purchase of securities. But strangely enough over 80 per cent. of the billion dollars about to be raised through stock subscriptions seems to represent funds destined to flow into industry rather than speculation. This gives the whole problem a peculiarly complicated twist and presents a matter that will call for judicious treatment.

Paul Willard Garrett.

[Copyrighted, 1929.]

Small Store Can Get Facts.

Before the International Advertising Association at Chicago last week Kenneth Collins, executive vice-president and publicity director of R. H. Macy & Co., spoke on "Building a Retail Business on Facts." His address dealt with what his organization is doing to reduce retailing from a game of "blind man's bluff" to a scientific business operated through concrete, definite information on its every phase and feature. It was an address that cited and suggested methods which cannot fail to mean profit for any retailer or, for that matter, any business man.

In only one particular might a point be raised. Mr. Collins said: "Probably the greatest competitive advantage enjoyed by large stores over small ones is the fact that they are able to gather a mass of definite facts about their business. They are in a position to operate on exact knowledge instead of 'hunches'."

The inference might be drawn from this that the small store is handicapped in its research for facts. That is scarcely the case, because almost every instance that the speaker gave to illustrate how Macy's digs for facts seemed equally applicable to a smaller retailer. The latter cannot very well install a laboratory, it is true, but what is to stop him from counting styles to know which are "catching on," or clocking those who look at his displays, or knowing just what price lines yield him the bulk of his business, or in gauging accurately his advertising results? Building on facts needs no qualifications.

So Say We All.

An old lady with an hour to spare went into a cinema without realizing that a talking film was being shown.

In two minutes she had returned to the box office.

"I'm afraid there's been a mistake," she stammered. "I thought this was a picture show, but when I got downstairs I discovered that a man with asthma was giving a lecture in German."



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RULES FOR THE RETAILER.

The question often arises, which class is most desirable, "Cash" or "Credit", especially since the growth of syndicate stores, and while I will admit many individually owned stores are very successfully managed on a strictly cash basis, I believe the charge privilege store, is much preferable when properly conducted.

Most everyone will admit, that the cash customer is nobody's customer, or possibly should be called everybody's customer. The trade usually goes to the store which is reasonably convenient, and offers the best inducement better known as "price".

A store founded on the principle that cash customers are not penalized on account of the charge business is not only possible, but is desirable, as it can depend on regular and dependable trade, which will not quibble over a fraction of a cent here and there which is bound to exist in most any store.

In last week's article, I stressed the necessity of retailers taking advantage of all discounts and paying all bills according to the terms of sale, in order to receive competitive prices from the wholesalers and manufacturers — positively the first rule to apply in order to own the merchandise at the right price.

The additional volume obtainable through the extension of safe and sane credit extension should absorb practically the entire cost of carrying and credit losses, but credit should be judiciously distributed, so that the losses will not make the cost of credit handling prohibitive.

Before extending credit to any prospective customer, the retailer should by all means, ascertain whether or not the customer is worthy of extension of credit. No honest person takes exception to answering the questions necessary to satisfy the retailer, that he or she is worthy of credit extension, and the information should at all times be verified by referring to every possible source of credit information, for in most every city of any reasonable size, credit bureaus are available. Their charges are never too high and they are there for just that very purpose.

It is always proper to have a distinct understanding with the prospective customer (even when reports are most favorable) as to how they expect to pay their bills. A clear record should be made of same, and should never be permitted to run longer than from pay-day to pay-day and the understanding should always be, before extending credit, that account must be paid in full.

When this rule is strictly enforced, no retailer will have unreasonable amounts charged to any one person and even if one does go wrong once in a while, the aggregate amounts of this class

should be very easily distributed over the cost of doing business for the entire year.

The stumbling block in most credit extension stores arises usually when the customer is laid off or loses his position or is sick and unable to work. In which cases the circumstances are usually put up to the retailer in a pitiful manner and the average retailer (being very human) sympathizes much to his own misfortune, tries to carry a load which does not belong to him and very often cannot shoulder the load successfully. He should by all means in every instance discontinue the sale of merchandise whenever the customer fails to do his part by paying as agreed at the time account was extended.

Every person has a perfect right to indulge in philanthropy, but not at the expense of of some one else, and while it may be putting it strong, nevertheless, it is true, that when a retailer deliberately hands over merchandise entrusted to him by the manufacturer or wholesaler and has no expectation of receiving pay for same in time to meet his obligation to the manufacturer or wholesaler, he is guilty of breach of trust and merits the striking off of his name on the wholesalers list of customers.

The abuse of credit extension has compelled many retailers to hold up their prices to a level which has created the impression in thousands of homes that a credit store is a costly store to trade with. The sooner these abuses are righted, the easier it will be for the individual retailer to regain his position in the retail field.

Mr. Retailer, run your own business all the time and do not permit your customers to dictate your terms and prices. By so doing your customers will not only respect you, but will patronize you, but if you fail and go broke, the world will pass you up as one of the many fools who failed to heed the warning at the proper time.

Herman Hanson,
Sec'y Retail Grocers and Meat
Dealers of Michigan.

Grain Cape Gloves Promise Well.

Prospects of a large business this Summer in men's ventilated grain cape gloves for driving are extremely bright. The ventilation is obtained through perforations in the backs of the gloves some of which also have perforations in the palm. In addition to their coolness, they are said to be popular with drivers because of the "non-slip" grip they give on the steering wheel. They are offered principally in the loose-fitting slip-on type. Another kind of men's glove which promises well this season is the chamois, which is selling well in slip-on, one button and one clasp styles. A vogue for wearing chamois gloves with straw hats is expected to increase their sale materially.

QUOTATIONS

American Box Board.
Automatic Music Co.
A. J. Brown Seed Co.
Berkey & Gay Co.
Globe Knitting Co.
G. R. Brass Co.
G. R. Railway Co.
G. R. Store Equipment Co.
National Brass Co.
Valley City Milling Co.
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MUTUAL FIRE INSURANCE

Selling the Public on Fire Prevention.

We are constantly reminded of the old story of carelessness and the lack of forethought in dealing with the dangerous elements that lead to death and destruction.

We see a woman starting a fire with gasoline, a man searching a cupboard with a match, a man looking for a gas leak with a candle, a cigarette butt thrown on a newspaper, a woman being rushed to the hospital as the result of cleaning wearing apparel in gasoline.

Each year our fire prevention campaigns warn the public of the dangers of fire and go farther in an educational way by showing how fires may be avoided, but still fires occur from the very things "played up" in the fire prevention campaigns.

After reading hundreds of accounts in our daily newspapers, we begin to wonder whether or not our fire prevention campaigns are successful, and ask the question, "Are the money and time we spend in fire prevention work really worth while?" The answer to the question is that every penny and ounce of effort we put into the work is worth while, and we should not feel discouraged because direct results from such campaigns are very often difficult to determine.

A fire prevention campaign is really an advertising campaign. We are directing our publicity to the public and advertising to them, that it pays to be careful. Simply advising the public that it should be careful means nothing; what we must do is "sell" the idea to the public.

"Selling an idea" as it is popularly applied is not an easy task, and many of our National advertisers will substantiate that statement and inform us of their experience in dealing with the public mind. Their experience is valuable to us in analyzing the public mind in order to thoroughly understand that complex subject with which we are dealing.

One surprising thing which we have learned is that fire prevention campaigns have competition. This is easily explained when we consider the number of advertising and publicity campaigns which are directed to the attention of the public. In addition to the various advertising and publicity campaigns, we have the radio, the popular magazine, the theater, the automobile and hundreds of things in which individuals are interested.

Because of the variety of the many things which occupy the time and the interest of the public, it is difficult to successfully "put over" an idea so that the public will completely absorb it.

Ordinarily there are many campaigns in which the public is interested but fire prevention appears to the average individual in a negative sense, so that it receives only the passing interest of the majority of the people. It is that majority where we find the characters for this article.

A recent statement by a national control organization said that 80 per cent. of the fires are caused through carelessness, which means that almost 80 per cent. of the public has not completely absorbed the fire prevention

messages. Fire prevention is still in its infancy, and even though it may have become stale to many men in the fire prevention game, it is well to remember that we haven't scratched the surface and the field in which we are working offers many opportunities for good sound fire prevention campaigns, both of local and of national character.

Fire prevention week has its place in our national fire prevention campaign, but what is really needed is fifty-one more weeks of concentrated effort, if we are to "put over" the job of selling the public 100 per cent. on the idea of preventing fires and being careful.

One of the most successful parts of the fire prevention campaigns is that of working with the school children. When we drive the message of fire prevention into the mind of the child it remains—and, in addition, the child carries the message home to its parent, who cannot possibly escape hearing something about fire prevention.

Our campaign must be more elaborate throughout the year; we must play up new interesting angles; we must adopt the modern methods of advertising and use every possible facility to carry our campaign to the public, including the radio and more newspaper and magazine publicity.

We already have many splendid ideas and arguments which may be used in fire prevention work but the big job is "getting the ideas over" to the public.

School For Firemen.

Fred P. Higgins, assistant fire marshal of Grand Rapids, recently announced that a fire college will be held during the Michigan State Fire Marshal's Association convention at Sault Ste. Marie, July 8-11. The purpose of the fire college is to establish a uniform system of maneuvers among the fire departments in Michigan cities. The instruction will be given by a Michigan State College faculty member.

Entering In.

I want to write a baby line
That's what I want to do
I want to write a lovely line
For little children too;
I want to tell them little things
That boys and girls would know
For little things make bigger things
Like oaks from acorns grow.

I want to say to babies small
Wherever they may be
That life would have no joy at all
Without their company
I want to listen when they talk
And surely when they cry
I want to watch them learn to walk
Or when they say "bye-bye".

I want to meet where'er I can
A boy in sun or rain
Then catch this word: "When I'm a man
I'll own an aeroplane
And fly beyond where lightning is
Then keep a-flying—till
I get a diamond star—gee whiz!
For Lindy's girl—I will."

I want to help a little miss
To love the birds and flowers
And answer when she asks me this:
"Who made the sun and showers?"
Or: "Where the sky is high and round
An' stars are twinkling so
Why don't it all then just bust down
That's what I want to know."

Now grown up folks were little folks
That's true as true can be
And every heart at times invokes
Some light to better see;
Or witness greater happenings
Than come to one to-day
But when we turn to heavenly things
Our children lead the way.
Charles A. Heath.

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THE MINNESOTA MASSACRE.

Personal Remembrances of the Indian Uprising in 1862.

Claude Hamilton furnishes the Tradesman with the following letter, written by the late Robert D. Graham in 1922, describing the massacre of white pioneer settlers of Minnesota in 1862, because of the inability of the Government to make the annual payments in gold promised to three tribes of Indians in exchange for the lands taken over by the Government:

Your present to me of a little volume entitled the Sioux War by Isaac V. D. Heard, published in 1863, immediately following the close of the war above referred to, rather forcibly reminds me of my promise to you, made some time ago, that I would write up a little history of personal recollection and participation of the events recorded by Mr. Heard.

My family moved from Ontario to Minnesota in 1856, some time before I had reached the mature age of twelve months, and took up a residence in the town of St. Peter, Minnesota, about forty miles above St. Paul. Minnesota at that time was a pretty new country, St. Paul being the head of navigation on the river, there being no railroads at all. They had to go by stage the distance between the two towns. We lived there two or three years, my father engaging in various occupations, and later, following the march of civilization, went further into the interior, finally settling on a Government claim within two or three miles of Fort Ridgely and being some ten or twelve miles from the town of New Ulm.

In making this trip I remember very well the method of travel, which was by mule team, in what was commonly known in those days as the prairie schooner, being an ordinary lumber wagon covered by a big canvas top. We moved up there in the fall, lived in New Ulm during the winter, in which time my father built a house on his new claim. In the spring the family moved into their new house and began the operation of breaking up the prairie land and planting a crop. Our family consisted of father, mother, my older sister, Bell, my younger sister, Eliza, myself and the young woman who lived with the family.

A mile or two away from us lived two uncles of mine. They had lived there longer and had quite a pretentious ranch. Among other things they ran the hotel or tavern, carried the mail and conducted a popular frontier hostelry, besides running their farm operations. Their place was very close to the old Fort Ridgely and some dozen miles from what was known at that time as the Agency at Yellow Medicine.

History tells us that some time previous to the beginning of this narrative the Federal Government had entered into an agreement with the Indian tribes in that portion of the country to pay each of them, in consideration of their relinquishing their tribal lands and rights, a certain amount of money annually. I believe this applied to the Sioux, the Chippewas and Winnebagoes who occupied, originally,

a large portion of the territory of Minnesota and Wisconsin.

In 1861 we became involved in the Civil War. The Indians had always been paid in gold. In 1862 gold was at a tremendous premium and could not be secured to pay to the Indians as usual; in fact, it is probable that their pay day had long passed and they had waited anxiously at the Agency by the thousand for their expected payments. Not receiving it and along about the first of August, 1862, they started out on the war path in the immediate vicinity of the Agency at Yellow Medicine, next at the town of New Ulm and in all the surrounding country. I am unable to give the exact date without reference to the history, but upon the date of the attack on the town of New Ulm my father and mother had driven to that town to make some purchases, leaving us children and the

into the prairie, which at that time was almost a wilderness, and traveled some considerable distance, then drove into a slough or swamp with high grass and reeds and hid during the next day, starting out as soon as darkness approached the next night for the main road to the next town, a place called Henderson.

The first of August is harvest time in Minnesota. Their grain crops were spring wheat, oats and barley, all ripening about that time. The Indians had made a general raid upon the settlers from one end of the country to the other, attacking the settlers in their homes or in the fields where many were at work, men, women and children. As a rule, the men and old women were shot on sight, the young women were taken prisoners and the children murdered in cold blood.

Our people deemed it safe to take

tlers or travelers, and I recollect very well of their having stopped our caravan, searched our wagons and taking every available weapon we had. An hour later this same company of soldiers, while crossing the ferry, were ambushed by the Indians and, with one exception, every man was killed. Undoubtedly the close proximity of this company of soldiers saved the lives of all our party, as an attack upon our little bunch would have been a warning to the soldiers, whom the Indians were waiting for.

As we neared the more settled section, people began to arrive from every direction on the main trail leading to the town of Henderson. Many of them had ox teams, mule teams, horse teams, lumber wagons, a great number of them having been driven from the harvest field, with hay racks on the wagons and the families loaded in as best they could. Some of them had been shot, many of them had only a part of their families, and all were in great distress as they came together from the various directions in the blackness of a very heavy rain storm in the black Minnesota mud. Every once in a while some team would give out, causing untold delays and hardships; but we finally reached the town of Henderson, which, by the way, was almost no town at all—just a collection of a few houses and a little trading post.

The next day the men went at it and built a stockade, getting such timbers as they could and setting them in the ground end ways, building it of sufficient height to afford some protection. This was built around one of the largest buildings in the town and we were all housed within this stockade and remained there for perhaps a week.

I can recollect very well that every few hours at least, some horseman would come tearing into town with the cry that the Indians were coming, and then our mothers would hustle us into the stockade like a brood of chickens, everyone frightened nearly to death, but fortunately these were all false alarms. Of course, this was all more or less of a picnic to the children of six or eight years of age, especially our kind of children who had lived more or less in the wilderness under the hardest kind of conditions. A great many of these people were emigrants, largely German, Swedish or Norwegian, many of them unable to speak the English language to any extent.

Later on the crowd assembled at Henderson disbursed, going further down toward civilization. Our family went back to St. Peter, where we stayed for some considerable time, after which we went to a town known as Kasota, possibly half way between St. Peter and Mankato, where my father bought a farm and again established himself in business, this time as a sheep rancher.

During the progress of the outbreak or war, several hundred women were taken prisoners and were used as a means of defense when the Government finally organized a sufficient number of men under General Sibley to make a successful attack upon the Indians, which made it exceedingly difficult—in fact, almost impossible—



The Late Robert D. Graham.

young woman referred to to keep house. My sister Bell was probably eight years of age; I was six and my sister Eliza a baby.

A little before dark on that day, as we children were expecting father and mother to arrive (we had prepared supper and had it on the table for them) one of my uncles drove over from their place with the statement that the Indians were on the war path and that it would be absolutely necessary for use to leave our home. Shortly afterward father and mother reached home, loaded up what few things we could carry in our wagon, ate a hasty meal, left the table as it was and drove over to my uncles to join them in trying to reach a place of safety. We all drove away, bag and baggage, with three or four teams. We drove out

a chance in traveling nights and hiding day times, going cross country toward the larger settlements, than to take a chance at the Fort. It was a very small affair at best with inadequate defense and containing almost no garrison at all, every available man, either of the regular army or volunteer forces having been sent South to join in the war of the rebellion. I remember very well, as we had driven a little out of the danger zone, as we regarded it, of meeting a company of soldiers. We had just crossed a stream or river on a ferry boat when we met them. They were a company of about one hundred raw recruits, undrilled and unarmed, being sent to the frontier by the Government and ordered to requisition or arm themselves the best they could find in the country or take from set-

to open fire upon the Indians without endangering the prisoners, as they kept them constantly before them. However, they were finally captured without the sacrifice of any large number of women in captivity. After the close of hostilities the Government organized an expedition to go up into the devastated territory, and my father went with them with his team to offer such assistance as he could to the few settlers who returned to take care of what crops might have been left, the stock and property of the settlers where it had not been destroyed. A great many of the houses and barns had been burned. The large buildings of my uncles, near the Fort were destroyed, and the modest little shack of the Graham family, all by itself in the vast plains, was left intact. My mother had brought with her from Ontario a lot of family pictures in little cases, known as daguerreotypes. These were mostly carried away by the Indians, but in their places we found a picture in miniature of the chief, Little Crow.

Later on the Government, under President Lincoln, ordered a trial by jury of many of the Indians who were implicated in this massacre and convicted thirty-nine of them of murder in the first degree. These thirty-nine Indians were hung at one time from one scaffold in the town of Mankato, my father witnessing the execution.

A short time after this our family came to Michigan on a visit to my maternal grandparents, who were living just West of Grand Rapids, in the township of Walker. My mother, concluding she had had about enough of pioneer life, refused to return, so that put an end to the excitement of the wilderness and the growing sheep ranch, so far as we were concerned.

Some of the things I have related herein are real, genuine personal recollections. Many of them, of course, are hearsay or tradition, with which, as a child, I became so familiar that it is exceedingly difficult to distinguish the one from the other. I can remember very well hearing my mother talk of the awful hardships, suffering and abuse through which the few hundreds of young women held captives had to pass. After the Indians had surrendered they were all, meaning the captives, brought to St. Peter and taken care of for some time, and I have heard her repeatedly tell the tales of suffering of these poor women. I

think personally I absorbed the idea that the only good Indian was a dead one. This applied particularly to the Sioux, though, undoubtedly, they were wronged by the traders, misled by designing people, made crazy by bad whisky and incited to deeds of lawlessness by the emissaries of our opponents in the war of rebellion.

TINCTURE OF IODINE.

Drop in Time May Stop Serious Infection.

Accidents may happen in the best of families, but if the family is prepared for them most of these misfortunes need not be serious.

Just small scratches and bruises are sometimes followed by disastrous consequences unless they are properly treated, for infection is always a possibility whenever the skin is broken, according to Dr. J. C. Elsom, of the University of Wisconsin.

Keeping in good condition physically by proper methods of living, proper food, exercise, fresh air, sunshine, and cleanliness, will do much to increase the ability to resist infection, but proper care of the cuts, burns, and bruises is also important to destroy any germs that may cause infection.

Among the first things, therefore, that Dr. Elsom includes in the family first aid kit is an antiseptic or germ destroying material to be applied as soon as possible after an injury.

Tincture of iodine is one of the most popular and generally used antiseptics. It is very efficient and should usually

be applied after it has been diluted. The strong tincture that is bought from the drug stores may be diluted from two to five times either with water or alcohol. It will then be less irritating than the pure tincture and quite as efficient.

In caring for a cut, Dr. Elsom advises first applying the iodine, allowing it to dry, and then covering with a clean bit of gauze or bandage. He warns against saturating a cloth with the iodine and then binding it over the wound, for it is liable to be very irritating and may cause blisters.

There are other agents that are used to destroy germs. Among them he lists mercurochrome, a solution of carbolic acid (about 1 part of carbolic acid to 500 parts of water), and boric acid. Salves sometimes help a great deal on cuts and bruises, especially carbolic acid salve, oxide of zinc, and boric acid salve.

It is especially important that the bandages that are used over the cut be sterile. Dr. Elsom has found that the commercial bandages which are obtained from drug stores and are made by reputable firms are quite free from germs. Once they have been handled and used, however, they always become more or less infected, although they may look clean.

In his first aid kit, Dr. Elsom includes a number of different sized "roller" bandages. The most useful are 1 inch bandages, for fingers and toes, and 2 and 3 inch bandages for arms, legs and other parts of the body.

Along with the bandages, he also recommends some good adhesive.

Dr. Elsom believes that in these days of automobile accidents, the bandages and the adhesive should be stored in every car as well as every home.

Certain drugs are also useful in the family first aid kit. Among them he mentions powdered alum, for an astringent to stop bleeding, as a gargle for a sore throat, and sometimes to induce vomiting; aromatic spirits of ammonia given in doses of a half to one teaspoonful in a third of a glass of water, is a good stimulant in cases of fainting, for headaches, for some forms of dyspepsia, and for weak heart action; common baking soda is useful in dyspepsia and to neutralize acids taken by mouth. When baking soda is made into a paste it is a very effective treatment for burns.

Vaseline, either plain or carbolated, should be in every first aid kit for burns, and especially for sunburn. A small pair of scissors and a pair of tweezers frequently come in handy.

A book on first aid should also be in every home, Dr. Elsom believes, and he suggests that it is possible to get them for a very slight cost from the American Red Cross.

Nothing To Offer.

Judge: Have you anything to offer to the court before sentence is passed on you?

Prisoner: No, judge. I had ten dollars but my lawyer took that.

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Hats Awaiting the Summer Days.

Large-brimmed hats made of braid or hair or a combination of both seem to be coming back into style. The brims, for variety, are pleated at one side or cut short in back or sometimes just turned over. Some are made with inside bandeaux. In all cases the trimming is very simple, being confined usually to a bow of velvet or gros-grain ribbon in two or more different shades. The crowns on these hats are individual, being shaped and fitted to suit the head of the wearer. Colors vary, with black and beige shades predominating, these shades being easy to combine with different colored frocks.

Although there are a few of the "freak" styles that are sometimes offered at the season's openings, some strikingly original models have appeared, most of them in the sports shapes or semi-tailored hats that serve for informal daytime, corresponding to the all-day costume. One of these of anonymous authorship is made of the beautiful straw, finely woven and supple, called "Paris meme," in two shades of green. The model is the tight skull, composed of sections of the straw placed one over the other geometrically, dipping low at one side.

A hat of extreme type is made of the celaphone which is used for lampshades, woven in a mixture of black and white. The foundation is a plain, skull shape with a drapery of the straw overlaid and dropped at one side extending almost to the shoulder.

Ribbons Come Back.

Ribbons for various purposes are showing signs of returning to their former style prestige. Hand-blocked Dresden ribbons of different widths are being endorsed for dress trimmings and for huge sash bows, now so important an adjunct to the bouffant evening dress. Narrower widths in woven designs to be used for children's hair ribbons are also conspicuous.

For handbags there are needle-point tapestry ribbons, which are especially serviceable for making an envelope bag or one of the flat bags with a straight top frame which does not encroach on the body of the bag.

The designs are either exact reproductions of old tapestries or very modernized patterns. For the conventional type of envelope bag the ribbon has the design broken up in sections, first one part for the back, then one for the front and a flap, and then one for a continuous side or joining part, which also may be used for the bottom of the bag.

These same pieces can be used for bags with ornate frames by omitting the flap or cutting it down to the size of a thumb tab. These new ribbon bags are highly practical, especially as several may be had at a reasonable price.

Scarfs For Evening.

A wise provision in the wardrobe is a muffler of cashmere or Angora. Scarfs for evening are usually of crepe or the velvety brocaded grenadine of the Liberty scarfs, which wilt less easily in sea air than chiffon, the metal traced nets or any of the more delicate stuffs.

The unlined dresses and sheer lingerie in the present styles make it possible to carry several changes in a small space. For all travel pajamas, some in coat ensembles, are more popular than ever, and a slip-on negligee of crepe or soft satin is a necessary luxury.

In millinery the felt hat holds its own for comfort and service, and is still modish, especially for shipboard. For country travel many women are wearing straw when it is possible because of its light weight. A beret and turban combined is made in a new model of milliners' tricot.

As to footwear, the sports type of shoe is considered to be best style for all kinds of travel. Among the latest models the ties made of white kid and colored leathers combined and of one leather piped with another, white with tan, beige, brown or black, and some of the reptile skins, are good for sports shoes.

Handy Bags Shown.

A handy bag for traveling is made of soft, fine leather, and is collapsible. When folded it is not longer than an ordinary brief case and not so deep. The entire case is sewn by hand. It has a top handle and strong lock, and has inside pockets. Silk moire is used for the lining. This bag comes in black, red, navy blue, brown and several tan shades. When opened it is the size of a regular week-end bag, being a trifle larger than most of the overnight bags.

A satchel type of bag for the woman who travels and prefers convenience above all else is to be found in a new and pleasing shape. It has corded top-strap handles and the flap is cut short and is shaped to eliminate any suggestion of bulk. The lining matches the cover, except in the case of those made in black, where beige or pale gray is used. The fittings are attached by bands made of the lining material and there are in addition two deep inside pockets, one equipped with a patented opening and the other with a snap.

"Star" Gems Coming Into Vogue.

A notable trend toward "star" stones, including rubies, sapphires and so-called cat's-eyes, is reported in the gem trade. It is attributed principally to the inability of dealers to supply the demand for large, fine stones of the kinds mentioned, and the use of "star" gems in their place where this is practicable. There is apparently no limit to the ability of a certain part of the public to absorb fine rubies, sapphires and emeralds, either as to quality or size. Fine jade is also in excellent demand here where it can be had, but world supplies of this stone are dwindling steadily. Aquamarines in the larger sizes rank high among the popular semi-precious stones.

Smart New Wraps.

For evening wear, especially now that the very low-cut backs have taken hold, cape-collars are being shown. These are much like the separate little capes of a former generation, but instead of being made of heavy fabrics, for street wear, are made entirely of lace. Some have turn-over collars but most of them have narrow bands extending into tie ends or streamers, which are of chiffon or georgette. A few of the very newest models are shown with flat-neck treatments and invisible closing devices, such as concealed hooks and hand-made loops.

These cape-collars are very attractive when made of black lace and net, or any of the new metallic laces. For wear with the light-covered evening dresses, cape-collars of hand-made lace are smart, or even collars of machine made lace. Both natural and the pastel shades are being offered.

Small Leather Bags Selling.

The ensemble vogue which requires the matching of women's hand bags with their footwear is producing excellent sales of small bags of calf leather in such shades as navy, blonde, eggshell and tan. The current week's orders have stressed small bags in particular, with medium-sized and large bags trailing. Active buying of women's bags is looked for until the end of the month, due to the probability of labor trouble in the industry. This would create a scarcity of good merchandise, which manufacturers are warning buyers against. Most of the current buying is of bags wholesaling under \$40 a dozen.

Prepare For Coat Strike.

Preparation of sample models against a strike in the coat trade in June continues active by garment manufacturers in New York City. Some producers are said to be making plans for production facilities in other centers should a tie-up of their plants result. In other quarters the belief is expressed that a number of producers are likely to decide against an opposing position and make a quick settlement in order to begin production for the new season without extended delay. The whole strike question, however, is awaiting definite clarification which is expected within the next fortnight or so.

Sport Footwear Moving Better.

The imminence of the Summer sports season is now bringing into the shoe trade a good deal of the business that would have been placed by retailers earlier in the season had the weather been better. With the closing of the public schools less than five weeks away, there is also a notable increase here in the call for canvas and other play shoes. In the call for sport shoes for adults the so-called tennis goods show up strongly, and an increased demand for golf shoes is reported. Sport shoes of the "spectator" type, especially women's, have been growing in demand with the approach of the vacation season.

The man who says he never reads advertisements is a brother to that estimable old lady who will never ride in an automobile.

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

This FREE DEAL Means More Money For You!

With each gross of the famous DURO-BELLE hair nets you get 1 dozen free!

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HAIR NETS

during the last 18 years have become favorites with thousands. Lustrous—invisible—high quality—low priced.

And the valuable sales helps obtainable **MEAN SALES WITHOUT EFFORT!**

Write now to your wholesaler or

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SHOE MARKET

Michigan Retail Shoe Dealers Association
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Secretary—E. H. Davis.
Treasurer—Joe H. Burton.
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Association Business Office, 907 Transportation Bldg., Detroit.

Vanity Appeal Important in Selling Footwear.

John C. McKeon, President of Laird Schober & Co., in a recent talk to hosiery salesmen, stressed the fact that both the hosiery and shoe industry is recognizing how closely allied are their interests and reminded his audience that the important thing is for both the shoe and the hosiery people to stand together in keeping footwear styles varied, in preventing a reversion to black or to any other one color. Many of the problems confronting the one industry are identical for the other.

Not the least of these is the importance of compelling a recognition of quality and style. It is on this foundation that the shoe and hosiery man will profit, Mr. McKeon believes. He pointed out that hosiery and shoes are bought to-day more from a vanity appeal than from a necessity appeal. Because this is so he feels that the sales of fashionable footwear, that is, both shoes and hosiery, should be sold as jewels are sold, for their beauty and worth and in a setting befitting this beauty and worth.

The shoe retailer is more and more recognizing the importance of a colorful, luxurious shoe salon in making shoe sales, and Mr. McKeon forecasts hosiery salons, too, where women can select, match and compare hosiery more leisurely than is possible at a counter. This, he believes, will undoubtedly result in greatly increased sales.

Within the last few years, the problem of production has been solved and the selling problem takes the foremost place in the footwear business. Mr. McKeon calls the salesman the master mind of the industries and places him with the responsibility of maintaining the high peak in the prosperity of the footwear industry.

Speaking as a shoe manufacturer, Mr. McKeon emphasized the importance of the manufacturer's co-operation in helping the retail dealer. Continuity, he calls it, a perpetuation of sales rather than a single fat order. Toward this end he explained what his own company has done to help dealers move goods, and advised the importance of keeping in touch with the dealer's principles in order to understand him and help him more effectively.

The present day trend toward brevity in everything, so manifest all over the country, has had a tremendous influence on the footwear industry, Mr. McKeon pointed out. Short skirts have directed attention to the feet and legs, and the result has been a profitable one for hosiery and shoe interests.

Mr. McKeon sketched briefly the development of shoe styles in the past few years. The high boot with the Louis heel was in vogue before the war and during the war and was worn in white kid even in the winter months. It appeared for a while that the shoe business would become simply a leath-

er consuming proposition. Then came the necessity for cutting down on the consumption of leather, and low shoes came into vogue. This was followed by the short skirt and then the pre-eminence of hosiery in the ensemble. In the meantime economic changes were taking place that we find have affected the industry. And not a single change in the shoe business fails to affect the hosiery business and vice versa.

Country Merchant Is Backbone of Rural America.

Columbus, Ohio, May 27—I certainly hope you continue to enjoy your excellent good health, for you are excellently able to portray in your valued publication what I choose to call the pulse and temper of the rank and file merchant.

In this day of mass production and high pressure distribution, the backbone of it all, namely, the merchant in Rural America seems to be in some ways neglected, except in your publication, where he has very generous and deserving mention. It is part of my job to keep my eyes and ears open in the matter of distribution. Your paper is of valuable assistance to me, because it is the only trade journal in the United States which enables me to get in touch with the well rated merchants in the country towns. I have watched your career and noted your methods with increasing interest for many years. I note that when you sally forth on your weekly calls on the trade every Saturday you seldom "make" for the cities. You head for the country towns. I suppose this is partially due to the fact that the average city merchant is too busy on Saturday—or thinks he is—to give you a hearing, but the country merchant and small town merchant both realize that you can give them information ten times as valuable to them as the time required to listen to what you have to say. I think you must have worked out the idea of confining your calls largely to small towns and cities with a great deal of pleasure and satisfaction, because you certainly find them a mine of wealth in the interesting information you pick up on these trips which you can play up to good advantage for your many readers.

When I started out to do business in Michigan on a novel plan—consigning complete store stocks to merchants who did not have sufficient capital to handle an additional line—I found no one would consider the matter until he had first ascertained what you thought of the plan. As I could not see you immediately, I sent you an advertisement, requesting that it be published immediately. Instead of acting on my request you took time to look me and my line up with great care and thoroughness. When you were satisfied that both came up to your exacting requirements you accepted my order. The caution you exercised in my case showed me very plainly why your opinion on trade matters is held in such high esteem by your readers. I was informed by merchants who have taken your paper forty years or more that they have never been misled by you in a single instance, which is certainly a very remarkable record. I expect to make another campaign in Michigan, Ohio and Indiana soon. Before doing so, I shall use more space in your advertising columns than I have ever used before, so that no merchant I want to do business with will refuse to give me an order until he first receives a satisfactory reply to the enquiry, "What does the Tradesman think of this plan?" E. Gunnerson.

Youthful energy leads to overexertion. At the same time the average small boy doesn't get half as tired being bad as he does being good.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

LANSING, MICHIGAN

Prompt Adjustments

Write L. H. BAKER, Secy-Treas.

Lansing, Michigan

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Always Sell

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"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham	Rowena Pancake Flour
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SANITARY HANDY PACKAGES
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RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President — A. J. Faunce, Harbor Springs.
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Whence—and at What Price—Is Progress Obtained?

A grocer arises in a meeting and says:

"What you say is worthwhile and interesting; but all those stories of success are about great big concerns. What we want to know is how we ordinary, small, common-run of grocers can cope with present conditions?"

What's the answer? It is manifold, for it will contain all the elements which make up individual success in any walk of life.

First, let us think that progress never comes from the average man. It is always the exceptional man who leads and points the way. Out of, say, 2,000 students who graduate from a dental college perhaps 500 virtually never practice. They start in a half hearted way; find the job too tedious; conclude they are really not fitted for the work; find their feet in some commoner, less genteel and less high-brow work. Most of the remainder are mediocre tooth carpenters who get by on simple work. A few become inlay and bridge specialists—and it is of these few that we all hear and from their success we jump to the conclusion that all dentists are money-makers.

Few of us go behind the scenes to see the wheels go round. We know nothing of the tedious labor, the trial and retrial, failures made good through long hours of night work, all of which enter into any outstanding success in any line. Success demands her price and those who would woo her must pay the price in full.

But there are many rounds to the ladder of success—as many in the grocery business as in any other—more than in many others. So, second, the questioner I have quoted evinced some elements of success. He was at the meeting in the evening. He had come to learn, sacrificing his leisure to gain knowledge. It was a wet night, too; so he was more than ordinarily interested. Hence he showed that he himself was already a step or two above the average on the ladder of grocery success.

Third, ambitious men need but a hint. They do the rest themselves. Given that hint, they are apt to notice that the ladder of success has many rounds. Let any man take one step at a time. Let him fix his eye on the next two or three rounds and, as he mounts each of them in turn, let him carry his eye ahead of him. He will then speedily learn many things. He will see that nobody leaps to success. Each must climb, slowly, laboriously "in the sweat of his face." But he will also achieve great interest, joy, exhilarating satisfaction in the very process of climbing. He will learn that the process of accomplishment is as intensely interesting as the arrival at the goal.

And when any man realizes that, he

has already achieved the greatest of all success—joy in his work.

So this enquirer may have gone home and opened his store next morning with a determination to aim for just one item of the successful plans and methods he had heard of the night before. If he does that, he will also keep his eyes open. He will put on his hat, deliberately leave his store at times, go out and visit his neighbors—including the chains always—and stroll before his neighbors' windows after closing hours.

Watch the brick layer. He lays one brick at a time. It seems a slow process—and it is slow under present labor-union limitations—but in time surprisingly short to those who watch, the wall is completed. Success is precisely like that. Let us each lay the one brick in his hands firmly, solidly, permanently and the structure of success will absolutely rear itself.

I am in the region where we hear much of Paul Cifrino, head of the Upham market of a Boston suburb and now also owner of the famous Manhattan market of Cambridge. He and his brother-in-law landed in Boston a few years ago, green from Italy, Corsica or Sicily. They were 18 years old. Each had a suit of rudimentary clothes and perhaps the price of a ham sandwich between them. Capital? Their capital was in their strong young bodies and their active brains. These were two representatives of the foreigners we "pure Americans" sometimes of late find ourselves objecting to.

Well, they went to work—work spelled with capital letters. Probably they pushed carts and not unlikely they slept in said carts under the eaves of some wide Boston doorway. Then they opened a shop. Next their small market became famous for its character and size. Only a few years ago they opened the Upham market, which was outstanding for its complete up-to-dateness from the day it was opened.

Not so long ago Paul bought out the interest of his brother-in-law who, perhaps, wanted to retire and travel back over the land of his nativity, paying him \$1,000,000 in cash money. Paul wrote the check against money he had in the bank and the check was reproduced in fac-simile in the Boston papers.

Now Paul has purchased the Manhattan, a large, well-known institution in Cambridge, for he is in love with his business.

Was this done over night? Did Paul and his relative have big money behind them? Was there an advantage enjoyed by these two simple immigrant boys which was not equally at the hand of any wakeful, industrious man or boy? Forget it. Success goes to those who work for and deserve it. Yet—do not forget this, either—there are degrees of success and not all can mount to the top rounds. It is as well that this is so.

And note this: Paul always has been an individual. He is a strong association man. Always brightly cheerful, full of honest good humor, he has been and is now open and above board with everybody. He bears the reputation of being the easiest man

(Continued on page 31)

VINKEMULDER COMPANY

Grand Rapids, Michigan

Distributors Fresh Fruit and Vegetables

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

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UNIFRUIT BANANAS
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Manufacturers of SET UP and FOLDING PAPER BOXES
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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
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NEW AND USED STORE FIXTURES
Show cases, wall cases, restaurant supplies, scales, cash registers, and office furniture.

Grand Rapids Store Fixture Co.
7 N. IONIA AVE. N. FREEMAN, Mgr.
Agency for Remington Cash Register Co.
Call 67143 or write

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.

Ready-To-Serve Meats Convenient For Picnic Use.

How many millions of meals are eaten out of doors every summer in picnic style, we cannot say, but we do know that every family which eats such meals is a red hot prospect for a sale of ready-to-serve meats and for frankfurters. The latter are not supposed to be eaten "as is," unless they are canned, but they can be prepared in so short a time and so conveniently that they are exceedingly popular for picnic meals.

To visualize the immense market for these products around cities like Chicago, it is only necessary to get into your automobile any warm Sunday morning and make your way to one of the many forest preserves or public parks. The crowds are terrific and the appetites are immense. Especially in the places where fires are impossible or prohibited, the basket meals often are pretty skimpy. The small selection of foods is due principally to the fact that many foods cannot be carried away from home conveniently.

Any of the dozens of varieties of ready-to-serve meats is ideal for picnic use, because the meats are all ready to eat when they leave your store, because they fit so well into sandwiches, and because there is practically no waste to them. Furthermore, they don't require any bottles or cups or table implements.

Every retail food dealer located in a large community whose inhabitants are accustomed to go picnicking can build up a fine trade in ready-to-serve meats if he makes an effort to sell them for that purpose. Any food dealer who has a refrigerated display counter can handle these meats profitably.

Dealers everywhere, regardless of the habits of the community, can create a profitable demand for these meats during the warm weather period. It is especially easy to do this.

Housewives do not do any more cooking than they have to on hot days. They prefer to avoid the heat of the kitchen stove. On many occasions, this means that no meats are served with the meals on hot days.

However, almost everyone likes meat and wants to eat it every day. That is where the ready-to-serve meats have their appeal. No cooking is required. Tell your customers about that. Show them a variety of these attractive products and urge them to try one or two kinds. The fact that the consumption of ready-to-serve meats has been increasing during the last few years indicates clearly that other dealers have been successful in selling them to their customers and indicates just as clearly that consumers like the products.

Proper and prominent display is one of the chief factors in the successful merchandising of these products. Many people are not familiar with them and hence will not ask for them unless they see an attractive display that captures their attention.

It is equally important that the products be labeled with their names. If the customer does not know the name of the product she wants, it is difficult for her to ask for it. Price tags also are important, especially if customers are not familiar with ready-to-serve meats and with the prices at which they sell.

Although it is desirable to stock a fairly wide variety of these meats, in order to appeal to as many customers as possible, it is by no means necessary to start out with more than a half dozen kinds if the line is being offered for the first time.

The taste of the customer must be kept in mind when the dealer makes his selection. Some of the ready-to-serve products are highly seasoned and are intended primarily for certain types of people.

A wide enough selection can be obtained for a very small investment and there is no need to carry a large stock until the proper demand has been developed.

Ready-to-serve meats keep well under refrigeration. They don't take up much room and can be displayed to good effect in a small case near the front of the store. A few attractive signs, calling attention to the products will help to stimulate demand.

Other dealers have found that an assortment of ready-to-serve meats helps to keep up the volume of business in meats during the summer months. Try out your own customers.

Everett B. Wilson.

Law Has Its Ironies.

"General" Coxey, threatened with dire penalties for leading the march of a straggling "army of the unemployed" to Washington, is arrested on his arrival for walking on the grass of the Capitol grounds. Harry F. Sinclair, indicted on grave charges, runs the gantlet of several juries only to be sent to jail for thirty days for refusing to answer questions put to him by a Senate investigating committee.

And now "Scarface" Al Capone, the country's most notorious gangster, leader of a death-dealing crew of desperate beer and ale runners, is arrested in Philadelphia for carrying a concealed deadly weapon and in fifteen hours is on his way to begin a sentence of a year in the county prison. Even to the victim this must seem like a grim sort of practical joke. How is it that one goes scot free, although having the reputation of being responsible for constantly flouting the law, and then is "pinched" for what is to him the routine practice of carrying a revolver?

Well, the law's the law. And if we denounce it for the big game it lets slip through its fingers on important occasions, we must also give it a kind of admiration for the way it seizes the same big game now and then on comparatively trivial occasions. If all gangsters were arrested every time they were caught or could be caught with concealed weapons, the cumulative effect would be very much the same as if they were convicted of murder. But that would be expecting the law to give us too great a surprise.

MICHIGAN BELL TELEPHONE CO.

Long Distance Rates Are Surprisingly Low

For Instance:

for 65¢

or less, between 4:30 a. m. and 7:00 p. m.

You can call the following points and talk for **THREE MINUTES** for the rates shown. Rates to other points are proportionately low.

From	Day Station-to-Station Rate
Grand Rapids to:	
BERRIEN SPRINGS, MICH.	\$.60
ALBION, MICH.	.55
DURAND, MICH.	.65
JACKSON, MICH.	.65
LUDINGTON, MICH.	.60
NILES, MICH.	.65
OWOSSO, MICH.	.60
STURGIS, MICH.	.65

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.

To obtain Out-of-Town telephone numbers, call "Information."



Don't Say Bread

— Say

HOLSUM



MICHIGAN SALES CORPORATION,
PHONE 64989

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

MICHIGAN SALES CORPORATION, 4 Jefferson Avenue
GRAND RAPIDS, MICHIGAN

HARDWARE

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

Suggestions For the Hardware Dealer in June.

For the hardware dealer, June marks the climax of the spring trade and the opening of the summer business. An important item is the wedding gift trade, of which the hardware dealer stands to secure a large share. It should, consequently, be a big month in the hardware store.

Naturally, the June gift trade should be given a prominent place in the hardware dealer's selling plans for the month. Cutlery, plated and silverware and cut glass make popular presents; while the regular hardware stock contains a wide range of articles suitable for gifts and which respond to the dominant popular demand for "something useful."

The gift trade is, of course, an all-the-year-round affair. At no other season, however, is it so big an item; and the June bride tradition this month affords the hardware dealer a peg whereon to hang his advertising campaign. Now is the time to put forth convincing reasons why the hardware store is the place to go for wedding gifts.

To this end, it is worth while to put on at least two good, striking displays in the course of the month; and coincidentally to use your newspaper space to appeal to this trade.

The hardware dealer's appeal a few years ago was to the then growing demand for practical gifts. In recent years a change has come over the situation. To appreciate this change, look at the modern kitchen range—no longer a dull black, but finished in white and even colored enamel to suit the individual taste. So it is pretty well down the line. The practical gift of other days is ornamental and artistic as well; and the hardware dealer in his advertising can truthfully offer the ideal combination of the practical and the artistic.

As a preliminary to the regular gift displays, some attention should be given to the "shower trade." A "shower display" toward the end of May is timely. In this connection, a good opportunity is afforded to drive home the importance of having the new home well equipped.

One merchant in connection with a kitchen shower display put on a good "contrast trim." He divided his big front window into two sections. One section represented the kitchen of yesterday, and the other the kitchen of to-day. The kitchen of yesterday showed the oldest cookstove he could find, and a few articles of almost prehistoric tinware. The kitchen of to-day showed a modern range, and the most complete assortment possible of modern kitchen equipment.

A display of this sort has a great value for the young bride, and brings home to her the idea of starting home life with adequate labor saving equipment. Moreover, such a display helps the participants in the kitchen shower to make a more comprehensive and in-

telligent selection of gifts; and it will undoubtedly impel some of the more generous ones to buy better gifts.

Three ideas should be driven home in your shower and gift displays. First, that the hardware store caters especially to the gift trade. Second, that its offerings, while dominantly useful, in most cases are also ornamental. Third, the importance in the new home of ample equipment of labor saving devices.

These three ideas should be emphasized, not merely in your window trims, but in your newspaper advertising.

In June, outdoors enthusiasts are rapidly maturing their plans for camping out, vacations, yachting trips, fishing excursions and motor tours. June is the time for the retailer to advertise along these lines. A good display is a camping out scene—a happy suggestion of the delights to be attained by setting up a tent in some out of the way spot on a picturesque river or lake and there fending for oneself. A "back to the primitive" display will appeal to the man who wants to go somewhere but is tired of ordinary outings.

Motor touring is probably the most popular form of summer outing, and the equipment of motor tourists is something to which the hardware dealer should cater. It is a good stunt to put on a window display appealing to the motor tourist; and at the same time to secure a list of your local motorists and circularize them, or canvass them personally, on the subject of outfitting for the prospective motor trip. If a systematic canvass is not undertaken, nevertheless good work can be done by talking up the subject to motorists you meet.

Throughout the month, give the window displays a distinctly seasonable aspect. There are so many timely lines to be pushed that the chief difficulty of the hardware dealer is to find time and space and opportunity to display them all. Displays of athletic goods, baseball and lacrosse outfits and football supplies are all in order. Where there is water, yachting and boating accessories should not be neglected. Motor boat accessories merit some attention from now on. It will pay you to get in touch personally or by letter or phone with the motor boat owners of your community.

Fishing tackle should not be overlooked. Rods, reels, lines, bait and hooks and other accessories make very effective window displays. What is better still, they make good sales; and every community has its enthusiastic fishermen.

It is a little early yet for guns and ammunition, but no harm will be done if you remind the community that you carry these lines. Work them into your sporting goods display, or, if you have an extra window, give them a little display of their own now, as a reminder that they might as well be purchased now as in the fall. Guns, powder tins, shot and ammunition of all kinds make an effective display.

By this time considerable painting has been done. Yet there is always room for more. All that is needed to convince you of this is to walk or drive through your community and take no-

BROWN & SEHLER COMPANY

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Sets

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes

Sheep lined and

Blanket - Lined Coats

Leather Coats

GRAND RAPIDS, MICHIGAN

Special Reservation Service — "Wire Collect"



In Detroit—the Detroit-Leland Hotel

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

700 Large Rooms with bath—

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

DETROIT-LELAND HOTEL

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

Direction Bowman Management

WM. J. CHITTENDEN, Jr., Managing Director

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and

Fishing Tackle

tice of the buildings that need paint. You will realize that if every building was painted that is howling for paint, you could at least quadruple your business; and that if paint sales are not enormous, it is not for lack of opportunity.

But paints will not sell themselves. Don't get that idea. In probably no line, outside the latest novelties, is pushing so necessary; nor is there any line that pays quite so well for pushing. A considerable process of education is required to bring the paint prospect to the point where he will even begin to consider the subject of painting. Hence, the paint campaign is no undertaking for the quitter; and the biggest returns are secured by the dealer who keeps on pushing right through the paint season.

Here, again, personal salesmanship is eminently worth while. Not merely the selling that is done from behind the counter when a paint prospect comes into the store, but the selling that is done outside the store. As opportunity offers, go out and canvass individual prospects. Keep a sharp lookout for new prospects. Take note of houses that especially need painting, get the addresses of owners, and send them advertising matter, or better still, talk to them personally.

This isn't as easy a method of going after business as waiting in the store for business to come; but it makes a lot more sales.

A good paint display should be put on this month. Be sure in preparing your trim that the window is not overcrowded, and the color combination of the labels is carefully selected. If possible, put on two, maybe three displays in the course of the month. In pushing paint sales, other lines are helped. Customers who buy paint are usually property owners; and if your paint lines are well selected, you make a good impression that will help establish your store in the minds of these property owners as reliable and dependable.

It will pay you to put your best selling efforts behind the timely lines. Even under the best conditions, it is a mistake to carry over very much stock from one year to the next. Pushful methods now will enable you to clear out the seasonable lines at a good profit; instead of having to sacrifice them a little later, or carry them over. The time to sell the seasonable lines is when the season is still young. Then buyers are interested, or can be interested. A little later the tendency will be strong to put off buying until another year.

It will pay you this month—as, indeed, all the year round—to keep tab on newlyweds who make their homes in your community. These are among your best prospects. Compile a prospect list of new homes; and devise a follow-up campaign to interest them in your store and induce them to trade there. If necessary, make a personal call and introduce yourself. If business is worth having, it is worth going after.

With the advent of June, it is timely to consider your own vacation. The average dealer is reluctant to leave his business; he usually feels that it can't

get along without him. The more he needs a vacation, the more keenly he feels that the business is dependent on him. But there is no real saving in doing without your holidays. Put your very best effort into the rest of the summer, before and after your outing; but take a sizable chunk of the summer months for the outing itself. And make that outing a complete rest from business.

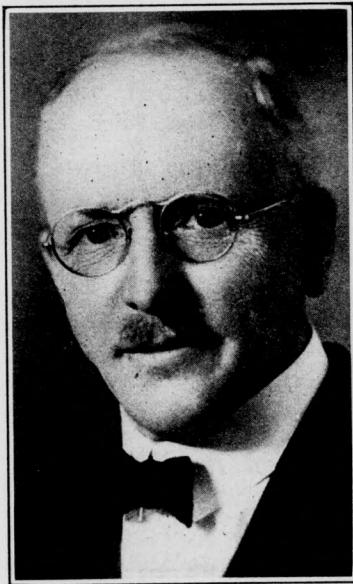
Victor Lauriston.

Two Changes in Official Staff of Local Company.

Lansing, May 28—I am mailing you to-day a half tone engraving of A. K. Frandsen, of Hastings, who was recently appointed as director of the Grand Rapids Merchants Mutual Fire Insurance Co., to fill the vacancy occasioned by the death of Charles P. Lillie. John Vandenberg was promoted from director to Vice-President.

Mr. Frandsen has been President of the Michigan Retail Dry Goods Association and I take pleasure in saying that he was a very efficient and capable President and is a successful dry goods merchant. He stands high in Hastings and elsewhere where he is known and we believe he will be a strong addition to our official staff.

The Board of Directors of the Grand Rapids Merchants Mutual Fire Insur-



A. K. Frandsen.

ance Company, at its meeting held on May 22, 1929, expresses its sincere regret and sorrow for the death of our Vice-President, Chas. P. Lillie.

We feel that through his death the company has lost a wise counselor, a faithful director and an able officer, and we as directors who had the privilege of laboring with him, a true friend and congenial companion.

We sympathize with Mrs. Lillie and the sons and daughter to whom this loss of husband and father is a cause of great sorrow. We sorrow with them and it is our desire that this expression of our sympathy be forwarded to them and a copy thereof be placed in the minutes of this meeting.

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

Omitted One Little Item.

"Here, Mary, is my envelope
Unopened, nice and fat;
Trot out that budget book you bought
And stack it up 'gainst that."

"Yes, John, 'twill be such fun to chart,
To watch it go so far;
We've thirty-five still left when we've
Paid five upon the car."

"Just like a game, dear, isn't it,
Or school slate long ago?
Next I'll subtract three dollars due
Upon the radio"

"I hate to put this seven down,
It means so big a dent;

Don't seem to have a thing to show
For what we pay in rent.

"The vacuum cleaner, that takes two,
Washing machine needs three;
Electric ice-chest, five for that—
They're handy as can be.

"On little May's piano three,
And one on Willie's wheel;
A dollar on that set of books—
The strain we never feel.

"That darling wrist watch two; two more
That lovely morning gown;
You need a winter overcoat—
Just get one, dollar down.

"There's five whole dollars left—I'm sure
I've put them all down here;
Think all the lovely things we've got
We'll soon own free and clear."

"The incidentals, Mary dear—
They'll make the final class;
That's how your budget shows things up—
Smokes, movies, fares and gas."

Their spirits up with dollars down,
Both smiled in joyful mood,
Too blithe and gay to note one wee
Omitted item—food.

E. F. Griffin.

ELEVATORS



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

Sand Lime Brick

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

Brick is Everlasting

GRANDE BRICK CO.

Grand Rapids.

SAGINAW BRICK CO.

Saginaw.

Link, Petter & Company

(Incorporated)

Investment Bankers

7th FLOOR, MICHIGAN TRUST BUILDING

GRAND RAPIDS, MICHIGAN

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

Nucoa

KRAFT K CHEESE

All varieties, bulk and package cheese

"Best Foods"

Salad Dressings

Fanning's

Bread and Butter Pickles

Alpha Butter

TEN BRUIN'S HORSE RADISH and

MUSTARD

OTHER SPECIALTIES

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

FRIGIDAIRE
ELECTRIC REFRIGERATING SYSTEMS
PRODUCT OF GENERAL MOTORS



For Markets, Groceries and
Homes

Does an extra mans work

No more putting up ice

A small down payment puts this
equipment in for you

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

111 PEARL ST. N. W.

Phone 9-3249

**Henry Smith
FLORAL Co., Inc.**

52 Monroe Avenue
GRAND RAPIDS

Phone 9-3281

Stonehouse Carting Co.

GENERAL TRUCKING

338 Wealthy St., S. W.

Phone 65664

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

**NEW ERA
LIFE ASSOCIATION**
Grand Rapids.

SOUND COMPANY, SOUNDLY
MANAGED BY SOUND MEN.

There is nothing better than our
FULL COVERAGE POLICY.

**American Mutual
Automobile Insurance Co.**

701-2 Building & Loan Bldg.
Grand Rapids, Michigan.

When you want good cheese
ASK FOR

KRAFT K CHEESE

HOTEL DEPARTMENT

News and Gossip About Michigan Hotels.

Los Angeles, May 24—Hugh Steidl, for many years affiliated with the Bowman-Biltmore Corporation, has gone to Detroit to become associate manager and chief aid to William J. Chittenden, Jr., general manager of the Detroit-Leland Hotel. Mr. Steidl began his hotel activities with the Hotel Biltmore, New York. During the kaiser's war he was assistant steward on the Leviathan, which for the time had been turned into a troop ship, and after that was connected with Biltmore properties in Cuba and Atlanta, Georgia.

No matter what may happen in other industries, there will never be a five-day week in the hotel business. People must eat and sleep during the entire week of seven days and the probabilities are that hotel patrons will do more eating, if not sleeping, with the coming of the more frequent holidays.

The \$400,000 new wing to the Occidental Hotel, Muskegon, containing the new banquet hall, kitchen for main and other dining rooms, are to be opened June 1. Also, according to an announcement by Manager Edward R. Swett, many of the guest chambers in the new structure will be ready for occupancy at the same time.

The Dixie Hotel, at St. Joseph, after being thoroughly renovated and remodeled in a number of ways, has been opened by Andrew Stathes, its new manager. He announces, among other innovations, that home cooking will be featured in his new dining room.

A new club house, in Detroit, to be known as the Pontchartrain, was presented by W. J. Chittenden, Jr., general manager of Hotel Detroit-Leland, with a life-sized oil portrait of Count Pontchartrain, which hung in the lobby of the old Pontchartrain Hotel, which was demolished some years ago to give way to a bank building. Mr. Chittenden was manager and part owner in that hotel.

Here is the latest and a good one on a hotel operator in a Midwest hotel. A stranger entered the hotel and pleaded poverty and extreme hunger. The hotel man gave him food, and as the stranger was about to depart, a \$20 bill dropped from his handkerchief, which he seemed casually to have taken from his pocket. The proprietor got sore and deducted the price of the meal, returning change for the difference. The bill was found to be counterfeit, but nothing could be done about it for the reason that the stranger had made no attempt to pass it.

The new hotel at Monroe, to replace the old Park establishment, will cost half a million and have 150 rooms. C. B. Southworth, who so successfully conducted the old hotel for many years, will be president of the new company, but announces his retirement as manager. I am pretty well acquainted with Mr. Southworth and his habits and I will be very much mistaken if he can keep away from the practice of welcoming the coming and speeding the departing guest.

Barney Carnes, owner of the Carnes Tavern, formerly Hotel Charlotte, at Charlotte, has a definite plan of remodeling his property. It has always been in good physical shape, because Barney is always "on the job," and wouldn't allow it to be otherwise. He is one of the few who still features the American plan, which with him means three square meals and a comfortable room.

And now Dave Reid, of Reid's Hotel, South Haven, has got another brain storm which will culminate in

much improvement to his ever popular hostelry. I always used to say that every time I visited at his hotel—and that was quite frequently—he always called my attention to some improvement he had just completed. Seemed to have to do something like this to keep himself out of mischief. Now he has put in running water in some rooms which were not heretofore provided with same, got a lot of new beds and mattresses and has added shaving mirrors, something every well groomed man likes to have conveniently located.

Hotel Belding, at Belding, has discarded the American plan, and John Rumohr, its manager, claims it is working out quite satisfactorily. It will. Full meals are getting in less demand every day. Soon eating will become a lost art unless the folks change their habits.

The Iowa legislature has just passed a new law limiting hotel liability in case of lost baggage. Such a provision should be universal. It would put a lot of crooks out of business.

Frank S. Verbeck.

President Hoover's New Commission—Harry Sinclair.

Los Angeles, May 24—President Hoover recently compared law enforcement in America and England, greatly to England's advantage.

The President has appointed a commission to attempt to discover just why America takes its laws so lightly. England has just completed a similar probe. Evidently they are not altogether satisfied with the situation over there.

But one of the findings of the royal commission that investigated is interesting. It is:

"The root cause of difficulties in dealing with certain classes of offenses is the existence of laws which are out of harmony with public opinion."

Mr. Hoover's commission might do worse than start from that and work up.

For instance the last California legislature, which adjourned last week passed 1110 laws. By the time the ordinary citizen learns what they are all about there will be another legislature on the job passing another bunch.

And that isn't the worst of it, every state in the Union is doing the same thing. If the country would stop stuffing laws into the statute books and enforce a few of the stock already on hand we could all sleep much better nights.

Harry Sinclair is said to be in jail somewhere. Maybe so. If so, he will very likely finish his term a greatly improved man.

The millionaire usually acquires the obsession that his wealth qualifies him for domineering, regardless of the rights and interests of the poorer fellows, that everything has its price, that mere bulk of money entitles him to special privileges and special consideration in all of the affairs of life. A bit of prison life on a level with unfortunates is very apt to dissipate much of the arrogance in such an attitude. A big, jolly, free-swinging fellow like Sinclair makes a good subject for such a psychological change.

He will be asked to arise at 5:45 a. m., breakfast at 6:30 on fruit, cereal, coffee, eggs, etc., and to retire at 9 a. m. This regularly, invariably, for 90 days, regular meals of substantial food, regular hours, regularity in everything. Why, there isn't man of Sinclair's age in the country who shouldn't be carrying out a similar program. It may add years to his span of life. It may convince him of the fact that luxuries and excesses burn up the human body; that regularity of living means stronger, more enduring body and mind.

What about the disgrace of it? Sinclair is not in jail for high crime, but for contempt of court, or, rather, a senate committee. Upon his release he will not stand disgraced or even lowered in society or business circles?

COCOA

DROSTE'S CHOCOLATE Imported Canned Vegetables

Brussel Sprouts and French Beans

HARRY MEYER, Distributor

816-820 Logan St., S. E.

GRAND RAPIDS,

MICHIGAN

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

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.



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

"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

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

Park Place Hotel

Traverse City

Rates Reasonable—Service Superb

—Location Admirable.

W. O. HOLDEN, Mgr.

He will still have his millions and his health may be materially improved.

There will be a revision of live stock transit rates by the railroads at once, now that the Federal Supreme Court has decided that the mass of wreckage accumulated in years is not "junk," but valuable as "antiques." Well, it may not make much difference after all to the poor fellow that has been pestered with the idea that with beefsteak at 50 cents a pound in the East, he ought to make a lot of money anyhow. But the railroad thinks and acts more quickly than the slow-going stock raiser. That is one of the reasons that thousands of head of beef cattle are slaughtered and fed to the coyotes of New Mexico and Arizona. The railroads are not satisfied with the major share of the profits. They want it all.

In this application of the word "debenture" as applied to farm relief efforts in the senate, it looks to me as though a lot of members of that body don't really know what it means, reminding me of the Irishman who was much interested in the word "usufruct" in one of President Cleveland's messages. "Begorra, I don't know what it means," said he, "but it's a damnable word."

The new postmaster general is said to be worrying over some public criticism of the quality of the mucilage that goes with our postage stamps. It not only lacks in sticktoitiveness but folks with delicate stomachs object to the taste. They evidently want something flavored with a flapper's kiss or the fragrance of a Persian Garden. Uncle Sam should get out a de luxe edition for that class of patrons.

Frank S. Verbeck.

ECONOMIES OF MERGERS.

Good Results From Larger Units of Power.

Industry moved from the home to the factory. Up to 1750 every man was a "jack of all trades." Soon after 1750 the "spinning jenny" and "mule" made possible the spinning of cotton yarn by machinery; somewhat later these machines were adapted to wool and flax. A superabundance of yarn soon brought about the invention of the "power loom"; a few years later the steam engine appeared, and, by the time another generation had passed, the canal, macadam road, locomotive and steamship had passed the experimental stage.

What happened in the textile industry was paralleled in iron and pottery. A new economic system, based upon competition, was inaugurated. Banks, factories, foundries, railroads and steamships multiplied and the great industrial world in which we now live was under way. One word differentiates the modern economic system from that of the thousand of years that preceded it, and that word is "capital."

The presence of capital—that is, machinery, equipment and stock—as a part of the industrial system, meant that every unit of products had to bear, in addition to a labor and raw material costs, a cost resulting from the purchase, upkeep and depreciation of capital; and still other costs resulting from marketing and increased taxes. Still, the decreased labor cost was great enough to offset additional expenses; and products poured into the market at lower prices than ever before. Civilization had received its

greatest contribution. Population multiplied rapidly and human welfare improved.

The germ of progress and change was fundamentally in the new economic order of things. In the first place, no two competitors produce at the same cost, which means that one is always in a position to undersell the other. This is true to-day, in every line of economic activity—from farming to industrial plants and transportation. Here is to be found the first cause for mergers. Factories and distributing units have been getting larger and larger; overhead has increased as the result of an ever-increasing pressure for volume. This means that competition is intensified and the survival of the fittest becomes the order of the day. The strong increase their strength. The weak, becoming weaker, face either liquidation or merger. Competition is a fundamental cause for consolidation.

A second cause for merger is to be found in an attempt to control supply. It is easily seen that competition will rapidly bring about over-supply in the present economic system. Too many starting up in business, too many producing too much will soon flood the market. A few larger units can work more closely together than hundreds of smaller ones. It is but a step from over-supply to price cutting. It should be kept in mind that a merger resulting from price cutting and the absorption of the weak is much more wasteful than a merger based upon over-supply; the one waits for elimination while the other may anticipate the loss through consolidation.

A third cause for merger may be found in the opportunity for gain through financial reorganization. When Company X has in mind a consolidation with Company Y, it is possible to acquire the stock of one or both of the companies at a price far below the prices that are likely to prevail after the news of the merger reaches the public. In recent months the stock market has had its ear attuned to merger "talk." This has been one of the leading causes for market activity.

There are many economies in large scale business. Just how big a business should be in order to take advantage of every possible saving depends upon many factors. Large scale administration is not adapted to every kind of production and distribution. Generally speaking, the larger the fixed expense of a business, the greater opportunities for savings through expansion. Twenty-five years ago it was believed that the United States Steel Corporation had reached the very limits of large scale operation. It would seem that the formation of that huge business was but the beginning of an era of vast enterprises. When one phase of industry expands its operations it stimulates other allied lines to do the same. Thus large scale banking is necessary to finance large scale business; large units of production are apt to be followed by large units of distribution.

But it must be remembered there is a limit in size beyond which it will not pay to go. Just where this limit is will depend upon the kind of business the type and development of equip-

ment, the kind of administration and the stability of business. At any rate another leading reason for the vast increase of mergers now taking place in the United States is the necessity for realizing every possible economy resulting from large scale operations. In very recent times another cause for mergers is in evidence. This rather new emphasis grows out of the necessity of keeping business stable and continuous. With the vast advancement in modern industry plants cannot close or even slow up without considerable loss.

For some time the business world has been acquainted with the so-called vertical consolidation. This means that a particular type of business gets control of all steps in the industry, from the production of the raw materials to the marketing of the finished product. This might begin with the ownership of iron mines, transportation lines, smelters and furnaces; in the automobile industry it would include the manufacture of tops, bodies, wheels and every detailed accessory; such a consolidation might develop a finance company for the marketing of the product and even establish its own sales agencies. In many industries vertical combination or merger has been extended and the purpose seems to be the control of the product from beginning to end. In this way it is believed that a greater stability and continuity can be given to the production and distribution of the product.

The business world is also familiar with what is known as horizontal mergers, that is, one business consolidating with a business of like kind. There may be limits placed by law upon the extent to which such mergers may be carried, but almost daily some example of this consolidation type comes to our notice. Horizontal mergers often have for their purpose control of supplies and the elimination of cut-throat competition.

However, the newest phase of merger is found where a business unit reaches out and consolidates with units in entirely distinct fields of industrial activity. Many of our largest and most profitable corporations accumulate vast earnings which may either be paid out in dividends or used to acquire other businesses. As a result in recent years there have been any number of instances where an expansion has taken place along quite foreign and distinct lines. An automobile producer might establish a chain of general stores; a lumber company may subdivide a large tract of land for agricultural purposes or building lots. The purpose of the acquisition of a distinct line of business enterprise would seem to be the desire to neutralize the depression in one line through the control of another. It is the old maxim of not "putting all your eggs in one basket." It often happens that in a particular line of business activity there is a slow down or slump while at the same time other lines may be in a most prosperous condition. Therefore it is readily conceived that a large business could so consolidate with selective industries of other lines in such a way as to neutralize economic conditions.

The advantages coming from great

mergers are most numerous and at the same time this movement presents many difficulties to the industrial world. Those who administrate the destinies of these great business structures must fully appreciate the great responsibilities coming from this new emphasis in the business system. Mere size must not jeopardize, but rather must protect the rights of the small; the interest of stockholders, particularly where acquisition takes place, must be properly safeguarded; co-operation with the community in which the larger business finds itself must be enlarged, and not curtailed; relations with labor must continue along broadminded and far-visioned policies; the establishment of standards, codes of conduct and research may be expected from these larger units of power.

Stephen I. Miller.

The Challenge of the Chains.

Our lot has been cast in an age of large-scale enterprises.

The first phase of this era of large-scale enterprises was marked by the rise of great business and industrial establishments that operated in a single city or local region.

The second phase was marked by extensive mergers and consolidations that made these localized units a business and industry still larger.

The third phase, through which we are just now passing, is marked by a new kind of merger that might better be described as a close federation of businesses.

These three phases are not clearly separated like squares on a checker board; the processes of all three are still going on and will continue indefinitely; but broadly speaking, we are now in the era of a new kind of merger that means great business units operating across a continent in a thousand communities at one and the same time.

The best example of this newer sort of merger is the great chain store system, the shadow of which to-day falls across the lives and ledgers of the independent retailers, especially the small independent retailers.

We are beginning to feel the first impact of a battle between Main Street and Chain Street.

As I see it, there are two ways in which the independent retailers can face the challenge of the chains.

First, they can swear at the chain systems, fly to the legislature for laws restricting chain-store competition, and behind the sheltering wall of such legislation, evade the challenge to wise and more economical distribution that might lower prices to their customers.

Second, they can smile at the chain systems, accept the chain systems as pace-setters, form their own federations, preserving the essential values of independence, pool their buying power, pool their experience, and co-operatively finance adequate research on their problems, and set out to beat the chain systems at their own game, or at least to run neck-and-neck with them.

It lies with the independent retailers themselves, I think, to say whether the chains shall be peril or pacemaker, a juggernaut to crush them or a gadfly to awaken them. John S. Green.

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.

Walgreen Now Owns Two Hundred Drug Stores.

Just twenty years ago a druggist, doing a small business in a store in Chicago, bought on the installment plan, went back to his bottles and boxes with a changed viewpoint.

Mr. Charles R. Walgreen had been thinking seriously about human effort in general and the drug store business in particular.

His thinking had given him a new picture of his store and he didn't like the picture.

So he enlisted the aid of his head clerk and radical changes were effected.

Bottles and bars of soap were arranged into neat lines on the shelves and the floors glistened under a brisk scrubbing. And the organization went to work with a new enthusiasm.

Out of this enthusiasm has grown an enterprise that counts its annual sales volume in millions and out of this lone store has developed a list of 200 located in 32 cities.

And back of this rapid expansion there has been no general plan. The thing has just grown, from the original spark of enthusiasm ignited as Charles R. Walgreen took stock of himself and did some serious thinking about the drug business, twenty years ago in Chicago.

This is, briefly, the story told of the man behind the Walgreen Drug Stores, in an interview in the December edition of "Psychology."

Walgreen was 37 years old when he conceived his idea. He had not been conspicuously successful in business and, apparently, was destined to end up his days behind a counter making a fair living, if his luck remained good.

He had gone to Chicago near the close of the nineteenth century to study for his degree as registered pharmacist. While engaged in this study he worked in various stores.

And after getting it he drifted about, making little advancement for a time.

Then war was declared against Spain and he enlisted. He spent the war in a hospital with yellow and malaria fever and, when he returned, he could not hold his job because of ill health.

So he took an easier job until he regained his strength.

He accepted another new job and, after a period of years, the owner, wanting to retire, offered to sell out to him, taking his notes in payment. In four years of hard work he had retired the debt.

It was in this store that inspiration came to him.

Discussing the changes that came after the place of business was rearranged, the interview in "Psychology" says:

"Prompt service in filling orders was made a stock in trade when other stores were not thinking about any connection between speed of work and volume of business. It was then somewhat of a novelty to get the same service that we now take for granted."

An amusing trick used by Walgreen is related. When a nearby customer called up he would repeat the order in a loud voice, a clerk would fill it and, many times, deliver it before the phone conversation had been terminated.

People began to talk and business grew.

One day another druggist who wanted to retire offered to sell for \$15,000, at \$3,500 a year.

This was in 1909. His annual business amounted to \$270,000. Four years later he had five stores, by the end of 1916, nine; in 1922, 29; in 1924, 49; in 1927, 172, and at present has 200, with an annual business of between twenty and thirty million dollars.

And Walgreen must be an exceptionally good boss.

Here is what he says about the reasons for the rapid expansion of his business:

"Our rapid acceleration is the very natural outgrowth of training personnel. And we have no printed literature upon this point, all our training is by contact in the business.

"When promising young men prove they are ready for bigger opportunity I have to establish a new outlet to take care of their accumulated worth to the company."

Walgreen never knows far in advance when the business is to be expanded still further, he says. This depends upon the development of young men to a point where they are competent to run a store of their own.

The outstanding quality marking a good Walgreen salesman, he says, is "his enthusiasm for the work at hand. He does not waste time on to-days' job 'mooning' about his future. Doing with all his might and main the work at hand ensures his future.

"We feel that our company owes four things to our small army of workers: A good salary from the start, a small life insurance, a sickness and accident fund and an opportunity for investment in the success of the company. If I am a business humanist, as my friends say, that is my philosophy practically applied."

Walgreen holds that the line of business doesn't matter much. He thinks that the same amount of effort would have brought him or anyone else of average ability, the same success in any field.

"A man with average capabilities can succeed in one line about as well as another," he asserts.

"And as one of our directors recently expressed it, the young man who gets on is the one who is willing to 'take hold' of the work at hand.

"There is nothing magical about it and it sounds very prosaic, I suppose. but genuine enthusiasm for the day's job not only works wonders, but it puts a different face upon the world."

Counter Displays.

Primarily, the counter is a work table over which customers are served, and on this account plenty of clear space should be reserved for handling parcels and passing out change, but it will be found very profitable to have a few special displays arrayed prominently on this fixture. There must be no crowding and to prevent this and also impress the customer with an air of freshness about the store, it is a good plant to change these displays constantly. Over and over again a patron's notice is attracted by a new toilet article, chocolate bar, or any one of a score of commodities done up in an attractive and handy package and placed in one of these counter displays for his close inspection. He has probably seen advertisements of these goods and then when he sees the goods themselves he decides to add them to his order.

Exploit Iodine Vegetables.

Recent scientific investigation, it is asserted has shown the vegetable grown in South Carolina contains sufficient iodine in its natural state to act as preventive of goiter. Canning interests, realizing the commercial possibilities, have already taken steps, looking to the establishment of plants in the state and the exploitation of these vegetables in a large way.

Cheaper Diamond Lines Sell.

The season considered, a fairly active business is being done at present in diamond jewelry, much of it on prices wholesaling under \$300. Half and full-set platinum and diamond wedding rings are moving very well right now, a feature being the buying of these articles by mail order and installment houses. Full-set rings wholesaling from \$75 to \$125 are favored most. Single stone rings in which the diamond weighs a third of a carat or less are also selling well to the more popular-priced jewelry stores, which buy them in dozen lots. A novelty that is wholesaling well is a semi-mounted ring containing seven small diamonds, but no large center stone. The latter is supplied from retailers' stocks of loose diamonds.

Children's Wear Prices a Problem.

One of the real problems which manufacturers of children's apparel are facing at present is how to get production costs to the point where a profit can be shown at the prices which retailers are willing to pay. This is particularly a problem of the children's coat and hat makers, but children's dress manufacturers also face it. Retailers say the matter really goes beyond them to the type of consumer who cannot see why children's wear should cost as much as it does, and who apparently is not interested in learning why. Shoe manufacturers also have a problem along this line, but in their case it centers mostly on boys' footwear.



Last year
700 million dollars
of Life Insurance was placed
in Trust. If you are a policy
holder ask us about this
modern method of assuring
regular income to your heirs.

The MICHIGAN TRUST Co.
GRAND RAPIDS

WHOLESALE DRUG PRICE CURRENT

Squire Signal.

Hazeltine & Perkins Drug Co.
Grand Rapids Michigan Manistee

Acids			Cotton Seed	1 35@1 50	Belladonna	@ 1 44
Boric (Powd.)	9 @	20	Cubebs	5 00@5 25	Benzoin	@ 2 23
Boric (Xtal)	9 @	20	Egigeron	6 00@6 25	Benzoin Comp'd	@ 2 40
Carbolic	38 @	44	Eucalyptus	1 25@1 50	Buchu	@ 2 16
Citric	53 @	70	Hemlock, pure	2 00@2 25	Cantharides	@ 2 52
Muriatic	3 1/2 @	8	Juniper Berries	4 50@4 75	Capsicum	@ 2 23
Nitric	9 @	15	Juniper Wood	1 50@1 75	Catechu	@ 1 44
Oxalic	15 @	25	Lard, extra	1 55@1 65	Cinchona	@ 2 16
Sulphuric	3 1/2 @	8	Lard, No. 1	1 25@1 40	Colchicum	@ 1 80
Tartaric	52 @	60	Lavender Flow	6 00@6 25	Cubebs	@ 2 76
Ammonia			Lavender Gar'n	85@ 20	Digitalis	@ 2 04
Water, 26 deg.	07 @	13	Lemon	6 00@6 25	Gentian	@ 1 35
Water, 18 deg.	06 @	15	Linseed, raw, bbl.	@ 87	Gualac	@ 2 28
Water, 14 deg.	5 1/2 @	13	Linseed, boiled, bbl.	@ 90	Gualac, Ammon.	@ 2 04
Carbonate	20 @	25	Linseed, bld. less	97@1 10	Iodine	@ 1 25
Chloride (Gran.)	09 @	30	Linseed, raw, less	94@1 07	Iodine, Colorless	@ 1 50
Balsams			Mustard, arifil.	@ 35	Iron, Clo	@ 1 56
Copaiba	1 00@1 25		Neatsfoot	1 25@1 35	Kino	@ 1 44
Fir (Canada)	2 75@3 00		Olive, pure	4 00@5 00	Myrrh	@ 2 52
Fir (Oregon)	65@1 00		Olive, Malaga,		Nux Vomica	@ 1 80
Peru	3 00@3 25		yellow	3 00@3 50	Opium	@ 5 40
Tolu	2 00@2 25		Olive, Malaga,		Opium, Camp.	@ 1 44
Barks			green	2 85@3 25	Opium, Deodorz'd	@ 5 40
Cassia (ordinary)	25@ 30		Orange, Sweet	12 00@12 25	Rhubarb	@ 1 92
Cassia (Saigon)	50@ 60		Origanum, pure	@ 50	Paints	
Sassafras (pw. 60c)	@ 50		Origanum, com'l	1 00@1 20	Lead, red dry	13% @14 1/4
Soap Cut (powd.)			Pennyroyal	3 00@3 25	Lead, white dry	13% @14 1/4
35c	20@ 30		Peppermint	5 50@5 70	Lead, white oil	13% @14 1/4
Berries			Rose, pure	13 50@14 00	Ochre, yellow bbl.	@ 2 6
Cubeb	@ 1 00		Rosemary Flows	1 25@1 50	Ochre, yellow less	3@ 6
Fish	@ 25		Sandelwood, E.		Red Venet'n Am.	3 1/2 @ 7
Juniper	11@ 20		I	10 50@10 75	Red Venet'n Eng.	@ 4 8
Prickly Ash	@ 75		Sassafras, true	1 75@2 00	Putty	@ 5 0 8
Extracts			Sassafras, arti'l	75@1 00	Whiting, bbl	@ 4 1/2
Licorice	60@ 65		Spearmlnt	7 00@7 25	Whiting, 5% @10	
Licorice, powd.	60@ 70		Sperm	1 50@1 75	L. H. P. Prep.	2 55@2 70
Flowers			Tany	7 00@7 25	Rogers Prep.	2 55@2 70
Arnica	1 50@1 60		Tar USP	65@ 75	Miscellaneous	
Chamomile (Ged.)	@ 50		Turpentine, bbl.	@ 61	Acetanalid	57@ 75
Chamomile Rom.	@ 75		Turpentine, less	68@ 81	Alum	06@ 12
Gums			Wintergreen,	6 00@6 25	Alum. powd and	
Acacia, 1st	50@ 55		leaf		ground	09@ 15
Acacia, 2nd	45@ 50		Wintergreen, sweet	3 00@3 25	Bismuth, Subni-	
Acacia, Sorts	20@ 25		birch	75@1 00	trate	2 25@2 52
Acacia, Powdered	35@ 40		Wintergreen, art	3 50@3 75	Borax xtal or	
Aloes (Barb Pow)	25@ 35		Worm Seed	20 00@20 25	powdered	05@ 13
Aloes (Cape Pow)	25@ 35		Wormwood		Cantharides, po.	1 50@2 00
Aloes (Soc. Pow.)	75@ 80		Potassium		Calomel	2 72@2 85
Asafoetida	50@ 60		Bicarbonate	35@ 40	Capsicum, pow'd	62@ 75
Pow.	90 @1 00		Bichromate	15@ 25	Carmine	7 50@8 00
Camphor	90@ 95		Bromide	69@ 85	Cassia Buds	30@ 35
Gualac	@ 60		Bromide	54@ 71	Cloves	40@ 50
Gualac, pow'd	@ 70		Chlorate, gran'd	23@ 30	Chalk Prepared	14@ 16
Kino	@ 1 25		Chlorate, powd.		Chloroform	53@ 60
Kino, powdered	@ 1 20		or Xtal	16@ 25	Chloral Hydrate	1 20@1 60
Myrrh	@ 1 15		Cyanide	30@ 90	Cocaine	12 85@13 50
Myrrh, powdered	@ 1 25		Iodide	4 36@4 60	Jocoe Butter	65@ 90
Opium, powd.	19 65@19 92		Iodide	22 1/2@ 35	Corks, list, less	30-10 to
Opium, gran.	19 65@19 92		Pernanganate	35@ 45	Copperas	03@ 10
Shellac	65@ 80		Prussiate, yellow	@ 70	Copperas, Powd.	4@ 10
Shellac	75@ 90		Prussiate, red	@ 40	Corrosive Sublim	2 25@2 40
Tragacanth, pow.	@ 1 75		Sulphate	35@ 40	Cream Tartar	35@ 45
Tragacanth						

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

Veal

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, lre. 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 75
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, 1/2 doz. 6 75



BLUING

JENNINGS'

The Original

Condensed

2 oz., 4 dz. cs. 3 00

3 oz., 3 dz. cs. 3 75



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

BEANS AND PEAS

100 lb. bag 9 00
Brown Swedish Beans 9 25
Pinto Beans 9 75
Red Kidney Beans 11 00
White Hand P. Beans 17 00
Col. Lima Beans 16 00
Black Eye Beans 8 00
Split Peas, Yellow 9 00
Split Peas, Green 7 50
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. 304 3 00

DECLINED

White Hand Picked Beans

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, 3/4 oz. 2 00

Post Brands.
Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 75
Instant Postum, No. 8 5 40
Instant Postum, No. 10 4 50
Postum Cereal, No. 6 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 85
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. Pcy. Parlor 26 lb. 10 00
Toy 1 75
Whisk, No. 3 2 75

BRUSHES

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

Stove

Shaker 1 80
No. 50 2 00
Peerless 2 60

Shoe

No. 4-0 2 25
No. 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 sli. 1 45
Pineapple, 2 sli. 2 40
Pineapple, 2 br. sli. 2 35
Pineapple, 2 br. sli. 2 40
Pineapple, 2 1/2, sli. 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 3 75
Fish Flakes, small 1 25

Cod Fish Cake, 10 oz. 1 55
Cove Oysters, 5 oz. 1 75
Lobster, No. 1/4, 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, Kless 5 25
Salmon, Red Alaska 3 15
Salmon, Med. Alaska 2 40
Salmon, Pink Alaska 2 25
Sardines, Im. 1/4, ea. 10 28
Sardines, Im. 1/4, ea. 25
Tuna, 1/2, Curtis, doz. 4 00
Tuna, 1/4s, Curtis, doz. 3 20
Tuna, 1/2 Blue Fin 2 25
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT

Bacon, Med. Beechnut 2 70
Bacon, Lge. Beechnut 4 50
Beef, No. 1, Corned 2 65
Beef, No. 1, Roast 3 00
Beef, No. 2 1/2, Qua. sli. 1 65
Beef, 3 1/2 oz. Qua. sli. 2 90
Beef, 5 oz., Am Sliced 2 90
Beef, No. 1, B'nut, sli. 4 50
Beefsteak & Onions, s 3 70
Chili Con Car, 1s 1 35
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 18
Potted Meat, 1/4 Libby 52
Potted Meat, 1/2 Libby 30
Potted Meat, 1/2 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
Freemont, 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, 10s 3 00
Green Beans, 2s 1 65
L. Beans, 2 gr. 1 35
Lima Beans, 1s, 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
Peas, No. 2, Ex. Sift. 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 60
Pumpkin, No. 10 5 00
Pimentos, 1/4, each 27
Pimentos, 1/2, each 27
Sw't Potatoes, No. 2 1 75
Sauerkraut, No. 3 1 45
Succotash, No. 2 1 65
Succotash, No. 2, glass 2 80
Spinach, No. 1 1 25
Spinach, No. 2 1 60
Spinach, No. 3 2 35
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 25
Lilly Valley, 14 oz. 3 25

OYSTER COCKTAIL.

Sniders, 16 oz. 2 20
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

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
Pastilles, No. 1 12 60
Pastilles, 1/2 lb. 6 60
Pains De Cafe 3 00
Droste's Bars, 1 doz. 2 00
Delft Pastilles 2 15
1 lb. Rose Tin Bon 13 00
7 oz. Rose Tin Bon 9 00
13 oz. Creme De Cara-que 13 20
12 oz. Rosaces 10 80
1/2 lb. Rosaces 7 80
1/4 lb. Pastilles 3 40
Langues De Chats 4 80

CHOCOLATE.

Baker, Caracas, 1/4s 37
Baker, Caracas, 1/2s 35

CLOTHES LINE.

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



COFFEE ROASTED

Worden Grocer Co. 1 lb. Package 36
Melrose 26
Liberty 42
Quaker 40
Nedrow 49
Morton House 37
Reno 32
Royal Club 32

McLaughlin's Kept-Fresh



Nat. Gro. Co. Brands
Lighthouse, 1 lb. tins. 49
Pathfinder, 1 lb. tins. 45
Table Talk, 1 lb. car. 39 1/2
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 Dundee, 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 60
Borden's Tall 4 70
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 Panetris 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 Apollos 95 00
Bering Palmitas 115 00
Bering Diplomatic 115 00
Bering Dellosos 120 00
Bering Favorita 125 00
Bering Albas 150 00

CONFECTIONERY

Stick Candy

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

5 lb. Boxes
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

Champion Gums 16
Challenge Gums 14
Superior, Boxes 23
Lozenges
A. A. Pep. Lozenges 15
A. A. Pink Lozenges 15
A. A. Choc. Lozenges 15
Motto Hearts 19
Malted Milk Lozenges 21

Hard Goods

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

Cough Drops

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 2 60
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 27 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 29
Evaporated, Fancy 29
Evaporated, Slabs 18

Citron

10 lb. box 40

Currents

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

Dates

Dromedary, 36s 6 75

Peaches

Evap. Choice 14
Evap. Ex. Fancy, P.P. 10

Pearl

Lemon, American 30
Orange, American 30

Raisins

Seeded, bulk 07 1/2
Thompson's s'dles 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 2 50

Macaroni

Mueller's Brands
9 oz. package, per doz. 1 30
9 oz. package, per case 2 50

Bulk Goods

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

Pearl Barley

Chester 4 25
000 7 00
Barley Grits 5 00

Sage

East India 10

Taploca

Pearl, 100 lb. sacks 09
Minute, 8 oz., 3 doz. 4 00
Dromedary Instant 2 50

GELATINE

Jell-O, 3 doz.	2 85
Minute, 3 doz.	4 05
Plymouth, White	1 56
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

OLEOMARGARINE	
Van Westnbrugge 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, Stelly	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
Philberts	32
Pecans Salted	80
Walnuts Manchurian	55

MINCE MEAT

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

OLIVES

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

PARIS GREEN

1/2 lb.	34
1 lb.	32
2 1/2 and 5 lb.	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 Kerosine	13.6
Gas Machine Gasoline	37.1
V. M. & P. Naphtha	19.6

ISO-VIS MOTOR OILS

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



Iron Barrels

Light	65.1
Medium	65.1
Heavy	65.1
Special heavy	65.1
Extra heavy	65.1
Polarine "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 Pickled	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 20	
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PLAYING CARDS

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

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

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

Veal

Top	23
Good	21
Medium	19

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	15
Loins, med.	24
Butts	23
Shoulders	19
Shank ribs	15
Neck bones	06
Trimings	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	12 1/2
60 lb. tubs	advance 1/2
50 lb. tubs	advance 1/2
20 lb. pails	advance 1/2
10 lb. pails	advance 1/2
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	13
Compound, tubs	13 1/2

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 1/2
Picnic Boiled	
Hams	20 @25
Boiled Hams	@42
Mixed 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 60
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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
Shinola, doz.	90

STOVE POLISH

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

SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	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
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



80 CAN CRAP. \$4.80 PER CAN.

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
Sani Flush, 1 doz.	2 25
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00

Snowboy, 12 Large	2 65
Speedee, 3 doz.	7 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	@32
Cassia, 5c pkg., doz.	@40
Ginger, African	@19
Ginger, Cochinchina	@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
Paprika, Spanish	@45

Seasoning

Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponelly, 3½ oz.	3 25
Kitchen Bouquet	4 50
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2½ oz.	90

THE LOUISVILLE SURVEY.

(Continued from page 11)

In the group of canned fish and sea foods, only two items—tuna and oysters — were profitable, while eleven items were shown to be unprofitable. A three and one-half ounce can of Tuna was unprofitable, but a seven-ounce can of the same product showed a profit.

All items of canned soup, six in number were found to be unprofitable, and a loss was also sustained on five items of canned milk. In the group of twenty-one cereal items, six were profitable. Out of eight items of prepared flours, three were profitable.

Bulk goods showed a very much higher percentage of profitable items. Dry beans were profitable, as were all four items of noodles and two out of three items of macaroni, and one out of two of spaghetti. About half the items of bulk flour were profitable; but the losses were small on losing items, and the stock as a whole was found to be exceedingly profitable.

The grocers whose stores have been and are being surveyed have shown remarkably good judgment in eliminating items which have made a bad record. They have not discontinued all unprofitable items by any means, and have shown a willingness to judge losing items on the extent to which they encourage sale of other goods. This is usually shown by rate of sale and turnover, and there have been many instances where grocers have been able to turn unprofitable items into money-makers by stimulating sales, reducing inventory investment, and cutting selling cost by repricing on a basis of multiple selling units.

Bakery products are an excellent example of the class of goods which is valuable although it shows a loss. In the first store, there were very few profitable items in bakery goods, and profits were very much smaller than the losses. However, in almost all instances, demand, as shown by the sales, indicated loss items could not be eliminated profitably because of their effect on sale of more profitable goods. Therefore, several of the groceries have discontinued all effort to sell bakery goods, have simplified their lines, and are conducting the department at the smallest possible expense.

In bakery goods, one-third of the movement cost was found to be delivery expense. On all other goods, the average delivery cost was about eight mills on each item; the delivered orders averaged \$1.14 in cost, with a delivery expense of slightly less than 9 cents.

Several grocers reported that a favorite selling argument of bakery goods salesmen is that their products are largely bought by cash-and-carry customers, and should bear a very close margin for this reason. But the survey of the first store shows that 74 per cent. of all bread sales required book transactions, being charged and delivered, charged and carried away, or delivered C. O. D., as against only 65 per cent. of the total volume. Milk products also, while they bear a very close margin of profit, require book

transactions on 67 per cent. of their sales.

In two other departments fallacies were dispelled and evidence found to indicate a necessity for relief. It has been widely thought and argued that the volume of candy and tobacco in an independent grocery store is sold predominantly for cash. However, the survey of the first store showed that 44 per cent. of all tobacco sold requires book transactions, and 49 per cent. of all candy and soft drinks.

From the survey, so far, with the figures of additional stores rapidly accumulating, the indications are that most surviving independent retail grocery stores of the country are rapidly approaching a radical reorganization as to stock and merchandising practices. Although the survey has received comparatively little publicity as to details, a large number of retail grocers in all parts of the country have written for information and help, expressing an eager willingness to do anything indicated as advisable by the survey. There is no doubt that the effect of the final report on grocery retailing will be immediate and widespread, and that manufacturers and wholesalers will find it necessary to make many changes in their processes and methods in order to keep pace with the new order of grocery distribution. James True.

Wall Paper Trade Busy.

Current purchases of wall paper are running well ahead of those of previous years. This is especially true of the better grades, but the moderate-priced papers are also doing well. The growing business in the former is due to the increasing stress that is being laid on wall paper as a decorative feature. The best-selling papers at present include scenic and paneled effects, and also those embodying modernistic designs. Bright shades have the preference, and many unusual decorative effects are being obtained through the use of combinations of colors.

Retailer Cashes in on Discounts.

Bill Franks, Indiana retailer, says, "One of my pet ideas has been to always pay cash and take my discount, and I find it helps me get the best that is offered in the market. Not only that, but every time I take a cash discount I put the discount into a separate fund. If you will try this stunt for about a year and watch the discounts mount up, you will never want to overlook taking cash discount on purchases." Incidentally, did you know that Uncle Sam now saves about a million a year through taking cash discounts in many departments?

Lighter Luggage Now Featured.

The marked trend toward shorter fewer and the sheerer garments for women has found reflection in the luggage trade in the development of smaller and lighter weight types of suitcases. These are being particularly played up for the travel season, now beginning. One style features a linen finish with black or russet trim, and is said to have a sufficient capacity for average travel needs. Fitted cases, hat boxes and wardrobe trunks are also beginning to meet an increased turnover with advance of the season.

The Man Who Knows

Experience has taught the man capable of accumulating wealth the difficulty of conserving it. This man, unfortunately, cannot bequeath his business judgment to his heirs.

However, he can come nearest to it by leaving the guidance and management of his estate with an institution of experience and responsibility.

GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan



***No other coffee has been so favorably or so long before the coffee-drinking public**

***It is a matter of record in the history of the coffee trade that Seal Brand was the first coffee ever packed in sealed tins.**

**CHASE & SANBORN'S
SEAL BRAND COFFEE**



Grocers supplied by Chase & Sanborn, 327 North Wells St., Chicago

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, May 15—On this day was held the first meeting of creditors in the matter of Harold L. Nagler, Bankrupt No. 3770. The bankrupt was present in person and represented by attorneys J. T. & T. F. McAllister. One creditor was present in person. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. C. Woolridge, of Grand Rapids, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date. The trustee has filed his return of no assets over and above exemptions and the case has been closed upon such return of no assets.

May 17. We have to-day received the schedules in the matter of New Era Spring & Specialty Co., Bankrupt 3745. The matter has been referred to Charles B. Blair as referee in bankruptcy. The schedule shows assets of \$336,731.75, with liabilities of \$180,759.17. The first meeting will be called promptly, note of which will be made herein. This is an involuntary case. The list of creditors of said bankrupt is as follows:

United States Government \$ 34.68
City Treasurer, Grand Rapids 4,781.68
Mrs. Olga Daniels, Grand Rapids 2,500.00
W. Smalley Daniels, Grand Rapids 5,000.00
Kent State Bank, Grand Rapids 30,750.00
American LaFrance & Foamite

Ind., Elmira 2.96
Abravise Co., Bridesburg, Phila. 70.56
Ackerman Elec. Co., Grand Rapids 473.44
Aene Petroleum Co., Chicago 121.36
Alden & Judson, Grand Rapids 9.75
Alomite Lubricating Co., Grand Rapids 11.91
American Brass Co., Detroit 224.00
Ames Bag Machine Co., Cleveland 22.26
American Cyanide Co., New York 37.79
Amer. Ry. Express, Grand Rapids 5.38
Chas. L. Anger, Detroit 35.00
R. W. Angstrom Co., Detroit 1,359.66
Anthony Co., Long Island City 45.00
Apothecaries Hall Co., Waterbury 2,875.33
Aronson Printing Co., Detroit 234.05
Associated Truck Lines, Grand Rapids 29.95
Atlas Bolt & Screw Co., Cleveland 3,454.43
Automatic Musical Instrument Co.,

Grand Rapids 17.91
Baeder Adamson Co., Philadelphia 60.08
Baxter & Hunt Hdw. Co., G. R. 16.70
Becker Bros. Elec. Corp., Chicago 135.75
Beck Koller & Co., Detroit 123.40
Behr Manning Corp., Troy, N. Y. 224.66
Herman Behr Co., Chicago 25.81
Belke Mfg. Co., Chicago 48.00
Benton Harbor Malleable Industry, Benton Harbor 177.01
C. H. Besly Co., Chicago 6.15
Bias Buff & Wheel Co., Jersey City, N. J. 41.32
Bixby Office Supply Co., Grand Rapids 49.20
Blackmer Pump Co., Grand Rapids 17.70
Bowers Tool & Dye Co., Kalamazoo 334.57
Breen & Halladay Fuel Co., G. R. 3.60
Bruce Products Co., Detroit 97.28
Wm. Brummeler Sons Co., G. R. 3.99
Buhl Sons Co., Detroit .64
Burton Bronze Co., Grand Rapids 185.00
Geo. B. Carpenter Co., Chicago 142.47
A. M. Castle Co., Chicago 152.74
Cen. Mich. Paper Co., Grand Rapids 32.27
Central Mills Co., Chicago 16.06
Chandeysson Elec. Co., St. Louis 4.26
H. Channon Co., Chicago 5.54
Chicago Forging & Mfg. Co., Chi. 4,362.86
Chicago Gear Mfg. Co., Chicago 17.00
Chicago Tubing & Brading C&O 442.80
Clarence Fan Co., Kalamazoo 27.00
Cleveland Steel Tool Co., Cleveland 8.68
Coffee Ranch, Grand Rapids 73.00
Commercial Letter Co., Grand Rapids 7.72
Consumers Power Co., Grand Rapids 3,164.52
Con. Rubber Works, Erie, Pa. 44.55
Peter Cooper Glue Factory,

Gowanda, N. Y. 753.44
Chas. A. Coye, Inc., Grand Rapids 7.50
Crane Co., Grand Rapids 80.66
Crescent Bronze Powder Co., Chi. 61.85
Crown Rheostat & Sup. Co., Chicago 288.00
Defender Mfg. Co., Allegan 37.60
Detroit Rivet Co., Detroit 9.04
Dictaphone Sales Corp., Detroit 53.40
Donner Steel Co., Buffalo 732.00
Driehorg & Appel, Grand Rapids 80.30
R. G. Dun Co., Grand Rapids 87.50
Burroughs Adding Machine Co., G. R. 3.00
Chicago Access Brk. Co., Chicago 6.00
Ernst & Ernst, Grand Rapids 550.00
Economy Fuse & Mfg. Co., Chicago 2.02
Electric Service Sta., Grand Rapids 54.00
Engel Lumber Co., Grand Rapids 155.49
Etheridge Co., Grand Rapids 25.00
Evans & Retting Lbr. Co., G. R. 221.54
Exporters & Importers Credit Guide, N. Y. 12.00
Federal Drop Forge, Lansing 855.81
Fisher Drummond Wall Paper Co., Grand Rapids .35
Firth Sterling Steel Co., McKeesport, Pa. 108.16
N. L. Folger Co., New York 1.55
Frank G. Foskett, Grand Rapids 16.20
Foster Stevens Co., Grand Rapids 264.72
Franklin Fuel Co., Grand Rapids 772.93
Gallmeyer & Livingston Co., G. R. 569.87
P. B. Gast & Sons Co., Grand Rapids 271.02
General Devices & Fitting Co., Grand Rapids 84.00
General Sheet Metal Works, G. R. 60.28
Gitz Bros. Mfg. Co., Chicago 2.19
Glye Hdw. Co., Grand Rapids 2.66
Goodrich Transit Co., Grand Rapids 42.36
Goodyear Tire & Rub. Co., G. R. 350.00
Association of Commerce, G. R. 432.57
G. R. Belting Co., Grand Rapids 28.22
G. R. Elec. Blue Print Co., G. R. 519.69
G. R. Forging & Iron Co., Grand Rapids 99.07
G. R. Foundry Co., Grand Rapids 99.07

Gas Light Co., Grand Rapids 190.05
G. R. Gravel Co., Grand Rapids 2.15
Herald, Grand Rapids 72.80
G. R. Insurance Agency, Grand Rapids 218.03
G. R. Lumber Co., Grand Rapids 340.44
G. R. Motor Express Co., Grand Rapids 119.27
G. R. Paper Box Co., Grand Rapids 179.40
G. R. Pattern & Model Works,

Grand Rapids 137.57
G. R. Roofing Mat. Co., Grand Rapids 1.75
G. R. Scale Co., Grand Rapids 20.00
G. R. Trust Co., Grand Rapids 7.50
G. R. Varnish Corp., Grand Rapids 162.45
G. R. Wall Paper Co., Grand Rapids 47.05
G. R. Wood Fin. Co., Grand Rapids 16.20
Grasselli Chemical Co., Cleveland 92.50
Howard S. Graves, Grand Rapids 15.12
Graybar Elec. Co., Grand Rapids 78.81
Great Western Oil Co., Grand Rapids 129.40
Groh Corp., Detroit 55.32
Sherwood Hall Co., Grand Rapids 21.15
Hanson Van Winkle Co., Matawan, N. J. 1,217.41

Harder Welding Co., Grand Rapids 169.04
H. J. Hartman Foundry Co., G. R. 46.32
Haven Busch Co., Grand Rapids 8.10
Hayden Supply Co., Grand Rapids 173.02
Hazeltime & Perkins Drug Co., G. R. 257.84
Herpolsheimer Co., Grand Rapids 5.50
Hogson & Pettis Mfg. Co., New Haven 19.90
A. L. Holcomb Co., Grand Rapids 430.36
Hossfeld Universal Iron Bender, Indianapolis 35.00
E. F. Houghton & Co., Philadel. 1,931.88
Indiana Buff Co., South Bend 306.00
Interstate Iron & Steel Co., Chi. 1,487.94
Interstate Motor Freight Corp., Grand Rapids 114.47

Interstate Rivet Co., Chicago 155.69
C. C. James Co., Grand Rapids 96.24
W. P. Johnson, Grand Rapids 7.50
W. A. Jones Foundry, Chicago 10.58
Kellof & Burlingame, Grand Rapids 79.81
Kennedy Car Liner & Bag Co., Shelbyville, Ind. 230.63
Iron Age, New York 6.00
W. H. Kessler Co., Grand Rapids 14.50
A. B. Knowlson Co., Grand Rapids 42.33
Kutsche's Hdw. Co., Grand Rapids 6.52
C. F. L'Hommiedieu & S. Co., Chi. 193.18
Lamberts & Kaminga Electric Co., Grand Rapids 38.28
Lamson & Sessions Co., Cleveland 513.8
Landis Machine Co., Waynesboro, Pa. 13.23
Lasalco Co., St. Louis, Mo. 147.45
Leitelt Iron Works, Grand Rapids 163.16
Liggett Spg. & Axle Co., Monongahela, Pa. 434.85

Lilly Varnish Co., Indianapolis 63.25
Linsey, Shivel & Phelps, Grand Rapids 30.51
Liverance & Van Antwerp, G. R. 26.70
Louisville Varnish Co., Louisville 550.00
Lustre Co., St. Louis, Mo. 55.00
McMullen Mach. Co., Grand Rapids 91.45
Macey Co., Grand Rapids 1.45
Mackinaw Trail Oil Co., Grand Rapids 103.36
Manufacturers & Builders Supply Co., Grand Rapids 73.60
Metals Mutual Ins. Co., Grand Rapids 1,381.15

Niagara Lumber Co., Grand Rapids 40.25
Mich. Cen. R. R., Grand Rapids 228.22
Michigan Tag Co., Grand Rapids 37.50
Metal Trades Assoc., Grand Rapids 257.25
Michigan Railroad Co., Grand Rapids 24.75
Mfrs. Appraisal Co., Cleveland 300.00
Mark's Auto Access., Grand Rapids 14.29
N. Y. Central R. R. Co., Grand Rapids 16.44
Miller Bryant Pierce Co., Aurora 9.00
Monarch Printing Co., Grand Rapids 14.50
Monoloid Co., Switzerland 9.25
H. A. Montgomery Co., Detroit 300.63
Adolph Neubeck, Buffalo 54.60
Nat. Lock Washer Co., Newark 100.06
S. A. Morman & Co., Grand Rapids 142.50
A. J. Musselman, Dayton 39.67
Nat. Refining Co., Kalamazoo 71.79
Mich. Bell Tel. Co., Grand Rapids 157.42
D. J. Murray Mfg. Co., Wausau, Wis. 4.95
J. C. Miller Co., Grand Rapids 854.51
C. W. Mills Paper Co., Grand Rapids 4.75

Michigan Tank & Galv. Co., Detroit 36.80
Ohio Brone Powder Co., Cleveland 102.50
Ohio Rubber Co., Cleveland 158.88
Oliver Machinery Co., Grand Rapids 9.50
Palmer Bee Co., Detroit 22.60
Pan Electric Co., St. Louis, Mo. 904.26
F. W. Pawlowski, Ann Arbor 183.30
Peck Bros. Co., Grand Rapids 2.96
Penn. R. R. Co., Grand Rapids 1.43
P. M. Ry. Co., Grand Rapids 158.23
Pittsburgh Crucible Steel Co., New York 2,569.88
Pittsburgh Plate Glass Co., G. R. 19.95
Piblico J. Firebrick Co., Chicago 52.67
Proudfit Loose Leaf Co., Grand Rapids 4.80
Postal Tel. & Cable Co., Grand Rapids 3.36
Quimby-Kain Paper Co., Grand Rapids 165.62
F. Ranville Co., Grand Rapids 1,734.49
Reliance Mfg. Co., Massillon, Ohio 21.28
Remps & Duus Fdy. Co., Grand Rapids 185.69
J. E. Rhoads & Sons, Philadelphia 721.43
Richards Mfg. Co., Grand Rapids 87.95
Richmond Stamp Works, Grand Rapids 22.00
Ponce De Leon Water Co., G. R. .75
Pipe & Rapp, Grand Rapids 30.73
Riverside Lumber Co., Grand Rapids 27.82
D. Robinson & Sons, Detroit 62.34
Wm. V. Robinson, Owosso 85.25
Rodgers & Rodgers, Grand Rapids 21.00
Roseberry-Henry Elec. Co., G. R. 32.04
Roessler & H. Chem. Co., New York 65.00
Sandusky Nut Co., Sandusky, Ohio 114.24
Scoville Mfg. Co., Waterbury, Conn. 74.00
Seidman & Seidman, Grand Rapids 250.00
Seward Pattern Works, Kalamazoo 145.00
Shakeproof Lock Washer Co., Chi. 67.83
L. C. Smith & Corona Type Co., Detroit .158

W. Walter Smith, Agency, Grand Rapids 171.40
Smith Bros. Iron & St. Co., G. R. 68.25
A. J. Snell, Lahore, Ind. 57.10
Snow Church Co., Grand Rapids 32.72
Solar Products Co., Cleveland 15.60
L. Sonneborn & Sons, New York 75.00
Spears Lumber Co., Grand Rapids 1,028.25
Spencer Petroleum Co., Chicago 298.58
Standard Oil Co., Grand Rapids 544.63
Espey Stanton, Grand Rapids 10.00
W. E. Stanley, Grand Rapids 3.30
Stirlen Eng. & Research Corp., New Haven, Conn. 33.34
Sun Oil Co., Grand Rapids 358.09
Tanglefoot Co., Grand Rapids 4.29
Teesdale Mfg. Co., Grand Rapids 130.00
Thomas Krapp Motor Sales, G. R. 131.58
Thurston Tire & Battery Shop, Grand Rapids 1.00
Timmer & Tepper, Grand Rapids 5.44
Toledo Plate & Window Glass Co., Grand Rapids 2.18
F. W. Tunnell & Co., Philadelphia 63.36
Union Paper & Twine Co., Detroit 50.61
Universal Carloading & Dis. Co., Grand Rapids 18.09
Valley City Plating Co., Grand Rapids 128.88
Vanadium Corp., New York 18.50
Vaden Bosch & McVoy, Grand Rapids 123.98
Weatherly Co., Grand Rapids 7.95
Wellfare Union, Grand Rapids 250.00
Welsh Debut & Lee, Detroit 408.75
Western Union Tel. Co., G. R. 41.80
West's Drug Store, Grand Rapids 5.55
Western Automatic Mach. Co., Elyria, Ohio 134.77
West Leechburg Steel Co., Pittsburgh, Pa. 107.56
White Star Refining Co., Grand Rapids 76.84
Wilson Maeulen Co., New York 150.00
Winters & Crampton Mfg. Co., G. R. 3.00
Wolf Sanitary Wiping Cloth Co., Detroit 15.23
Wolverine Bumper & Spec. Co., Grand Rapids 2.21
Wolverine Pattern & Model Works, Grand Rapids 350.56
Wolverine Shoe & Tanning Corp., Rockford 172.85
E. J. Woodson Co., Detroit 350.69
Worden Grocery Co., Grand Rapids 63.61
Y. Yerges Mfg. Co., Fremont, Ohio 69.88
G. R. Store Fixture Co., Grand Rapids .50
American Chain Co., New York unknown
Alvin J. Musselman, Chicago unknown
Kent State Bank, Grand Rapids 30,000.00
G. R. Ass'n of Commerce, G. R. 7,000.00
W. S. Daniels, Grand Rapids 14,700.00
Mrs. Olga Daniels, Grand Rapids 2,500.00
P. W. Hathaway, Grand Rapids 1,000.00
Pittsburgh Crucible Steel Co., New York 5,500.00
Chicago Forging & Mfg. Co., Chicago 1,715.92
J. C. Miller Co., Grand Rapids 1,000.00
Atlas Bolt & Screw Co., Cleveland 1,000.00
Chicago Forging & Mfg. Co., Chi. 7,860.68
Louisville Varnish Co., Louisville 200.00
American Cyanamid Co., New York 148.72
M. B. Suydam Co., Pittsburgh 95.10
Quimby-Kain Paper Co., Grand Rapids 265.16
W. S. Daniels and J. A. Anderson, Grand Rapids 550.00
J. C. Miller Co., Grand Rapids 1,665.86
Federal Drop Forge Co., Lansing 700.00
Liggett Spg. & Axle Co., Monongahela, Pa. 132.00

May 18. We have to-day received the schedules, references and adjudication in the matter of Earl K. Golley, Bankrupt No. 3801. The matter has been referred to Charles B. Blair, as referee in bankruptcy. The bankrupt is a resident of Ludington, and his occupation is that of a laborer. The schedules show assets of \$200 of which the full amount is claimed as exempt, with liabilities of \$1,123.35. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein.

In the matter of Floyd W. Miller, Bankrupt No. 3799. The first meeting of creditors has been called for June 3.

In the matter of Lester Hawks, Bankrupt No. 3795. The funds have been received and the first meeting of creditors has been called for June 3.

In the matter of New Era Spring & Specialty Co., Bankrupt No. 3745. The first meeting of creditors has been called for June 3.

Whence—and at What Price—Is Progress Obtained?

(Continued from page 20)

from whom to get details of his business. He has no secrets from anybody. He knows, as strong characterized men always know, that by the time the imitator has put in one of his schemes, he is off, far ahead with new schemes.

Paul is, in fact, a master merchant and an outstanding exemplar of the really good citizen.

This is written in Albany. Albany is the home of Drislane's grocery store. That is as fine, large, complete a store as can be found in New York, in London or in San Francisco. I knew it ten years ago and wondered if it were still here. This morning I found it going strong, as it has done for forty years or so. There is literally nothing in foods which cannot be purchased at Drislane's, full assortment of finest

character, with complete service of credit, delivery and telephones.

This process of change and elimination is not fundamentally altered since I first knew the grocery business, over fifty years ago. We say that "to-day a man has to run like hell to stay where he is." But my father used those words to me—perhaps without the "hell"—over forty years ago. We say competition is keen to-day, but I know we had competition as keen and ruthless in 1879, plus the fact that it was not as scientific and therefore harder to cope with.

The truth is, and continues to be, that success comes from exceptional men. Some go up a few rounds; some climb only one; a few reach the very top. But all are men some degrees above the average. Let each man therefore seek out his own talents and apply them. His proper degree of success will result. Paul Findlay.

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.

BROOM CORN PRICE ADVANCING—Buy brooms which were built BEFORE the raise. Up-to-date finish. Priced to sell. Sunflower Broom Factory, Cedar Vale, Kansas. 95

PROPRIETARY DRUG STORE FOR SALE—In good town 74 miles north of Detroit and 25 miles east of Flint. This store has only ice cream and fountain business in town and is located in one of Michigan's best dairy and resort sections with a good, clean stock and fixtures. Owner forced to sell on account of illness. \$3,500 will handle, balance easy. Norman J. Fite, Otter Lake, Mich. 94

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 or all part cash. Address No. 93, c/o Michigan Tradesman. 93

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

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.

With the advent of warm weather William Castanguay, secretary of the Edgar R. Murray Co., Guoin street, reports a heavy increase in the manufacture of "Doom" and other insecticides, The Murray Co. is one of the oldest manufacturing firms making insecticides in the country.

P. P. Dukes has become affiliated with the C. A. Finsterwald Co., wholesale distributor of floor coverings at Congress and Bates streets, and will have charge of the carpet department for that firm. Mr. Dukes in addition to his wholesale experience, for a number of years was buyer of carpets and rugs for some of the largest retail firms in the country. His experience in the retail field will prove invaluable to the merchants dealing with the Finsterwald Co., which plans a series of dealer helps which will assist in in-

creasing the sales of the retail trade.

Thomas J. Marsden, vice-president and general manager of Lee & Cady, accompanied by his wife and a party of business men from this city, left last week for New York, where they sailed for Europe. They will spend a ten weeks trip covering most of the countries on the continent.

George B. Young, who has been propounding the virtues of the Spool Cotton Co. products in Michigan for over thirty years, is covering the State in a campaign to introduce a new mercerized thread called "Boilfast." George, whose appearance belies his thirty-two years' road experience, is one of the best known of the traveling fraternity in Michigan and has acquired a retail following that spells the success of his "Boilfast" introduction to the trade.

Henry Whiting has been made manager of Packard Woodward avenue

branch, Woodward and Philadelphia avenues. C. J. Carlson has taken Mr. Whiting's place as retail sales manager at the Jefferson avenue branch. Mr. Whiting began with the Packard Motor Car Co. in July, 1926, as retail salesman. Mr. Carlson started with Packard as stenographer in 1916.

L. F. Mullin, veteran automobile dealer of Detroit, has been appointed associate dealer in Dodge Brothers cars, trucks, busses and motor coaches and will head the L. F. Mullin Co., at 6030 Cass avenue. W. F. Glenn will be sales manager of the passenger car division and G. F. Kratzer will be sales manager of the commercial car division and A. J. Wager, service manager.

Joseph Hickey, of the E. J. Hickey Co., clothiers, at 1533 Washington boulevard and president of the Washington Boulevard Association, declared that all merchants on the street were

greatly pleased with the enforcement of the no-parking regulation in front of their stores, a ten day trial of which began May 23 by order of the City Council at the request of the merchants.

Macy E. Watkins, formerly affiliated with the Union Trust Co., has been elected executive vice-president and trust officer of the newly organized Macomb County Trust Co., which was organized by the bankers of the entire county with a total capitalization of \$200,000. It will open June 15 at Mt. Clemens.

The Gordon-Van Tine Co., makers of plan-cut homes with main offices in Davenport, Iowa, has opened offices in the Farwell building. A. F. Murphy is manager of the local office and J. B. Hollister is assistant manager.

James M. Golding.

Self-denial often is its own reward.



BOARD OF DIRECTORS AMERICAN NATIONAL BANK

Reading from left to right: Gen. John H. Schouten, President; Brinton F. Hall, President, Peoples Savings Bank, Belding; Cyrus B. Newcomb, President and Treasurer, Grand Rapids Blow Pipe & Dust Arrester Co.; John D. MacNaughton, President MacNaughton-Greenawalt & Co., investment bankers; Alexander Robertson, Vice-President National Bank of Ionia; Emerson W. Bliss, realtor; Ned B. Alsover, Vice-President and Cashier; George S. Clarke, President Central Michigan Paper Co.; Ben Dean, advertising agent; Charles H. Gallmeyer, Treasurer Gallmeyer & Livingston Co.; Clarence Thomas, owner C. Thomas Hardware Stores; John F. Horton, manager Grand Rapids Office, Aetna Life Insurance Co.; Albert B. Klise, President Blackmer Rotary Pump Co.; Oscar E. Waer, attorney; J. Arthur Whitworth, Manager of The Associated Office Furniture Manufacturers; Guy C. Lillie, Vice-President Michigan Trust Co.; Martin H. Carmody, attorney, also a director does not appear in the picture.

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.

ALL RIGHTS RESERVED

Tradesman Company, Grand Rapids, furnishes the above in circular form as follows: 100, \$3.75; 500, \$7.75; 1 000, \$12.75.

— Flies are Dangerous

KOSAK

formerly 

Kills Insect Pests



Standard Oil Company
(INDIANA)

Protect the Little Ones

For Use In Your Own Store

Newspapers have taught the public to "swat the fly" and to combat other insects. Many insects spread disease. The public expects care to be taken by all stores that handle food.

No progressive retailer can afford to have flies and other insects around when their riddance is so easily effected with KOSAK.

Many retailers spray KOSAK in the evening when their goods are under cover. Others spray whenever insect pests are seen. KOSAK is more economical to use in gallon and five gallon cans.

Prices: 1-gallon can, without sprayer, \$2.75.
5-gallon can, including KOSAK Improved Sprayer, \$10.00.

STANDARD OIL COMPANY (Indiana) 1G
919 South Michigan Avenue, Chicago, Illinois

Please tell me why KOSAK offers the dealer a larger margin of profit than any other insecticide.

Please send me _____ gallon can of KOSAK.

Name _____

Title of Business _____

Address _____

City _____ State _____

THE above poster in attractive colors will be flashed from the highways throughout the Middle West beginning June 1st. It tells the Kosak story briefly, pictorially.

In addition to the thousands of boards carrying this message, there will be street car cards, window displays, and other forms of advertising.

When this extensive advertising brings customers to your store asking for Kosak, be prepared to supply them.

You profit more by handling Kosak than on any other similar product. If you haven't our liberal dealer offer, fill in the handy coupon and mail it today.

STANDARD OIL COMPANY [Indiana]
General Offices: 910 S. Michigan Ave., Chicago, Ill.

KOSAK kills flies, ants, mosquitoes, roaches,
bedbugs, moths and other insect pests

LOOK for the RED and BLUE CAN bearing the FIVE-LETTER WORD KOSAK