## TOO BUSY

The Lord had a job for me, but I had so much to do,
I said, "You get somebody else or wait till I get through,"
I don't know how the Lord came out, but He seemed to get along;
But I felt kind o' sneakin like; cause I knowed I done Him wrong.
One day I needed the Lord, needed Him right away -
And He never answered me at all, but I could hear him say
Down in my accusin' heart, "Nigger, I's got too much to do.
You get somebody else-or wait till I get through."
Now, when the Lord has a job for me, I never tries to shirk;
I drops what I have on hand and does the good Lord's work;
And my affairs can run along or wait till I get through.
Nobody else can do the work that God's marked out for you.

Paul Laurence Dunbar.

LINK, PETTER \& COMPANY (INCORPORATED)

INVESTMENT BANKERS
TIH FLOOR MICHIGAN TRUST BUILDING
GRAND RAPIDS. MICHIGAN

1RR. E. A. STOWE, Michigan Tradesman, Grand Rapids, Michigan.

Dear Mr. Stowe:
I was very much pleased this morning to receive in the mail on order. for some bonds, which was the direct result of an ad run in the MICHIGAN TRADESMAN during the past weok.

We find in running financial advertising that very seldom do we get direct responses such as the letter above referred to.

The writer thought that you would be very much pleased to know the effectiveness of advertising in this instance, and that the Tradesman undoubtedly has a large number of financial readers.

With kindest personal regards, I am


Forty
MICHIGAN Tradesman E. A. Stowe, Editor

Published Weekly by Tradesman Company. from its office the Barnhart Building, Grand Rapids.
Unlike Any Other Paper. Frank, free and fearless for the good that we can do. Each issue comfearless or
plete in itself.
DEVOTED TO the best interests of business men,
SUBSCRIPTION RATES are as follows: $\$ 3$ per year, if paid strictly in advance. $\$ 4$ per year if not paid if paid strictly in advance. \$4 per year if not paid
in advance. Canadian subscription, $\$ 4.04$ per year. in advance. Canadian subscription, $\$ 4.04$ per year,
payable invariably in advance. Sample copies 10 cente each. Extra copies of current issues, 10 cents; issues a nonth or more old, 15 cents; issues a year or more ild, 25 cents; issues five years or more old 50 cents. Entered September 23, 1883, at the Postoffice of Grand Entered as second class matter under Act of March Rapids
3, 1879 .

## AMESM. GOLDING <br> etroit Representative

## THE OCEAN OF AIR.

Public interest in aviation has scarcely settled down as yet to an accurate estimate of what this new means of transportation is good for. The sheer romance of man's sudden achievements of a very ancient ambition was itself so upsetting that it is difficult to be temperate about it. Freak flights and record-breaking stunts have confused the question of prosaic utility to which even aviation must at last make an accounting. Further, there is so much air and it is so widely distributed that there are few apparent limitations that concentrate aeronautical progress along definite lines toward definite destinations.

Railroad progress has been guided by population possibilities and regulated by the natural lie of the land. Ships must have seas to sail and harbors for their cargoes. Automobiles have grown in number and in usefulness with the development of hardsurfaced highways. But the ocean of air is boundless and the ships that sail in it have all points of the compass to choose from. They can go anywhere and have been for some time attempting to do so.

Two recent events concentrate attention on the need for discrimination as an offset to air-minded enthusiasm. One was the transocean race that failed when the French pilots were turned back by weather and the Poles met tragedy. The other was the successful launching of the Dornier flying boat, a three-story monster with twelve motors and a full crew. The latter is the most interesting, although not the most spectacular. For it represents a serious attempt to build a flying machine that can carry something besides itself across oceans and continents and do so with a measurable chance of safe arrival. Sensible passengers do not cross the Atlantic in rowboats, and single-motor planes have almost as little right to start on a 4,000 -mile trip with no more than a single small spot en route on which to come down.

The quieter progress of aviation has little to do with these gambling ventures after the prizes of publicity nor with endurance flights that can now do nothing to a record except break it. It is better represented by the steady work of our own Department of Commerce to fit each plane and pilot for some specific job. The latest regulations, just announced and to be in operation soon, have these things in mind. They contain no suggestions for transatlantic flying, for transatlantic flying is not yet practicable nor of any real use with such machines as have been developed to date.

But they have much to say in regard to safety on overland journeys and they make sharper discriminations between sport planes, transports and specialized types of aircraft. They represent the growing realization that, while the ocean of air is wide, the usefulness of every airplane is narrowed by necessity to those things that it can do better than other devices of transportation. When this conviction becomes universal, airminded enthusiasm will give way to airminded intelligence and progress will begin to know where it is going.

## CONTRAST MAY BE OFFERED.

From the corporation reports on operations for the first half of the year now being published, it is apparent enough that many of the largest companies, at least, not only enjoyed excellent business but also translated that business into satisfactory profits. The showing in the aggregate is one that signifies all is quite well with the leaders. But since the headway of these big enterprises is now being accomplished to no inconsiderable degree through sheer weight of buying or selling ability and by the adoption of the most scientific methods of trade and industrial procedure, the question is whether they have not gained at the expense of smaller undertakings. At least it seems well to take this phase into account before rushing to the broad conclusion that all business is highly prosperous.

In the reports coming from the basic lines of industry, little change is noted. Automobile operations are reduced somewhat, but apparently no more than is customary at this time. On the other hand, the construction business has regained some lost ground and is cutting down the earlier decline it showed under the figures of last year. From the steel industry nothing but the most favorable news is received.

All the recent car-loading reports testify to a sustained distribution movement, the figures running in excess of one and two years ago. It is to be noted, however, that from now on the year's comparisons for industrial and
trade lines may have greater difficulty in exceeding the 1928 totals, for the reason that the first half of last year was a period of recovery while the second half brought full operations.

## DISCOUNT REFORM.

It is entirely possible that the discount dispute, now that the chain and group organizations figure so prominenty in the matter, will open the way toward a more satisfactory handling of the whole question. Custom has at tached many absurdities to the system and there is countless time and effort wasted to-day in computations which serve no useful purpose. The discount for cash has undoubted value, but the series of other accommodations now prevailing in so many lines only add to confusion and encourage the shiftless sort of business which bulks so large in the loss through waste.

But if a revision of discount prac tice is undertaken, then perhaps method may be devised that will ac commodate itself to the changed conditions in business. Quantity discounts may become more general and thus af ford, a solution of the haggling price pressure now found so unsettling in many lines.

This system might replace the bar gaining which is disturbing at present, where the buyer has no way of know ing whether a competitor is being quot ed a lower price or not. He hears rumors of a lower price and he attempts to force down the seller. With so many following the same procedure, sooner or later there are sellers who will make concessions since they also hear reports that others are selling for less.
Quantity discounts would not end the trouble-that is certain-because the problem will always be present, but they should greatly reduce some of the present difficulties.

## WHERE MAN IS AHEAD.

About this time every year a certain number of people become greatly bothered about masculine dress reform. Gazing upon the female of the species and feeling a hot sun pouring on their backs, they are overwhelmed with a desire to see the male shed a little of his superfluous raiment.

Nevertheless, the convention that in urban communities the properly dressed man must wear a full complement of clothes still prevail. The Rotary Club may applaud Dr. Darlington when he appears in the rather unusual costume of a coat but no shirt as the first step toward the adoption of a pajama uniform, but we venture to say that on the next day its members all went to their offices in conventional garb. There is no denying that man is conservative.

This, however, is not the only factor
in the situation. Man has one advantage over woman. The human body pretty well adapts itself to temperature and it is only during a heat wave that the cry to shed coats becomes vociferous. Then everybody is suffering, even the more lightly clad female. But man has something to take off. He may feel, constrained to wear his coat on the way to work, but once in his office, where after all he spends most of his day, he can discard it. Unfortunately, woman can find no such relief. There is nothing more she can possibly take off.

## HARD CASH AND CREDIT.

That by far the greater part of the country's business is done on credit is a truism. But those who jump from this generalization to the conclusion that so-called hard cash and credit are unrelated have had a little lesson in finance during the last week or so. Most of our currency problems are solved automatically. This does not mean that there are no problems. The issue of the new-size paper money had a real effect on the country's credit situation, which will be felt for several weeks.

The new money has a certain curiosity value. When millions of persons would rather keep a few extra bills in their pockets than put them in the bank, as they usually do, the resultant currency withdrawal amounts to considerable proportions. This was felt in the slowness in which money flowed back to the great financial centers and created an appreciable scarcity in that community. It would be difficult, perhaps, to measure the results in figures. But the fact that Federal Reserve note circulation expanded $\$ 100,000,000$ within a week is interesting
Cash is only a small cog in the financial machine. But when, for any reason, it slows up, there is at least a creak or two of surprise from the rest

The Makuwa, a species of Honey Dew planted from seed brought several years ago from Japan, is the latest. R. W. Munger, cantaloupe grower of Brawley, Calif., took a chance this year and planted fifteen acres. The first car was recently sent to New York by the H. R. Okamot. Co. If it meets with favor, the acreage next year will be increased.
The new variety is of the same average size as the Honey Dew and can be shipped in standard Honey Dew crates. Its rind is soft, but first ar rivals in Eastern cities show it car ried perfectly and sold for above Honey Dew prices. In sugar content the Makuwa exceeds the Honey Dew.

The loafer ultimately finds himself without bread.

IN THE REALM OF RASCALTIY.
Questionable Schemes Which Are Under Suspicion.
M. E. Raymond, Muskegon securities dealer, was released on bail of $\$ 1,000$ when he appeared before Justice R. R. Gale Saturday at 10.30 p . m ., a few hours following his arrest on a charge of forging and uttering a note for $\$ 1,248$.
Raymond demanded examination which was set for Aug. 6 .
The arrest, made by the sheriff's department, was obtained through the activity of the investors' protective committee of the Chamber of Commerce which started an investigation of Raymond's operations several months ago.
The complaint was signed by Uriah N. Hursen, a carpenter living at 1248 Kenneth street.
Hursen accepted a promissory note for $\$ 1,248$ in exchange for a block of Foulds Macaroni stock. The note, as reproduced in the complaint, bears the signature of San Juan Railway and Land company, S. A., over the signature of M. E. Raymond, secretary.
The investors committee was unable to establish the identity of the San Juan company and, after many weeks of enquiry, obtained a warrant for Raymond Saturday afternoon.
Bail for Raymond was furnished by J. B. Benson and Thomas Shumaker.

Muskegon police records show Mel$\operatorname{vin}$ E. Raymond was sentenced in 1926 to serve one year in the Cook county house of correction upon conviction of operating a confidence game in Chicago. T he record also shows Melvin E. Raymond was arrested in 1924 and acquitted on a charge of larceny by bailee.

Some months ago the attention of the investors' protective committee was called to the operations of Raymond.

It was believed that Mr. Raymond had obtained a list of the Muskegon stockholders of Foulds Macaroni for he was soliciting them for the purchase of their stock.
The present market value of Foulds Macaroni preferred stock is about $\$ 45$, varying from day to day. At the price, the Foulds stock is about one-third of original price of $\$ 125$ paid by most Muskegon investors. For this reason Mr. Raymond's offers to pay in excess of the market value and in many cases the full value for the stock were often accepted.

Mr. Raymond did not pay in cash, however, but offered promissory notes on the San Juan Company, S. A. signed by himself as secretary.

The San Juan Railway and Lumber company supposedly was a Mexican corporation and $\$ 1,000,000$ of interim certificates had been printed by the American Bank Note company and delivered to Mr. Raymond, it was discovered. The notes referred to the Bank of Mexico, of Mexico City, as trustee.

An investigation by the Investors' Protective committee it is said, revealed that no organization named the San Juan Railway and Lumber Company had been chartered in Mexico and that no arrangement had ever been made
between Mr. Raymond or his company for the Bank of Mexico to act as trustee.

The notes were made out for 60 or 90 days and it was learned that Mr. Raymond had been calling on the note holders, making small payments, and renewing them. In some cases he did not renew the notes, it is alleged.
Soon after the Chamber of Commerce officials started investigating his activities, Mr. Raymond began visiting holders of the San Juan notes and offering to substitute for them notes of the same denomination on the United States Land and Investment Company a recently chartered Michigan corporation, it is said.
It was on the complaint of one of the holders of a note on the San Juan Railway and Navigation company that the warrant was issued and the stock operator was arrested Saturday night.
L. E. Griffin, special investigator for the Michigan Securities Commission, co-opreated with the Investors' Protective committee in the investigation. -Muskegon Chronicle.

Morris Massing, dealer in men's and boys' pants in Baltimore, Marylani. has been ordered by the Federal Trade Commission to discontinue the use of the name Columbia Pants Manufacturing Co. or any similar name implying or importing that he is the manufacturer of men's and boys' pants and shirts. The Commission found Massing had for several years misrepresented himself as being manafacturer of "Southern Brand Men's and Boys' Pants," whereas he merely traded in such finished goods and had no interest or connection in any factory or mill where these products were made. Massing was further ordered to discontinue affixing to. garments he sold labels or tags bearing the words "Union Made" whereas as a matter of fact they were not so manufactured.

The Federal Trade Commission has ordered Bowey's, Inc., of Chicago, to discontinue mislabeling artificial fruit flavors and concentrates which it manufactures and sells. The company made imitation fruit syrups simulating in flavor and color raspberry, cherry and grape and advertised and sold them under the designation of "Raspberry Flip," "Cherry Flip," and "Grape Flip." The word "imitation" appeared on the labels but in much smaller type. Specifically, the company is ordered to cease and desist from using in connection with the sale in interstate commerce of any beverage flavor, the words "Cherry," "Raspberry,"
"Grape" or either of them, or any other word or letter or pictorial illustration signifying a fruit or fruit juice as a trade brand, label or designation of a product not composed of the fruit or fruit juice indicated, unless the said words designating the product be immediately preceded by the word "Imitation," and followed by the word "Flavor" and by the words "Artificially Colored," all printed in type as coilspicuous as that in which the other words designating the product are printed.

The Sethness Co., of Chicago, manufacturers of imitation fruit flavors and concentrates used for soft drinks, has been ordered to discontinue mislabeling and falsely advertising its products as being made from the true fruit. The company listed these under the general trade name "Cosco" and described them as "Grape Catawba White," "Grape Concord True," "Grapette," "Cherryette clear," "Bananaette, clear," "Lemonette, cloudy," "Lymette, cloudy," "Limonette," "Orangette," "Peachette,", "Raspberryette" and "Strawberryette." Specifically the company is ordered to cease and desist from: Using in connection with the sale of any beverage flavor, concentrate, or syrup the words "Lemon," "Grape," "Concord," "Cherry," "Catawba," "Banana," "Lime," "Orange," "Peach," "Raspberry," or "Strawberry," or either of them, either with or without suffix, or any word or letter or pictorial illustration signifyins a fruit or fruit juice as a trade brand, label, or designation of a product not composed of the fruit or fruit juice indicated unless the said words designating the said product be immediately preceded by the word "Imitation," and followed by the words "Artificially Colored," or printed in type as conspicuous as that in which the other words designating the product are printed.

Numerous wholesalers in the Upper Peninsula would like to know the whereabouts of Steve Dafnis, who was proprietor of the Princess Candy Kitchen, at Ishpeming, until early last week.
Dafnis has apparently left for other parts, but none of his friends or creditors seem to know where he has gone. The Princess has been taken over by the Miners National Bank, which held a mortgage on the fixtures and stock, and arrangements are being made for a foreclosure sale.
Ill health for the last two years is the probable cause of Dafnis' not being prosperous in business. He is a former owner of the Grill Cafe, the city's oldest restaurant, and disposed of his holdings in that business because of his health. Following a few weeks' rest he purchased the candy kitchen.
During the firemen's tournament Dafnis slashed the prices on meals and did a large business. At the conclasion of the week he endeavored to sell out to A. D. Lafkas, but, when the latter learned of several thousand dollars indebtedneses that Mr. Dafnis had incurred, besides the amount due on the mortgage, he declined to buy. Dafnis had not paid any of his bills following the tournament and it is thought he left the city with about $\$ 2,000$ in cash.
Mrs. Dafnis and children have been gone for a few weeks and, upon investigation, creditors learned their household goods had been moved out after dark and shipped by truck.

1 ne chap who is always "on the go" is in danger of going to the bad.
To grow with your community, make it grow.

## How Chain Stores Desecrate the

 Sabbath.Picnics and play time seem to be the center of interest during the past two weeks. While not very remunerative from a profit basis, recreation is essential from a physical health basis and is very important in keeping fit the human mind and body, better enabling man to function in a business way.

The old adage, "All work and no play makes Jack a dull boy" is ever true and the holiday is a safety valve of mankind.

To my mind the man who does not take time to play is not getting the best out of life and is not keeping fit for business respons:bilities.

I received an invitation from the Lansing Association to attend their annual picnic at Lakeside Park July 24 and regretted exceedingly I was unable to attend, due to a previous engagement.

An elaborate list of prizes and games galore was advertised by the Lansing Association, and I am of the opinion, judging from the announcement, the Lansing picnic must have been the largest and best patronized of any grocers and meat dealers' picnic ever held in the State.

On Monday evening, July 29, the board of directors of the Grand Rapids Grocers and Meat Dealers Association held a dinner and board meeting and completed their arrangements for a picnic Thursday, August 1, at Townsend Park.

A parade led by a band has been arranged, with automobiles featuring the propaganda of "Community Builders" and "Home Owned Stores." Stores will close all day, regardless of the attitude of the chain stores, which have refused to close in the past to give their employes a holiday.

The oldest of the chain syndicates holds its picnic on a Sunday each year, a day set aside for worship. This affords an excellent example of the policy and greed of the stores bidding for business from the various communities and should be broadcasted to acquaint the consuming public with the tvpe of business men in charge of the syndicate.

Herman Hanson, Sec'y.

## New "Marble" Pottery Imported.

Among late foreign pottery imports are vases of a composition material which closely resembles marble in both graining and external surface. The items are available in a series ci eighteen classic designs in water ewer, flower holder and other effects. The vases are made in Germany and are said to be the first of the type to be available in the market here. While giving the impression of considerable value, the merchandise is priced so as to permit the retailing of each item at $\$ 3$ each.

A swelled head dcesn't bring a like bank account.

## HIT BY FRUIT FLY.

Great Industry Menaced By Mediterranean Insect Pest.
Ten banks in Florida failed because of a tiny insect. The banks closed down because the citrus crop failed and the citrus crop was destroyed by the fruit fly. Against the destroyer the Federal and State governments are waging a war. While all the evidence indicates that they are winning, victory will have been gained at a frightful cost to the fruit growers.

At this time something like 34 per cent. of the entire land area of the State is involved in the infestation, and this 34 per cent. contains nearly threefourths of all the bearing citrus trees. Just what the money loss will be when the pest is finally eliminated is a question. However, it is officially stated that the value of the infested citrus crops and others are involved may reach $\$ 60,000,000$.
The economic situation in Florida is thus held to be definitely and intimate1 y related to the policies which may be adopted in relation to the insect known as the Mediterranean fruit fly, probably the moşt deadly of all enemies of tropical and semi-tropical fruits. In appearance it is not unlike the common house fly, but in action it is a foe of the first magnitude. The hot areas of Europe, Africa, Asia, South America and many islands in various parts of the world have suffered by the invasion of this pest. The total money damage of its world-wide activities would probably run into hundreds of millions of dollars.

Based on official reports to the Department of Agriculture within the past week, the capital investment of the Florida fruit crops threatened by the fly approximates $\$ 300,000,000$, while industries dependent upon that fruit represent an annual income of not less than $\$ 52,000,000$.
For the purpose of obtaining an accurate account of the situation in Florida, Secretary of Agriculture Arthur M. Hyde appointed a committee of seven economic and agricultural experts with instructions to make a careful study in the State. This committee surveyed not only the destruction wrought but also the problem of controlling the pest.
"The permanence of the home and the adequate support of the old families of 40 per cent. of the rural population of Florida," the committee says in its report to Secretary Hyde, "are threatened by the fly. Also the income for the State for the purpose of government is largely affected by the conditions of the citrus industry and its kindred commercial, transportation and industrial development.
"In the event the fly should escape from Florida, infesting other regions of the South and West, capital values invested in properties producing susceptible fruits aggregating $\$ 1,800,000$,000 and producing annual incomes of $\$ 240,000,000$ would be threatened. Such an infestation would mean chaos to many agricultural regions in the South and West. The result is their interest
in the policy which may be adopted with relation to the fruit fly is even greater than that of Florida."

As for the consumers of the United States, the spread of fruit fly infestation might, the committee declares, effect the reduction of susceptible fruit products everywhere from 25 to 50 per cent. which would mean an increased cost to the consumers of from 25 to 100 per cent. At the same time there would be a definite effect on industry and trade which in whole or in part is dependent on the citrus fruit crops of the country.
The cost of commercial control measures and of quarantines, should the fly spread to other sections of the country, would involve, Secretary Hyde has been informed, an amount difficult to estimate but "undoubtedly greater" than the cost required for the eradication of the pest in Florida.
However, after careful research and observation the experts have informed the Secretary of Agriculture within the week that in their best judgment eradication of the fly in Florida is possible under existing conditions.
"But," continues the report, "this will require vigorous effort, large additions to present forces, fearless action, maintenance of the full co-operation of all citizens of Florida and ample funds promptly available."
Despite the fact that the infested Florida areas have shown an increase, progress toward eradication has been definite and rapid, according to the reports of the field experts representing the Department of Agriculture in Florida.
The department is now formulating a system of certification which will to an extent remove the quarantine against Florida in certain states and permit the shipment in interstate commerce of susceptible fruits and vegetables. Experiments under the direction of the Department of Commerce indicate that a system of processing whole fruit can be devised which will ensure freedom from the fly and will at the same time be economically feasible.

Under such a procedure the department is of the opinion that reimbursement of growers from the Federal Treasury will not be required; that a sound economic background for the Florida citrus industry will be restored, and that the full co-operation of growers and other citizens of Florida will be maintained at a maximum of efficiency.

There has probably been but one other such battle in American history to compare with the fight against the citrus fly. That was the ten year struggle to eliminate the boll weevil, a pest which brought about a loss of hundreds of millions of dollars to the cotton farmers of the South. The Government and the State authorities won that battle.
To "see ourselves as others see us" might make us terribly unhappy.
Fail to keep appointments and you won't keep much else.

Shallow minds don't dig deep.

Giant Wholesale Merger Planning Retail Chain.
An $\$ 86,000,000$ wholesale dry goods merger, with plans for expansion in both the retail chain store and manufacturing fields, is being developed by six prominent jobbing firms strategically located throughout the country, according to recent announcements made in New York. One of the most active figures in the merger is Eugene Greenhut, who promoted the Hahn Department Stores.
The concerns are Ely \& Walker Dry Goods Co., St. Louis, Mo.; Finch, Van Slyck \& McConville, St. Paul, Minn.; Watts, Ritter \& Co., Huntington, W. Va.; Walton N. Moore Dry Goods Co., San Francisco, Calif.; A. Krolik \& Co., Detroit, and the ArbuthnotStephenson Co., Pittsburgh, Pa.
These six, powerful as they are with their combined volume of $\$ 86,000,000$, are but the nucleus, it is declared, of the larger group that will be developed from them through the addition of selected houses.
Only cautious statements have been made as to the plans of the group for the invasion of the retail field with another great chain enterprise, but the impression given is that no plans will be considered for a while for entrance into the big department store field, but that expansion efforts first will be concentrated on developing several hundred outlets, in larger cities, of the smaller type of dry goods and apparel stores which as independents have for several years been the backone of the jobbers' trade.
The wholesale houses in the combination are also interested in the manufacturing trades. The Ely \& Walker Dry Goods Co., of St. Louis, has been engaged in the manufacturing division for many years, having as many as thirty-eight garment plants under its ownership and control. The total number of factories owned by the combine is now numbered at fortytwo.
In a preliminary statement of financial standing filed by the companies involved in the combine the total sales put through in 1928 figured well over $\$ 86,000,000$, while the net worth of the group is figured as between $\$ 26,000,000$ and $\$ 28,000,000$. For the last year the net earnings of the concerns entering the merger were given as $\$ 3,000,000$ after taxes, etc.
It is also stated here that the merger will embrace about 50,000 individual accounts in the retail field, this number being served by the companies named in the combination. The Ely \& Walker Dry Goods Co. has between 20,000 and 30,000 accounts at this time. While six wholesale concerns form the backbone of the initial organization the United Dry Goods Corporation, which will act as the parent company, the administrative and control body, will, it is reported here, take in other jobbers, although the latter will not participate in the charter membership nor take part in the general organization proceedings, such as stock issue, capitalization, etc. At this time four other widely known jobbing houses are said to be contemplating joining the
merger and their status is satisfactory to the United Dry Goods Corporation and will in all probability be accepted. Among the possibilities which rumor attributes to the merger is that of a union with the Hahn Department Stores. This, so far as could be learned recently, had no foundation in any statement issued, but resulted solely from the observation that similarities are to be observed in the plans for the financial side of the development and the identification of Greenhut with both enterprises.
When On Your Way, See Onaway. Onaway, July 30 -And by all meanthe annual dairy pienic is in full blast. because if anything it may surpass the one held last Wednesday at the State
park. although where anv improve park, although where anv improve-
ment can be added is hard to sav. For the first attempt of an occasion
of this kind it must be said that M . Koepsell, the efficient and capable reamery man, has started something which is going to do more for Onaway and vicinity than anvothing that has taken place heretotore for
Farmers, business men, tourists and visitors for miles around came as though it would be a misdemeanor to stay away. The park was filled: the
tables were loaded with picnic baskets filled with evervthing to encourage filled with evervthing to encourage
avoirdupois. Mr. Koepsell furnished an unlimited quantity of ice cream. Hot coffee by the barrel, all free. Prizes and good ones, too, the us-ful kind. given to the winners in the sports and
races. Swimming races, running races and novelty races.
Then came the speed boat races in which Oscar Strand. Ir.. of Detroit, took first. Maurice Sugar, of Detroit. second, and a Rogers City man, third. The rather choppy sea and the vibration caused by extreme speed gave Oscar's boat such a terrible shaking up that it mav renuire a nerve specialProminent speakers from M. A. C.
entertained the crowd and a commitentertained the crowd and a commit-
tee was selected for the coming vear and given authority to gerfect its own rganization,
The creameries from several cities who sent representatives have their eves on this project. realizing its im-
portance. Onawav and vicinity is fast becoming a dairy section, embracing a lot of rich fertile tarritory. An
abundance of alfalfa is being grow:a and the farmers are constantly adding high grade and thoroughbred animals, The amount of butter fat producins cream shipped by the several stations can only be estimated by the load upon load of cream cans to be seen daily on their vay to the depot. Fquire

## Sawdust For Fuel.

Sawdust, a waste product of lumber mills, can be converted into a fuel with a heating value equivalent to that of three-fourths of its weight in bituminous coal and at a cost of $\$ 1.64$ a to:1, according to Dr. C. A. Basore of the Alabama Polytechnic Institute. The sawdust is partly carbonized and pressed into briquets. Dr. Basore thinks his discovery will have a commercial value and that the briquets he has devised may be used for fuel for industrial and domestic purposes. Waste of health is more than waste of wealth-and quite as common. Promptness is the politeness princes.
Honesty, unharnessed to effort, isn't enough.

MOVEMENTS OF MERCHANTS Perrinton-Gerald Rhynard has taken over the Ramsey Meat Market.
Detroit-The Motors Boot Shop, Inc., has filed a petition in bankruptcy.
Mulliken-The Red Front Grocery and Baking Co. will open a branch store here.
Battle Creek-The McSherry Drug Co., has changed its name to Bull: Pharmacy, Inc.
Adrian-Wm. J. Enders has opened the Broad Street Meat Market at 523 North Broad street.

Manistique-James Moon has opened a gift, lamp and electrical appliance store at 218 Oak street.
Springport-The West Chemical \& Paint Co. has changed its name to the Oxidermo Products, Inc.

Monroe-The Monroe State Savings Bank has increased its capital stock from $\$ 100,000$ to $\$ 200,000$.

Detroit-Ignatz Bazger has sold his grocery and meat market at 6603 Mil ler avenue to Dan Wyrobkiewicz

Detroit-Anna Selman, dealer in boots and shoes at 9414 Joseph Campau avenue, has filed a petition in bankruptey.
Ontonagon-Mr. Bayee has purchased an interest in the Peoples Meat Market of J. W. Heard. They will operate under the firm name of Bayee \& Heard.
Kalamazoo-Chas. M. Hill, in the bakery business at 110 East Paterson street, is remodeling his store buildin's and will add a modern grocery and meat department.
Detroit - Flash Drugs Inc., 536 Grand River avenue, has been incorporated with an authorized capital stock of $\$ 1,000$, all of which has been subseribed and $\$ 250$ paid in.
Lansing-The Maple Street Phai:macy, 528 West Maple street, has been incorporated with an authorized capital stock of $\$ 10,000, \$ 3,000$ of which has been subscribed and paid in in cash.
Detroit-The Curtis Lumber, Fuel \& Supply Co., 9132 Linwood avenue, has been incorporated with an authorized capital stock of $\$ 50,000, \$ 5,000$ of which has been subscribed and paid in in cash.

Montague-Mrs. J. S. Potter, who has been engaged in the dry goods business here many years, has sold her stock to L. W. Mills, of Lansing, who will continue the business at the same location.
Albion-The Albion Pastry Co., 110 North Superior street, has been incorporated with an authorized capital stock of $\$ 1,750$ common and $\$ 850$ prsferred, $\$ 850$ being subscribed and paid in in cash.
Portlánd-Sidney Osman has purchased and opened for business the Fowner cigar stand and restaurant which has been closed since voluntary bankruptcy proceedings were started several months ago.

Kalamazoo-The Field Electric $8 z$ Furniture Shop, 127 North Rose street, has been closed by its proprietor, L. C. Field and the fixtures and equipment removed to the Field store, South Westnedge avenue.

Augusta-L. A. Knight, of Battle Creek, who recently purchased the

Park Hotel, is modernizing it, redecorating and installing a steam heating plant. The hotel will be open for business about August 15.
Detroit-Pickwick Incorporated, 728 Penobscot Bldg., has been incorporated to deal in women's wearing apparel with an authorized capital stock of $\$ 25,000, \$ 5,000$ of which has been subscribed and paid in in cash.
Grant-Mrs. Isaac Campbell, proprietor with her husband of the M 37 restaurant here, died at Gerber Memorial hospital, July 28 . Mr. Campbell has sold the restaurant to Fred Krusen, who has taken possession.
Detroit-Conlcy's Sales Rooms, 4811 14th avenue, has merged its business into a stock company under the same style with an authorized capital stock of $\$ 5,000$, all of which has been subscribed and $\$ 1,000$ paid in in cash.
Detroit-The Specialties Distriburing Co., 11 West Jefferson avenue, has been incorporated to deal and distribute electrical supplies, with an authorized capital stock of 500 shares at $\$ 10$ a share, $\$ 5,000$ being subscribed and paid in in cash.

Detroit-The Stowe Clay Products Co., 9545 Grand River avenue, has been incorporated to deal in building material and supplies, with an authorized capital stock of 250 shares at $\$ 100$ a share, $\$ 5,000$ of which has been subscribed and paid in in cash.

Detroit-Northern Groceterias, Ine. 1910 Buhl Bldg., has been incorporated to deal in food stuffs, with an authorized capital stock of $\$ 500,000$ preferred and 95,000 shares no par value, of which amount $\$ 3,500$ has been subscribed and paid in in cash.
Flint-The Long Lumber Co., 3830 Corunna road, has been incorporated to deal in lumber and building supplie, at wholesale and retail, with an authorized capital stock of $\$ 20,000$ common and $\$ 40,000$ preferred, $\$ 23,700$ being subscribed and paid in.

Detroit-The Lightstone Electriz Co., 8837 Linwood avenue, has merged its business into a stock company under the same style, with an authorized capital stock of $\$ 20,000$, all of which has been subscribed, $\$ 2,000$ paid in in cash and $\$ 8,000$ in property.
Detroit-Edward M. Johnson, 1314 Gratiot avenue, dealer in pipe coverings and other insulations, has merged his business into a stock company under the style of the Edward M. Johnson Co., with an authorized capital stock of $\$ 30,000$, all of which has been subscribed and $\$ 16,020$ paid in in cast.

Comstock Park - Morris Brothers have sold their hardware stock to G. F. Neitzel, formerly of Detroit, who will remove to Grand Rapids and conduct the store. Mr. Neitzel has had previous experience in the hardware business, having conducted a hardware store at East Jordan for three or four years.

## Manufacturing Matters.

Kalamazoo-The Kalbfleisch C © :poration, manufacturer of chemicals, has changed its name to the Derega Corporation.
Detroit-The Superior Brush Manufacturing Co., 19619 Oakland avenue,
has increased its capital stock from $\$ 2,000$ to $\$ 5,000$.

Detroit-The Kolipse Interchangeable Counterbore Co., 7410 St. Aubin avenue, has changed its name to the Kolipse Counterbore Co.

Battle Creek-The Battle Creek Chocolate \& Wafer Co., 55-57 Kalamazoo street, has changed its name to the Dutch Wafer \& Chocolate Co.
Kalamazoo-The Upjohn Co., 301 East Lovell street, manufacturer of pharmaceuticals, has increased its capital stock from $\$ 3,500,000$ to $\$ 4,500$, 000.

Oxford-The F. \& R. Chemical Co., has been incorporated to manufacture cleaning preparations with an authorized capital stock of $\$ 25,000, \$ 9,500$ of which has been subscribed and paid in.

Detroit-The Velvet Creamery Co., 4804 St. Clair avenue, has been incorporated to manufacture and deal in dairy products, with an authorized capital stock of $\$ 50,000, \$ 15,000$ of which has been subscribed and paid in in cash.
Detroit-The Home Specialties Co., 11 West Jefferson avenue, has been incorporated to manufacture and deal in electrical supplies, with an authorized capital stock of 500 shares at $\$ 10$ a share, $\$ 5,000$ being subscribed and paid in in cash.
Detroit-The Acme Steel Treating Co., foot of Lieb street, has merged its business into a stock company under the same style with an authorized capital stock of 5,000 shares at $\$ 10$ a share, $\$ 20,010$ being subscribed and paid in in property.
Albion - Maywood Laboratories, Inc., has been incorporated to manufacture pharmaceutical preparations with an authorized capital stock of 5,000 shares at $\$ 10$ a share, $\$ 50,000$ being subscribed, $\$ 5,500$ paid in in cash and $\$ 25,000$ in property.

Grand Rapids-Silbar \& Co., manufacturer and dealer of wax paper, has merged its business into a stock company under the style of the HandyWacks Corporation, 634 Front avenue, N. W., with an authorized capital stock of $\$ 30,000$ preferred and 20,000 shares at $\$ 1$ a share, $\$ 15,000$ of which has been subscribed and paid in in property.
Nation-Wide Fight on Bare-Leg Fad.
Hosiery manufacturers, department stores and women's specialty shops throughout the country have estabfished a Hosiery Style Service as a promotional organization to combat the stockingless vogue among young women, which in the past two months has been making substantial inroads into their business.
Under the direction of Lord \& Thomas and Logan, New York, a test campaign was launched this week in newspapers of Kansas City and San Antonio. This campaign will quote prominent style specialists, writers and civic leaders on the "ugliness" of bare legs. The degree of success of the test campaign will determine whether or not it will be extended Nationally.
The Hosiery Style Service has asked newspapers throughout the country so
help them editorially in their efforts. It is suggested that the newspapers interview prominent people in their localities on this subject and comment upon it editorialfy.

The service of which Miss Alice Bolton, operating from the Lord $\$$ Thomas and Logan headquarters in New York City, is executive head, has written letters to social leaders, doctors, school teachers and others, requesting their aid.

## Recent Trade Changes in Indiana.

Bremen-Forrest Hannes has sold his grocery stock to Sam Kessler who has added a modern meat department. Columbus-Gary C. Davis will add some new equipment to his grocery and meat market at 530 Fifth street. Franklin-Some new improvements are being made to the grocery and meat market of G. M. Porter at 291 South Haugham street.
Indianapolis-H. A. Kesphol has moved his grocery stock and meat market to 1153 Shalby street.
Marion-E. V. Barney, who is in the grocery and meat business at 508 South Washington, is erecting a store building at a cost of $\$ 8,000$.
New Castle-Harry Williams has sold his grocery and meat market at Walnut and 21st streets to James Hopkins.

Petersburg-Carl Jones has purchased the meat market of P. S. McKinney.
Shoals-Dant \& Osborne are the proprietors of the grocery and meat market which was formerly owned by J. B. Savage.

## To Breed a Chick Having Fou: Drumsticks.

Reports from Kansas of the develo;ment of a new breed of wingles; chickens have inspired Jersey poultry raisers to attempt a cross-strain in which an extra pair of drumsticks will replace the discarded wings.
A breed which will be all white meat with no neck is also being sought by some iconoclasts, regardless of the di-e effect on church suppers and pot-pe dinners for fire companies, which, a: cording to their patrons, find wing; and necks their mainstays.
Some farmers have expressed the fear that their flocks will be ann. hila ${ }^{+}$. ed by automobiles when they have no wings to assist them in dodging ca-c, so one iconoclast is seeking to originate a breed of chickens which won't cross the road.

## Offer Candy Thrift Bank.

thrift bank which dispenses piece of milk chocolate every time a coin is deposited has just been place i on the matket. The banks are mati of metal in an assortment of colors and each contains ten pieces of chocolat: A penny, nickel or dime may be irserted in a slot at the top and th. candy is visible through a space on the side. Chocolate refills may be obtained. The manufacturers assert that the bank, by means of its candy attraction, teaches thrift to children i, an "appealing and far-reaching way."

Whatever you dislike in another person, be sure to correct in yourself.

Essential Features of the Grocery Staples.
Sugar-Last week we advised our readers to buy sugar. Cane granulated was then quoted at $53 / 4$. It has since advanced to 5.90 . The indications are that the New York refiners will advance this quotation to 6 c before the end of the week. If they do, the Grand Rapids price will be 6.40. Beet granulated is quoted to-day at 5.70 .

Tea-The past week in tea business, speaking of first hands trade, has been dull. Some business is doing every day, but there is not much snap to it. The leaders are still Indias, Ceylons and Formosas. Javas have not sold as well this week as for some time. Japan and China green teas have shown only a fair interest. Prices throughout the entire list remain unchanged for the week. The undertone, however, is rather strong.
Coffee-The market is in a dull and rather unsatisfactory condition from a seller's standpoint. Brazil has been making what effort it could to support the market for futares during the week, but in spite of everything it has done the undertone is still soft. Spot coffees in this country remain urchanged for the week. Demand is light and the undertone easy. In spite of the slight firmness about the middle of the week, it is still a buyer's market. Milds have not changed since the last report. The jobbing market on roasted coffee has shown no change for the week. Demand fair.

Beans and Peas-Owing to the season the demand for dried beans is very dull and the tone of the market is easy particularly on pea beans and California limas. Split peas are unchanged from a week ago.

Cheese-Offerings of cheese are only moderate and there seems to be no pressure to sell. Demand is fair and the whole situation is firm.

Canned Foods-The most important features of the canned foods market last week were the announcements of opening prices on 1929 California fruits and the offering of new pack red Alaska salmon, which was quoted at $\$ 1.65$ for No. 1 talls. Fruits were all high, as was expected, while the range on red salmon occasioned no surprise here.
Canned Fruits-Pineapple is very strong on all grades, especially sliced Hawaiian $21 / 2 \mathrm{~s}$ and demand is active. All kinds of canned pineapple are going to be valuable from now on through the 1929 pack. Premiums of 10 per cent. have already been reported on 1929 Hawaiian pineapple contracts, and indications are that there cannot possibly be any surplus this year.

Canned Fish-The situation on canned shrimp is not improved and sellers who are offering good quality are able to get fancy prices. Supplies both here and in packers' hands in the South are almost entirely cleaned up.

Canned Vegetables-The local market continued steady, with trading rather quiet. There have been no developments of great importance this week in the spot situation. Prices throughout holding firm at previous quotations. The only variations which
have taken place have been revised prices among certain sellers on some particular items, sharp general market advances being more or less prevented by the narrow scope of trading which is more the result of limited offerings of spots than a slow demand. Spot stocks have reached such a low level that distributors are beginning to ask "What are we going to eat?" as one wholesale grocer put it yesterday on an enquiry for goods from a broker here. The Southern market on future tomatoes shows greater strength and other sections of the country appear to expect a short pack. Southern packers quote $821 / 2 \mathrm{c}$ a dozen on 2 s and $\$ 1.221 / 2$ on 3 s , with some trading reported at those levels. Other prices are firm and unchanged. Peas are quiet on both spots and futures. The situation looks strong in regard to the new pack at present, as many of the producing districts all over the country have been having difficulty in geiting enough peas from their growers, and in some of the most important sections the harvest has been running light.
Dried Fruits-The market on dried fruits continues strong and a decided rising tendency is apparent throughout the list of major commodities, prunes and peaches being the centers of interest. Prunes have met fractional advances in several sizes and peaches are moving up throughout the list. California's prune crop forecasts show the smallest crop since the year 1922 and world production is expected to be the lowest since 1924. Market conditions are favorable all the way round, and growers in California are declining buyers' offers, feeling that they are below their ideas of values. Growers in the entire fruit line, in fact, are reluctant to sell this year and a high market is inevitable. The forecast of 1929 production for California. according to official sources, is only 128,000 tons, as compared with 220 ,300 tons in 1928, and the record short crop of 110,000 tons in the year 1922. Estimated world production of prunes is 182,000 tons, against 256,104 of lait year. Based on these figures, the market on prunes is going to be high and what carryover there is, and reports state that it is negligible, will be worth money to the holders. In the minor dried fruits there was not a great deal of activity last week in the local market but values were well maintained in spite of a slow demand.
Nuts-The spot nut market is inactive, no changes of any note having taken place, and the situation in general remaining unaltered. Prices have ruled fairly steady and few distressed lots have appeared to depress prices. Reports on many of the 1929 crops all over the world, in fact, have been so bullish recently that in some quarters a firmer market is evident, especiallv in regard to production of almonds and filberts in the Mediterranean countries. Almond production for the world will be small this year, the California crop being hurt by frosts and, in fact, cut down to one-third of eariy anticipations. That of Italy, on the other hand, is expected to be quite good, which would seem to offset the
shortages in this country and in France and some of the other important growing districts of Europe. The primary Brazil nut market made sharip advances last week on heavy buying by England, and stocks in Para and Manaos are now so small buyers are forced to pay much higher prices to get supplies.

Salt Fish-Shipments of new mackerel have been made from the New England coast during the current week and the quality is described as very good. There have also been arrivals here of summer mackerel from Norway, mostly $3 \mathrm{~s}, 4 \mathrm{~s}$ and 5 s , the qualit : of which is satisfactory. Coming on a bare market, sales of the above mentioned salt fish have been readily transacted at the reasonable prices now prevailing. Nothing is heard from Ireland, which has been having a poor season.
Sauerkraut-The sauerkraut market is dull, though canned goods have been selling fairly well recently. Bulk is stagnant in futures as well as in spots. Prices are unaltered.
Syrup and Molasses-Production of sugar syrup is still short, but is nevertheless sufficient for the quiet demand. Prices are unchanged and the market is about steady. Compound syrup also dull but prices are steadily maintained. Molasses is selling fairly well for the season, which doesn't mean very much of a business. Prices are unchanged in spite of the dullness.
Vinegar-This is a good consuming period for vinegar, and movement this week, as reported by the local trade, has been more than satisfactory. Prices on all varieties are steady and the same as last listed.

Review of the Produce Market.
Apples-\$2.25@2.50 per bu. for Duchess, Transparent and Red Astrachan.

Bananas-6 $1 / 2 @ 7 \mathrm{c}$ per 1 b .
Beets-40c per doz. bunches.
Blackberries- $\$ 3.50$ for 16 qt . crate.
Butter-The market advanced le per 1b. last week and another 1c to-day, due to the shortage of pasturage, incident to the long, dry spell. Jobbers hold prints at 45 c and 65 lb . tubs at 44c.

Butter Beans- $\$ 1.75$ per bu.
Cabbage- $\$ 1.40$ per bu.
Cantaloupes-California stock is held as follows:
Jumbos, 45 -\$4.25
Jumbos, 36 -------------------------------1. 4.00
Flats --------------------------1. 1.7
Carrots-40c per doz. bunches.
Cauliflower- $\$ 3$ per doz. for I11.
Celery-Home grown, $40 @ 60 \mathrm{c}$ pe: bunch.
Cherries- $\$ 3$ per box for Calif.; $\$ 3$ per 16 qt. crate for home grown sweet and $\$ 2.50$ for sour.
Cocoanuts-90c per doz. or $\$ 7$ per bag.

Cucumbers- $\$ 1.35$ per doz. for home grown.

Currants-\$2.25 per 16 qt. crate for either white or red.
Dried Beans-Michigan jobbers are quoting as follows:

Light Red Kidney 8.75

Dark Red Kidney 8.75

Eggs-Good fresh eggs of the finest
quality are in active demand as the supply is light. The market is firm at an advance of 2 c per doz. during the past week. Local jobbers pay 33c for strictly fresh, candled.
Egg Plant-10c apiece.
Garlic-23c per 1b.
Gooseberries- $\$ 2.50$ per 16 qt. crate.
Green Corn-45c per doz.
Green Onions-Shallots, 40 c per doz. Green Peas- $\$ 2.50$ per bu. for home grown.
Green Peppers-60c per doz.
Honey Ball Melons-\$4 per crate.
Honey Dew Melons- $\$ 2.50$ per crate. Lemons-Ruling prices this week are as follows:
360 Sunkist -------------.---.-\$12@14
300 Surkist -------------------12@14
360 Red Ball ------------------14
300 Red Ball -----------------12
Lettuce-In good demand on the following basis:
Imperial Valley, 4 s and 5 s , crate $\$ 7.59$
Garden grown, per bu. -------.--- 75 c Limes- $\$ 1.50$ per box.
Mushrooms- 65 c per 1 b .
Oranges-Fancy Sunkist California Valencias are now on the following: basis:
 7.75

176 7.75
7.59

216
288 -------------------------------------------------4. 4.00
4.----------------------------- 4.69

Onions-Iowa white fetch $\$ 2.25$ per 50 lb . sack and $\$ 2$ for yellow. Parsley- $\$ 1$ per doz. bunches. Peaches - Elbertas from Georgia command $\$ 2.25 @ 2.50$ per bu.
Pieplant- $\$ 1.25$ per bu.
Plums $-\$ 2.75$ per 4 basket crate for Calif.
Potatoes-\$6 for Virginia stock.
Poultry - Wilson \& Company pay as follows:
Heavy fowls
Light fowls
Heavy broilers

Ligh broilers
Radishes- 20 c per doz. bunches.
Raspberries-Red, $\$ 4$ per 16 qt. crate; black, $\$ 3$ ditto.
Spinach- $\$ 1.20$ per bu.
Tomatoes- $\$ 1.85$ per 10 lb . basket
home grown hot house.
Veal Calves - Wilson \& Company pay as follows:

Good ------------------------------18
Medium --------------------------15c

Whortleberries- $\$ 4.50$ per 16 q .

## Poor Fruit Year in Prospect.

Government statistics indicate a poor crop year for most varieties of fruit. Apples and pears indicate a reduction of one-sixth, as compared with last year.

Grapes, oranges and lemons indicate a reduction of one-quarter.

Peaches and grapes indicate a reduction of one-third.
California prunes indicate a reduction of more than two-thirds.

Apricots, figs and olives are the only fruits which are likely to be up to last year's figures.

HEAD OF NATIONAL GROCERS.

## E. S. Berthiaume, Leading Food

 Dealer of Superior.Eugene S. Berthiaume, the nineteenth President of the National Association of Retail Grocers, who now engages the attention of the retail grocers and the food industry of the Nation, was born in St. Paul, Minnesota, 50 years ago, on the spot where the Ryan Hotel now stands, at Fifth and Robert streets, to-day one of the busiest corners of the city.

Both his parents were Canadian French, the father having been: born in Canada and the mother in Minnesota. Gene was the first of their four children. It can be said that he came of a family of "strong" men, for both his father and his grandfather were blacksmiths. In this honored occupation of frontier life, they had their special art, which was plow making. All over the Northwest pioneer farmers put the Berthiaume plows into the heavy sod and found them good in design and workmanship. Grandfather Berthiaume particularly was said to have a secret for tempering the steel of his plow shares so that the heavy clay soil found so many places in Minnesota and the Dakotas would not stick to them. Whatever the secret was, it died with him.
In 1881 the family moved to Crookston, Minnesota, where Gene's father farmed for ten years. Then he noticed with alarm that his children had begun to grow up. Realizing the limited educational advantages of the undeveloped schools in the community, the head of the Berthiaume family decided that his children should have a better chance for education than was immediately available. In 1891 the family left the farm life and went to Superior, Wisconsin, where the father first worked at driving a bakery wagon to give his three boys and one daughter a chance to have an education. But just then the independence of these same children, Gene's particularly, began to assert itself. They needed a place in this world of work. So Dad looked around for a store location. It was when he had found one that Gene Berthiaume entered the grocery business.
It is worthy of more than passing comment that (dad) A. Berthiaume journeyed to Chicago in 1893, and was among those who founded and organized the National Association of Retail Grocers, of which his son is now the President.

Gene started in as a delivery boy, delivering groceries by hand, with a small wagon which he pulled himself. After two years a horse was purchased. To-day Gene Berthiaume is still in the business of delivering groceries, but instead of using a hand wagon or a one-horse rig, the firm of Berthiaume Brothers does it by boat and by truck, operating tugs on Lake Superior and trucks on the city streets.

The original Berthiaume store remained in its first location for eight years. Then competition became keen and the store was moved to the center of town, where a wide trade area was available. In this location the store
prospered for nine years until the site was purchased by five and ten cent store interests.
The business then was moved to a larger location, where the second floor was used as quarters for a bakery. In this place the business continued to grow for nine years more when it became necessary to move to a still larger space. The present Berthiaume store, located at 1026 and 1028 Tower avenue, has been in operation for eleven years. It is a big store, $50 \times 140$ feet, with a full basement. There are thirty-eight employes.
All the store's baking is done in its own bakery.
Five meat cutters are employed back of a thirty-five feet freezer display counter.

## Ammonia

## throughout.

There is a full sized vegetable ice box, which has proved a great economy and aid in the regetable department.
Show windows are changed once a week-the work being done on Monday and Tuesday evenings-and are kept lighted every night.

The volume of business is one-half million dollars per year. Last year the credit losses on this volume were $\$ 725$. The total of discounts for cash were $\$ 1,250$. From this comes Mr. Berthiaume's maxim, "Your cash discounts should more than offset your credit losses."
The store runs six deliveries per day, and all employes are instructed to suggest delivery of goods, no matter how small the purchase. Mr. Berthiaume believes in this policy for the reason, that he has found the convenience of of delivery increases the size of the order.
Vegetables and fruits are featured items in the Berthiaume store. Cafe business is sought and a large business is done in this field. Perhaps the most interesting feature of the Berthiaume business is the marine department. This part of the business is conducted by Fred Berthiaume. Orders are received by wireless from the busy stewards of the lake boats and delivered in the harbor by Berthiaume tugs. Rain or shine, storm or calm, Berthiaume tugs are on the job.
It is from a reputation for quality and service that Berthiaume Brothers prestige in Superior has grown. It is significant that last summer when President Coolidge came to spend his vacation on the Brule River all the groceries for the summer white house were purchased at the Berthiaume store.
Mr. Berthiaume believes in three things:
Cleanliness.
Scientific store arrangement.
Education for those in the business.
He puts cleanliness first of all. In his own words he says, "The man who keeps a dirty store is my worst con:petitor; because, as retail grocers, the public classes us together. To them there are only two kinds of grocery stores, individuals and chains.
The Berthiaume store is not a warehouse. It is a sales emporium and stock is arranged to sell. Selling is Mr.

Berthiaume's hobby. Next to his insistance on quality merchandise he is most interested in selling. Like other great merchants, he loves to get on the floor and wait on trade, alhough he does not do as much of this now as in former years. Standing near him while he was waiting on a lady, it was worth while to hear his interesting selling talk on various items of fruits and condiments. Mr. Berthiaume's knowledge of selling is not superficial.
No merchandise ever eaters the Berthiaume store without andergoing the most rigid inspection. If it is not up to grade, it does not enter and the people of Superior have come to know

The people want good food-qaulity ood. They want the best there is, handled with care and kept under the most sanitary conditions. They demand cleanliness, courtesy, service and consideration, and the public must be pleased. That's the Berthiaume policy of running a retail grocery store.
When you enter the Berthiaume store, you are struck with a congenial atmosphere. The merchandise display and the personnel inspire confidence at once. Even though you are a strangyou immediately feel at home.
Mr . Berthiaume believes in intelligently directing his employes. He be lieves in trained employes, each of whom has a definite responsibility in the store. He believes in business education, not only for clerks but for managers and proprietors as well.
Two years and some months ago, as President of the Superior Retail Grocers Association, he was the prime mover in organizing a class of Superior grocers for the National Association's training course. The course continued all winter, closed for the summer months, re-opened the next fall and was completed last spring with a banquet, to which many prominent men of the trade were invited. The thirtyfive members of the class completing the course had an averave attendance of over 85 per cent., which shows their interest in this study of grocery business principle.
Mr . Berthiaume has made his hobby Association work. His business is for business hours and Association work is for his spare time. The one helps the other. His trip to the National convention each year is his vacation. Association work the year around is his avocation.
It is this trail which guides him so to run his own business that his competitors speak well of him.
Eugene Berthiaume has been the President of the Superior Retail Grocers Association for fourteen years. The Association employs a full time secretary, F. A. Eckman, who is capable and efficient in retaining the interest and the confidence of his members.

For two years, 1924 and 1925, Mr. Berthiaume served as President of the Wisconsin Retail Merchants Association and since 1904 has been attending the National conventions. San Francisco was his first National convention and in 1923 he was elected a National director at the convention in St. Paul.

He is therefore well schooled in Association work.
Strong and in good health, he has besides his material possessions a family, which although it is not so large as his famous predecessor's, is full size. There are three children. Two are girls, seven and eighteen years of age who write their names as Janette and Gloria. One son, Norbert, is the oldest child. He is twenty-one and is attending St. Thomas' College in St. Paul. Mr. Berthiaume is interested in her husband's hobbies and in his business as well, but her chief pleasure is in her home and children.

Mrs. Berthiaume is interested in her other chapter in the "Book of Opportunities" which American life offers and should be an inspiring example to those who are in doubt as to the possibilities in this business. Beginning with little, he is at the top rank of his business, with a fine store, a splendid patronage and a loving family. Re spected by his fellow merchants, he has been honored by them with the highest place among retail grocers in this country.
From the Land of the Setting Sun. Los Angeles, July 27-The Depart ment of Labor is adding its warning to other watchful interests who would check any movement of job seeker toward the proposed site of the ColoIt River dam. It may be several ado River dam. It may be severa years before any great number of men can be used on that job and the work will be a back-breaking task under elemental conditions with which few Northerners are qualified to cope There are desert temperatures up io 135 in the sun to be reckoned with and the job is no white-collar picnic. Mexi can labor is the only type which can be depended upon to do this work an: the Department of Labor will do well to make a careful survey of the field before putting up any bars. Sugar beet raisers in Michigan and severa other states know this to be true. If other states knong on anything else they are depending on anvthing else to build Boulder Dam they will run oul of many shattered hopes before they complete the job.
Any restriction of Mexican labor by Congressional action would work par ticular hardship on California. Without this class of help it would be absolute y impossible to harvest the crops of the Imperial Valley. Many other farm districts are almost equally dependable upon peon labor. There is a great howl from labor unions that they are taking work from the American workingman; but the American working man isn't much in evidence when the man mometer is 120 and melons ripenther at the rate of hundreds ripenhads every day loads every day. To the very last degree the Mexican immigration is selfregulating. The fruit gypsies come when the picking is ready to begin. They either go back directly afterward or are drafted for similar work elsewhere, but they never displace American labor. This class of labor has the dual virtue of being flexible and reliable. They keep moving, but they always turn up when they are wanted.

Col. Lindberg finds the motion picture noise men as objectionable as the newspaper reporters. They not only try to steal his picture. but the words out of his mouth with microphones hidden under their shirt bosoms. Its a hard life, but the colonel would find life much easier if he didn't take it so seriously. After all what do interviews matter-one way or the other? Or sound pictures or reporters or cigarette advertisements or youthful prodigies with giant intellects, or blond
cannibal queens or movie stars or Congressmen? Nothing matters except hot weather and keeping your celluloid collar where it will not come in contact with the sun's rays.

The trend of the times was indicated bv a statement made by a high Elk official at their convention held here a week or two ago. "There are more armed men in America to-day than there were during the civil war," is what he is accredited with saving. If this were true it would sure be a sigt of retrogression. The constitution, of course, gives every citizen the right to bear arms, but it is usually con ceded these davs that arms are unnecessary and that most people are safer without them. I think the most of us would like to see a world without arms. Let us hope future generations will enjoy such a condition. We plant wame in same preserves to overcome the wanton destruction of game in the the wanton destruction of game of inpast, but when wan struments of destrione. In the days tonly destrovs such game. In the days of pioneering nearly every man car ried a gun, but it was for protection against wild animals and savages. But these have passed out of the picture Now, no thoughtful individual ever thinks it necessary, and very few do so for legitimate purposes. Gun play used to be a normal state of affairs now it draws a headline in the news paper because of its rarity. There ar till too many guns in America-and I am speaking for America only-and 1 am speaking for Amerly in improper what that ther hands. It is the future The man will be fewer in the future. The man ufacture of firearms should be regu lated by law, just as that of malt yrup and a few other ingredient which cannot possibly be used for legitimate purposes.

Chairman Wickersham's activities the law-enforcement commission, are liable to get him into trouble. It re,'t always safe to give out opinions isn't always safe to given and the without due consideration, and the sometimes they are like the old-time muzzle loading shot-gun-danke His without lock, stock or barrel. His opinions, kept under his hat, might be valuable as time progresses, but the garrulousness of a Coolidge would be the hit of the present age.

Brazil has $\$ 250,000,000$ worth coffee until they forced the ordinary know what to do with. and a new crop in sight. I, for one, am not in the least sorry for those hottentots down there. They forced up the price of coffee until the forced the ordinary sers to substitute sawdust, old auto ires and peanut shells, thereby establishing an esthetic taste which is away ishing an esthetic tasfe whifications, and above regular coffee qualifications, and are now forced to take some of their own medicine.

Now there is a new national organization which is using for its slogan: "This is your country-beautify it!"

Why not this one, instead: "This is your country-leave it alone!'
I hope I am optimistic, but I sincerely doubt whether the average man is capable of "beautifying" the country. Some of them have had a whack at the job, but the resulting hot-dog stands, billboards and filling stations fail, to my notion, to fill the bill, or at least my notion, to fill the bill, or at least to satisfy my crude notions as to what is beautin to the what I think of the of speech to tell what I think of the human marvel, who, hands on hips, gazing on mountain peaks, talks about "beautifying" them. It is to laugh. Leave the country alone. God made it. Man made the cities. If we are going to beautify anything, let us exercise our activities on the man-made city, but leave the country to Nature which means we will have fewer cigarette signs. And just now they have
unearthed another type of crookedness in California. When I heard that a malefactor had been apprehended in the act of stealing air out of automobile tires, I thought the limit had been reached, at least for ingenuity, but the other dav I wandered into an "appraisers' warehouse," in East Los Angeles, and found immense stocks of imported goods be ng disposed of for a song, and discovered that a very large importing firm had taken advantage of a very large line of foreign credit by ordering in immense stocks of goods, only to refuse them, and have them thrown back into customs storage and sold at auction wherein storag knowing the contents of these they, knowing the concers of these parcels, bought them for song and placed them on their shelves along side of current purchases. It remind ed me of a story which thev used to tell of P. T. Barnum, the famous showman. When he was taking his circus into Canada he found he must pay a duty on his printed matter from this country, which made it cost him a small fortune. So the next time Barnum planned to go to Canada he shipped in his printed matter a year in advance. Under the law, anything which has lain unclaimed for one year must be sold, so a year later an agent of his bought in the printed matter as waste paper at a fraction of a cent a waste paper at a fraction of a cent a pound. That is fast what these rel mation I find it has, been a regula gation 1 find it has been a regula practice for years and the poor boobs in Europe have regularly been led into the abbattoir and haven't had sense enough to know they are being hooked

The police commission of Los Angeles have definitely decided that hereafter their minions shall obey the law and they have issued a radical or der to the effect that any officer who makes an entrance into a private home without a search warrant shall "walk the plank." This was brought about through the disastrous termination of suit for damages against the city wherein complainant was awarded erdict because the officers had over looked this formality. And, strange as it may seem, the head of the ant saloon league has acquiesced in thi determination to hence forth keep out of trouble. The constitution of Caliornia is almost a replica of the N fional document and the right to hold uviolate the sanctity of the home, going to be strictly adhered to in the future. Hence the adhered to in the may even utilize the blossom dandelion to prepare his spong to andehon to prepare his spring tome and will not be subject to the inter "bull" of some booze-fighting polic bull who might otherwise come in and, by inference, threaten him with consignment to the "wicked place," or extract sustenance from his wallet. Frank S. Verbeck.
Fruit Uses More Ice in Refrigerator Than Meat.
Which would require the larger piece of ice to keep it cool, a 10 pound roast of beef or 10 pounds of ripe peaches? Most people would think this a silly question and would answer that the meat demands better refrigeration. That, however, is not pre cisely the question. Once the meat is thoroughly cooled the only task for the ice in the refrigerator is to absorb the heat that may leak in from the warmer outside air. If the temperature is low enough to prevent decay or mold formation, the meat, not being alive, creates no heat within the refrigerator.

The peaches, as a rule, present a different case. The peaches, howeve: are living. Physical and chemical changes are in progress. The fruit is respiring. It is taking up oxygen and
is liberating carbon dioxide and water formed by oxidation of its sugars. This chemical process is accompanied by a production of heat, and the heat would melt some ice in the refrigerator which would not be melted if the meat roast were substituted and kept at the same temperature as the peaches.

Frank Clay Witnessed the Ohio Boat Race.
Kalamazoo July 30 - In your issue of July 24 on page eight you mentioned the boat race on the Ohio River between the Tom Greene and Betsy Ann. For vour information the writer was in tha pleasure boat just behind the two racers from which the Crosley Radio Corporation broadcasted the information setting forth the relative position of the boats, etc. It was certainly a great sporting event and betranged from one to one thousand dollars. Thinking you did not see the Cincinnati Post, I am sending you a copy of the extra. I am also sending the torn page from the Tradesman to Tom Greene at Pittsburgh.

A few weeks ago I visited several of my customers in Bangor, Michigan, among them Church Bros. The conversation came to the point where I could mention the many good deeds you have done for the merchants of your Realm of Rascality. I wouid suggest that you send them an occasional cony of your paper, believin; they would subscribe, as they are live

GEO.B. READEP
Lake, Ocean, Salt and
Smoked Fish
1046-1048 Ottawa Ave., N., Tel. 93569 GRAND RAPIDS, MICH

## The Industrial Company

Associated with The Industrial Bank Grand Rapids, Michigan

Resources over
$\$ 5,600,000$.


THROUGH an Insurance Trust Agreement you can, in effect, insure your Insurance. You can provide for the distribution of your Insurance money, so that the protection you now plan will certainly be provided. One of the officers in our Trust Department will gladly explain the simple, practical details.

The MICHIGAN TRUST Co. GRAND RAPIDS

BUSINESS ABOVE A YEAR AGO.
Although here and there evidence of the normal seasonal let-down appears, business as a whole continues to hold unusually high and even pace which has characterized the spring and eariy summer months. For the most part, activity is reported slightly above the levels of a year ago and in certain industries, notably the iron and steel industry, a remarkable output is being maintained.

Building has been the only sour note in the general chorus of prosperity all year, having been seriously hampered by high money rates. While other lines of industry have been able to forge ahead in the face of unusually severe charges for credit, building has suffered from its inability to compete with the stock market for credit accommodation.
Many observers have stressed this aspect of the business picture and have felt that the failure of building activity to pick up was a serious danger siga. While recent weeks have seen sporadic reports from various districts of some increase in building, the past week is the first to bring prominent mention of advancing structural activity.
In the iron and steel trades, mills continue to operate close to capacity. The report of the Bethlehem Steel Corporation, released during the past week, showing unusually high earnings and announcing an increase in the annual dividend rate, offers sufficient commentary on the prosperous state of this branch of industry.
Agriculture continues to progress. Further reports of damage to the wheat crop in the Northwest and Canada caused a recovery in wheat prices from the sell-off late last week and while the improvement in prices does not mean an immediate gain for the farmer, it is likely that the latter will receive unusually good returns for his harvest.
Developments in the money market have been disappointing. In place of the anticipated ease, there has been increasing firmness. Call money rose to 10 per cent last week, while time money firmed discouragingly, moving up to $8^{1 / 4}$ to $8^{1 / 2}$ per cent. for all maturities, compared with a recent charge of $7^{1 / 3}$ per cent.
Recent predictions of an early slump in money charges are now being revised and it is realized that the future of credit depends entirely upon the action of the Federal Reserve during the next few weeks.

## CHAIN STORE INIQUITY.

So far have times and conditions changed that the old warning of "Caveat emptor!" or "Let the buyer beware" is now in process of being converted into "Let the seller beware!" Once again the chain store and the large buying combination is responsible.

The particular case in point is the issue which has been drawn between the cloak manufacturers and the large distributing organizations. How it entered the strike just recently concluded in the garment market is now made as plain as day. The labor union con-
tended that the pressure exerted on prices by the chains and buying groups was undermining employment standards since it forced manufacturers and contractors to pay their workers less in order to enable the retail systems to undersell the legitimate dealer.
Now, from an exchange of correspondence between a cloak official and the head of a department store chain, it is disclosed that the alleged price pressure took the form of a demand for an extra discount. The manufacturing branches and retailers agreed some twelve years ago on discount terms and this was brought to the attention of the retail interests. The answer of the chain head-who, by the way, was the executive manager of the retailers' organization when the discount agreement was negotiated-was that "our buyers must always get the most favorable prices and terms possible.' This reply appears to ignore any responsibility in keeping the discount pact.
What the controversy emphasizes is the sharp and natural difference of opinion on the terms that should govern quantity buying. The volume buyer rightly believes he is entitled to a lower price, due to the savings in overhead, material and labor costs which the manufacturer is able to effect, and the manufacturer is quite willing to accept a large order on that basis. But when the price offered by the buyer goes below the proper level, then there is complaint and rightly so.

## A BRITISH INVASION.

The United States in general and Pennsylvania in particular are faced with the imminent prospect of invasion, for it is announced that a plant is to be established at Butler, Pa., for the manufacture on a large scale of one of the most popular of British "baby" automobiles. It is said that the American price of the car will be under $\$ 500$, and it is claimed for it, on account of its small size-the "Baby" Austin has a seven-horse-power engine and weighs about 950 potnds-that it is remarkably economical in operation.
Whether or not this diminutive automobile will be equally successful in this country, or whether it will prove to be a serious competitor in the already contested small-car market, is at least problematical. For the little car owes its popularity in Great Britain chiefly to the system of taxation which: prevails there-the taxation of automobiles on a horse-power basis, at the rate of $\$ 5$ per unit of horse-power. The same conditions do not apply here, and so it may be found that the American motorist will continue to prefer size and power to economy of upkeep.
But quite apart from the success of the venture, this British invasion is interesting as an indication that British producers are beginning to follow the lead of Henry ford and other American automobile manufacturers by experting their factories to foreign markets instead of their products. The same tendency is already showing itself in other industries, and probably it is an entirely healthy one. For it means that business competition, so prolific a
source of international friction, will express itself increasingly by iadustrial rather than by national divisions. and that the nations of the earth will beconie in increasing degree partorie in :ack. other's prosperity.

## STATISTICS NOT USED.

To the average business man, the value of statistics of one kind or another is recognized, but only to a very vague degree. The proof of this is seen in the constant expansion of our statistical data on business accompanied, as it is, by the almost universal complaint that little or no heed is paid to what the figures show.
The trouble seems to be that the significance of these reports has not been made plain to the medium and smaller concerns. They will, perhaps, admit that large enterprises require such data for the guidance of their operations, but they do not see what influence the figures can have on their own interests.
And yet the statisticians of industry can readily show how the material they gather may mean all the difference between profit and loss in almost any case submitted. For instance, the manufacturer who over-produces and must sell his surplus at a loss has only himself to blame if he operated contrary to what the figures in his industry pointed as the better course. Similarly, the producer who is slow to see a better business ahead, such as the figures might indicate, loses profits othewise his.
Since the chief problem in industry is overproduction, which causes keen competition and narrow profits, would be decidedly worth while if the trade associations of the country were to devote a series of meetings at this appropriate time, when plans for an enlarged Federal census next year are being prepared, to make vast statistical information now available of more practical significance to members so that at least a portion of it may be more effectively utilized.

## DRY GOODS CONDITIONS.

While the run of reports on retail trade continue to be of a satisfactory sort, some let-down from the previous volume of sales is mentioned. Beyond the usual seasonal explanation of this, the theory is held that consumer purchasing in the earlier weeks of the month pretty well satisfied hot weather requirements, thereby creating the present lull. Other contributing causes would be the number of vacationists both in this country and abroad, the latter representing not only an increased number of persons but a group whose buying power is impressive.

Despite the certain degree of trade slackening which has come, all indications are that the month now about closed will show a good increase over the same period last year. The early sales level ran very high and should bolster up the nominal results now reported. Of particular satisfaction to trade executives is the clean condition of stocks as a general thing. Operations are not handicapped by the necessity of having to shape purchases to move surplus goods.

The wholesale merchandise market is more active this week, but the number of buyers in the Eastern markets still lag under a year ago, which substantiates the notion that stores intend to operate even closer to their selling seasons. This notion is based on a certain hesitation evident in their buying, particularly on volume goods. No doubt the style changes launched for the fall are responsible in a measure for this, although all factors are agreed that the new designs enhance the season's prospects of larger business.

## MORE HELIUM.

Old Mother Earth answers with surprising faithfulness and patience the needs of the race of men who live by her bounty. Helium, for example, was once so scarce that its very existence seemed an ironic jest and all its possible uses no more than idle dreams. But airships need the stuff, and the need drives men to dig and delve for it, and in the course of time the earth yields it generously.
New fields of helium are now report ed in Colorado richer and larger than any yet discovered. The yield from the natural gas which contains the rare element is twice as heavy as any yet found.
This year's discoveries in helium do much to settle the future of lighter-than-air craft. Undoubtedly they will all be helium-filled, and there will be more of them than could have been foreseen a few years ago. The demand did not create the supply, but it inspired the diligent search which unearthed it and proved that helium is not the rarity that was once supposed.

## A. \& P. GREEDY SELFISHNESS.

State Secretary Hanson, in his message to the grocery trade this week, lightly touches on the annual picnics of the A. \& P., which are invariably neld on the Sabbath.
Employes of this grasping organization are seldom permitted to participate in the annual picnics of independent grocers. Instead, they are compelled to keep open their stores in hopes they may catch a little business from housekeepers who have failed to provide for pienic day from regular sources the day before the event.

Independent grocers extend an inv:tation to their customers and the public generally to join with them in celebrating the annual festivity. Who ever heard of any one but an A. \& P. employe taking part in an A. \& P. picnic?
Independent grocers always hold their pienics on week days. A. \& P. employes are permitted to hold their picnics only on Sunday.

The difference between the two systems of merchandising is nowhere more strikingly set forth than in the holding of their annual pienics.

## Detroit-The Detroit Milk Bottle

 Crate Co., 1245 Beaufait street, has been incorporated to manufacture milk bottle and other crates, with an authorized capital stock of $\$ 10,000, \$ 5$,000 of which has been subscribed and paid in, $\$ 1,000$ in cash and $\$ 4,000$ in property.
## OUT AROUND.

## Things Seen and Heard on a Week End Trip.

Assuming that no merchant would be in a mood to be interviewed wit'. the temperature at 92 last Saturday, we headed for the coolest place we knew and hugged the lake shore, boti? going and returning, as far as Whitehall. The scenic highway is again open to traffic and was the cooles: stretch we found on the trip. If there is any merchant in Michigan who bes not covered this wonderful highway, i hope he does so 1 .ricre the close of the present summer season. It ca: te reached from U. S. 31. Climb the: hill at North Muskegon and turn to the left instead of proceeding North on U. S. 31. Drive slowly through the village of North Muskegon, which is about five miles long and one-half mile wide, so as to enjoy the beautiful homes and grounds overlooking Muskegon Lake on the left. At the end of the pavement, turn left onto the scenic drive and proceed to Michilinda. Then turn to the left and make an inspection of Sylvan Beach resort. Then proceed to Whitehall, cross the bridge to Montague and take the scenic drive on the North side of White Lake to the channel. Return to Montague over the same route. It will be found full of beauty spots both ways.

We had as our guests for the week and Hon. L. Burget Des Voignes (and family) of Cassopolis, who rounded out an unusual career of forty-two years in public service. After graduating from the law department of the Michigan University he engaged in the law practice at Cassopolis. He served the people of Cass county four years as prosecuting attorney and ten years as judge of probate. He was then elected circuit judge of his judicial district, covering the counties of Cass, Van Buren and Berrien, which he served twenty-eight years. On his retirement from the bench a few years ago, he took the Presidency of the Dowagiac National Bank, the duties of which he finds very much to his liking.
Judge Des Voignes is a descendant from the French who settled in the French canton in Switzerland. His grandfather was a tailor by occupation and owned eight acres of land, which was an unusually large amount of land for one man to possess in those days in that canton. Satisfying himself that America was the land of opportunity he came to this country with his family, locating in Wooster, Ohio. His three sons engaged in the mercantile business, in which occupation they prospered greatly. Althougi they rapidly acquired the customs of their new country, they, maintained some of the practices of the land from which they came. One of the latter was to drop all gold coins taken in over the counter in a box under the counter, unknown to anyone except the three brothers who constituted the entire store force. In the meantime the civil war came on and the gold coin had a market value about three times as
much as the paper money which the Government had created to enable it to prosecute the war. Judge Des Voignes' father was the younger of the three brothers and an ardent abolitionist. Because of his position on the slavery question his buildings began to disappear through the activity of incendieries. Judge Des Voignes' mother was so greatly alarmed over the situation that she prevailed upon her husband to sell his interest in the mercantile business and remove to Mendon, Michigan, where they were exempt from the clandestine attacks which had attended them in Ohio. One-third of the contents of the gold coin box enabled him to purchase a farm on the edge of Mendon, which he continued to manage as long as he lived.

In discussing his long career on the bench and commenting on the comparatively few times his decisions were reversed by the Supreme Court, I asked the Judge how it happened. He replied: "I discovered early in my career as a judge that when I permit-


Hon. L. Burget Des Voignes.

ted the attorneys to tangle me up by citations from the decisions of other courts, I usually got the worst of it, but when I used just ordinary horse sense and made my decisions according to what I thought was just and right, the Supreme Court sided with me. Citations from other and higker courts can be presented to sustain almost any kind of a rascally act, but the trial judge who relies on his own judgment and knowledge of human nature and follows his own intuitions usually finds he is right ninety-nine times out of a hundred. To this interpretation of the law I attribute my success on the bench and the infrequency with which I was reversed by the Supreme Court."

It is a matter of common knowledge that Cass county has one township composed exclusively of colored people. They settled there before the war and their descendants occupy the same lands their fathers and grandfathers originally purchased. In many cases the original owners of the land were accompanied by their masters, who
saw the handwriting on the wall and purchased and paid for the land, presenting the deeds to their former chattels, along with their emancipation papers. Meeting the late Booker Washington one day in the South, the latter expressed a desire to the Judge to spend a day among his fraters in Cass county. The Judge arranged the programme and Mr. Washington spoke to the colored people at every church and school house in the township. While resting at the home of the Judge in the evening, Mr. Washington remarked: "I never was so tired in my life as I am to-night, but I have spent the most enjoyable day of my life."

Judge Des Voignes stated that a few days ago he needed some first-hand knowledge on a mercantile topic. He called on his grocer, Mr. Pipher, wio said: "I don't know off hand how to answer your question, but here's the merchant's bible - the Michigan Tradesman. You will find an answer to your enquiry in that paper."

Judging by some recent experiences with the Supreme Court I am inclined to the opinion that that tribunal has long since ceased to be a vehicle for the establishment, dissemination and perpetuation of human justice. By its blind adherence to precedent and its anxiety to discover and magnify technicalities which have no material bearing on the cases at issue, it has defrauded many a litigant of the fruits of victory obtained in the lower courts and turned loose hundreds of rascals whose proper place is behind the bars. The trial judge, in the nature of things, comes into closer tonch with the stuation in each case which comes before him than the Supreme Court possibly can. Long experience on the bench enables him to absorb the atmosphere in each case and readily detect the true from the false. He knows when a witness goes on the stand with perjury on his lips. He knows when a witness is telling a distorted story. He knows when a witness is following the instructions of his attorney and shaping his testimony to conform to the drilling he has been given by his legal adviser in advance of the trial. He knows when the testimony is a deliberate frame-up, concocted by an unscrupulous attorney to gain his ends by the dishonest methods so much employed by the legal fraternity at the present time. He knows the tricks and clever subterfuges of every attorney who practices in his court and fully realizes how little dependence can be placed on the plausible subterfuges of some legal gentlemen. All these things are as plain as day to the trial judge and, if he is a courageous man, he hands out his rulings and hands down his opinions in accordance with his knowledge of the situation, scorning the technical features which are introduced into the case to befog the judge and furnish the Supreme Court material on which to speculate and "guess."

The Supreme Court, on the other hand, is not in possession of any of this information. All it has to go by -
all the information it can possibly possess of any case submitted to it-is the printed page of the record and the specious pleas of the attorneys as set forth in their briefs. It views the situation and reviews the trials of cases submitted to it from the standpoint of the housewife who is looking for flyspecks. It digs up the holdings of other courts, dragging in decisions which may have no direct bearing on the particular case at issue, because the Supreme Court has no way of ascertaining the relative circumstances in each case. The result is, in too many cases, that the final opinion reached by the wise men of the higher tribunal is so utterly at variance with the facts and the testimony as to make the finding ridiculous. I do not know how we are ever going to remedy this travesty on justice, but it should be remedied, because it is gradually bringing about a contempt for our highest tribunal which is highly deplorable and will some time lead to summary action which may be drastic beyond measure.

## How Long Does Retail Grocer Stay in

 Business?The life expectancy of retail grocers, or the length of time the average retail grocer may expect to remain in business, in Buffalo, N. Y., is much lower than that of retail druggists, according to a statistical survey issued by the Bureau of Business and Social Research of the University of Buffalo. The life expectancy figures for the independent grocery stores are based on stores which started in 1919, or later, and either withdrew from the field duting or before 1926, or still remained in business after that year.

The report shows the percentages of such stores, that is, those which during this nine-year period had oppo:tunities of surviving for periods of from one to nine years and which succeeded in remaining in business for one year, two years, three years and so on. The percentage for any particular length of life, it is explained, is based not upon the total number of stores involved for the entire period but only upon those which by virtue of the year in which they actually entered business really had a chance to survive for the number of years specified.

The percentages of independent grocery stores in Buffalo remaining in business year by year, the first year representing 100 per cent., are as follows: second year, 39 ; third year, 23 ; fourth year, 19; fifth year, 17; sixth year, 12 ; seventh year, 10 ; eighth year: 8 , and ninth year, 6 per cent.

Success is but another name for service. As we serve so do we succeed. This same thought has been stated in many different ways. But every man must discover the old, old truth for himself. That is one thing that makes the progress of civilization so slow. We cannot hand down our full experience. Each generation may profit by what has been done before, but we must all discover the big things in life for ourselves.

CREDIT IS CONFIDENCE.
Part It Plays in Our Individual Success.
The granting of credit dates back to the earliest of business transactions, which is proof in itself that credit is one of the most vital component parts of business to-day, and it behooves every jobber, wholesalet and retailer to understand how the manufacturer checks credit, and that it is to his advantage to build his own credit standing in the trade and to protect it most zealously.
One of the greatest problems every manufacturer has is the unfair deduction of discounts, but credit managers to-day are making excellent progress for eliminating this evil, and are even going so far as to refuse credit to a concern who consistently takes discount after the ten day period has expired. That is as it should be, for no granter of credit should be expected to finance another's business, nor contribute unfairly to that business, for every jobber and retailer can make a fair profit on the products he handles.

Every manufacturer has a highly specialized credit department where files are maintained which contain a minute description of the history of every risk carried on the books, and this information is exchanged between credit managers throughout the trade.
Credit groups and clubs are organized in the large cities, comprised of credit managers of large manufacturers, the members of which meet at least once a month and discuss accounts from a credit and paying standpoint, and at these group meetings friendly associations grow, making it possible for credit men to call each other on the telephone and secure complete detailed information as to any specific credit risk in any part of the country.
Information as to the paying record in every market on any concern is known to the manufacturers through co-operation, and while it used to be easy for a concern to hide the fact that it was slow pay in certain markets, that is now a thing of the past.
Let us go into a highly organized credit department and see the way millions of dollars in annual business is looked after.

The salesman takes an order and sends it to his house, and it reaches the desk of his credit manager. It is checked against the ledger records of previous years to ascertain whether or not any experience has been had with the account. Commercial ratings are then looked up, and if such ratings are highly satisfactory the order is usually shipped, but if the credit man is in doubt, the order is held and certain agency reports are requested. In the meantime, several houses may be solicited by telephone for information on the account, and if such advance information is satisfactory the order is immediately shipped, but if there are any unsatisfactory features in the information thus obtained, that order is held until a complete check-up is made. The reports come from many sources. We have mentioned the commercial
agencies and friendly concerns, which might include competitors, and further information may be drawn through various banks, attorneys and other specialized reporters, some of whom are right on the ground and who may be personally acquainted with the firm or individual seeking credit. All this information is put in a credit file and held in the credit department for future reference, and for gradual revision.

Let us assume the order is shipped and the account becomes due on the books. A corps of experts in chargs of collections will take up the item and begin collection correspondence in order to secure payment. If the account has been a troublesome one to collect, there are two permanent records made -one on the ledger sheet and the other in the credit file, so that when the next order is received the credit man knows immediately that the account was troublesome, and gives the matter more attention, for he is not prone to accept a risk in which he has no confidence.
By the time the first transaction is completed, that is, payment made (we are speaking of a new account), the credit man's file will date back to when the business was organized; who is in charge of the business; what their past record has been; what their character is; what their business tactics are; whether or not there have been fires and the circumstances surrounding each fire; failures in business, if any; unfair deductions throughout the trade; paying record right up to a recent date; volume of business, et cetera-and by analyzing figures he can tell the number of times the inventory is turned over; he can tell what the collection policy is by the number of times the accounts receivable are turned over, together with any other pertinent facts concerning a credit risk.
Credit, as has been mentioned, is based upon one important element, and that is the financial standing of the firm or individual requesting credit, and very often those seeking credit are very reticent regarding their affairs, which has more of a tendency to cast a shadow than it has to clarify the situation, so that the credit granter cannot immediately approve such requests for credit. No firm or individual purchasing on credit should hesitate to give a financial statemen:, which always should be an honest reflection of his affairs, for it enables the credit granter not only to make a decision as to a line of credit, but very often a credit man can extend advice that will be of great help to a purchaser, for it is the credit man's duty and desire to assist in any way he can an organization using his products, for it is through that manner of co-operation that he does his part in keeping the channels of distribution for his product open.

Too often we lose sight of the importance of credit and the part it plays in our individual success and we say again: build your credit carefully on a firm foundation and protect it.
L. W. Smith.

## TO CUT GROCERY COSTS.

## World-Wide Survey Undertaken By Manufacturers.

A need for reduction in the costs of distribution in the grocery industry is responsible for the inauguration of on investigation, world-wide in scope, being undertaken by the Associated Grocery Manufacturers of America. This group of manufacturers of groceries was recently re-organized and its name changed from the American Grocery Manufacturers' Association to its present title.
The Associated Grocery Manufacturers of America, comprising 230 leading manufacturers of grocery products in this country have embarked upon a world-wide investigation looking toward the reduction of distribution costs in their industry.
With the statements of Mr. Hoover and Mr. Lamont and other authorities pointing so clearly to the necessity for eliminating wastes in the present system of distribution, our industry is approaching this matter with the resolve to do its share in the solution of the problem and the necessary machinery with which to carry on the work is now being set up in its new headquarters in New York City.
While the grocery industry has kept pace with American business in general by the adoption of the most economical process of manufacturing, there is good reason to believe that the same degree of efficiency has not yet been achieved by the industry in the field of distribution. In fact, we believe that there is considerable waste in the various divisions of this branch and that a great deal of lost motion could be eliminated and substantial savings effected which could be eventually passed along to the consumer.
This investigation will not be confined to the problems of distribution in this country alone, as we are of the opinion that a study of foreign markets and of the many distribution processes now in operation between the factory door in this country and the consumer abroad will reveal facts upon which an improved and more economical system can be developed. At present our exports of manufactured foods alone total more than $\$ 500,000,000$ a year, exclusive of the enormous exports of household products in the grocery field. There appears to be a desire among the people of all countries abroad to attain for themselves a standard of living approaching the American standard as closely as possible, and this situation presents a great opportunity for American products, especially if we can reduce their cost to the foreign consumer.
A lower price naturally creates a larger volume of sales through the broadened market which comes with each price reduction. If, as many experts claim, the excessive costs of distribution are the cause of high prices in foreign markets, it follows that a reduction in these costs would result in lower prices to the consumer and, following that, more consumers of American products.
All factors entering into grocery dis-
tribution - packaging, bulk packing, selling-are being considered in this investigation.

The matter of packaging, for example, can be the deciding factor between profit and loss per sale by the retailer, and that point in itself indicates the importance of this subject. Facts already developed by authoritative surveys show that a grocer frequently sells a single unit at little or no profit when he might sell three and make a good profit because the cost of handling is thereby reduced one-third. It is believed that, in many cases, three units could be packaged together to general advantage and profit.
Speaking of advertising, many mannfacturers in the grocery field, as well as in other fields of distribution, have long been convinced of the good results to be obtained from the use of window display advertising, but due to the uncertainties which exist in many markets in regard to getting set up at a definite time, many have been discouraged from taking full ad. vantage of such displays. With a group scheduling system in operation, these uncertainties could be eliminated and maximum results secured, permitting a national advertiser to tie up his local advertising definitely and simultaneously with his window displays.
These are but two examples of the various elements now being studied. The complete system includes consideration of every factor in grocery distribution from the time a product leaves the machine producing it until it reaches the hands of the ultimate consumer. It is apparent that these plans present a definite move on the part of a great industry toward an organized effort to lower its distribution costs.

## Novelty Jewelry Response Good.

 Growing response to Fall lines of novelty jewelry presage an active season in this merchandise. Costume types, including chokers in stone set and metal effects, bracelet and earrings, are favored. Pearls in both choker and long lengths are believed headed for an extremely good season, while crystal and semi-precious stones retain popularity. The color trend is being carefully watched for significant developments during the weeks direct1 y ahead.
## Predicts Fifty Million Motor Cars in America.

That $50,000,000$ automobiles will be on American roads within a few years in contrast to the $25,000,000$ now used is the prophecy of the Albert Russel Erskine Bureau of Street Traffic Research of Harvard University. This forecast, the bureau states, reveals the importance to cities of careful street traffic planning by qualified engineers, in order that the great increase of cars may be properly handled.

The sincerity of a true man so pe:vades his whole spirit and beautifies his language that his society is the most attractive, his speech the most forcible, his influence the most benign. Let us develop and enforce these three points.

# 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: $100, \$ 3.75 ; 500, \$ 7.75 ; 1.000, \$ 12.75$.

## FINANCIAL

Approach of August Opens No New eversals.
With August near the stock market presents as convincing a demonstration of bullish sentiment as it did at midyear. The summer to date has brought none of the disagreeable turns in business that seemed destined once to introduce trouble. The most puzzling aspect of the market has been its own rapid advance. Yet it must be confessed that the accepted averages have created an illusion of rising stock prices when in reality a vast number of issues have been drifting lower. The blue chip stocks that make up the index numbers have been moving steadily ahead since the low was reached following last spring's liquidation. The index of ninety stocks, computed by the Standard Statistics Company, Inc., has risen 36 points or 18 per cent. since May 27. To study the performance of any stock average is to conclude that the 1929 summer market has been a broad sweeping bullish affairs indeed.
Actually a long list of individual stocks have been moving toward lower rather than higher levels since May 27. Since that date 150 different stocks have reached new high peaks for all time. But 178 simultaneously have fallen to a lower level than that at which they sold on May 27. Many stocks have made some advance without attaining a new high. Others have neither lost nor gained ground. What the country has been witnessing therefore is not a broad bull market strictly, but two simultaneous markets-one a market of rising and the other a market of falling prices. Investors this summer have been more discriminating than usual which doubtless is the explanation for the highly selective character of trading during the last eight weeks. The feverish increase in volume that usually accompanies a rising market has not yet given the warning of an aroused public buying stocks on thin margin. Whether before it ends the market will witness such a demonstration is a question answered in the affirmative by an increasing number of observers.
Firming money rates with the approach of the month-end is a normal expectation but explanation for the July advance in rates lies elsewhere. Inconceivable as it is to some the tight condition of July reflects primarily the introduction of the new currency. Apparently the new bills possess a curiosity value greater even than the money authorities anticipated. Normally currency flows back in volume to the banks by mid-July. This year the return flow was smail indeed. That the pppularity of new bills was a factor is plainly suggested by the reports. This influence is of course temporary but meanwhile demands for funds in connection with the month-end settlements have begun to multiply. Then partly as a result of the stock market itself the shrinkage in member bank loans on securities expected after the mid-year settlements has not been pronounced. Even the volume of com-
mercial loans has begun its seasonal expansion a month early.
Member bank loans to industry have held consistently high throughout 1929 to date but the accelerated pace of the expansion this summer gives pretty clear testimony that business continues active. It further means that so far at least dear money rates have not discouraged industry. While current reports reveal some seasonal relaxation in the key industries no reliable index as yet is forecasting a drastic business recession for the near future. Indeed the consensus is that the recession will be less than normal. The dearth of new bond issues might suggest recession through the absence of funds but busineses is finding its money through new channels nowadays. In the field of agriculture the spectacular recovery in wheat has added millions of dollars to the indicated purchasing power of the farmer and has turned what at the end of May was despair and gloom into general good cheer.

Paul Willard Garrett.
[Copyrighted, 1929.]
Crop Values Up Over a Billion Dollars.
A billion dollars and more has been added to the indicated value of the country's four major farm crops since the beginning of June thus turning what was a cheerless prospect for agricuture early this summer into renewed confidence.
On the basis of estimates for wheat, corn, oats and rye a value for June 1 of $\$ 3,545,000,000$ was indicated. By July 1 improved conditions had raised that indicated value to $\$ 4,075,000,000$. By July 17 it was $\$ 4,610,000,000$. In that six weeks' period rising prices made the comparison with a year ago extremely favorable for 1929 . The June 1 indication for the four crops was a value 22.1 per cent. below the corresponding date a year ago. By July 1 it was 8.8 per cent. below. By July 17 it was 7.9 per cent. better than a year ago.

Wheat's spectacular recovery since the end of May has contributed a major proportion of this theoretical improvement in farm conditions-that commodity sold as low as 96 cents in May whereas the July option now is up to $\$ 1.41$. Taking the changes in wheat we find that from a June 1 indicated value of $\$ 859,000,000$ there had been an increase to $\$ 1,008,000,000$ by July 1 and to $\$ 1,223,000,000$ by July 17. As in the case of the four leading crops computed jointly, the gain over indicated values of a year ago has been steady and sharp. The indicated value on June 1 for wheat was 26.8 per cent. below a year ago. On July 1 it was 11.4 per cent. lower. By July 17 it was 16 per cent. higher than at the same time last year.
What this all will mean in improved purchasing power for the agricultural regions nobody can tell. Certainly the outlook in this respect has been mdterially improved since the end of May. That the stock market itself has taken note of this favorable reversal is at least suggested by the close correspondence in the movement of wheat and stocks. Just as the price of wheat

## The Measure of a Bank

The ability of any banking institution is measured by its good name, its financial resources and its physical equipment.
Judged by these standards we are proud of our bank. It has always been linked with the progress of its Community and its resources are more than adequate.

## GRAND RAPIDS SAVINGE BANK

"The Bank Where Yow Feal At Home" 16 CONVENIENT OFFICES

## Phone ${ }^{86729} \quad \begin{aligned} & \text { Vight Phone } \\ & \text { THE INVESTIGATING AND ADJUSTMENT CO., INC. }\end{aligned}$ INE <br> COLLECTORS AND INSURANCE ADJUSTERS <br> Fire losses investigated and adjusted. Bonded to the State of Michigan.

Collections, Credit Counsel, AdJustments, Investigations
Suite 407 Houseman Building
Grand Rapids, Michigan

## - $\quad$ A BANK THAT OFFERS EVERY SERVICETO THE MAN WHO WANTS TO BE SOMEBODY



## OLD KENT BANK

CAPITAL AND SURPLUS, $\$ 4,000,000$ RESOURCES, $\$ 38,000,000$

THREE DOWNTOWN OFFICES ELEVEN COMMUNITY BRANCHES
and stocks fell together late in the spring, the recovery since June 1 has been simultaneous. While sections of the stock market particularly affected by agricultural prosperity have been more sensitive than others the general tone of the security markets has benefited from the improved agricultural prospects.
While these computations must be accepted as theoretical the addition of $\$ 364,000,000$ since June 1 to the indicated value of the country's wheat crop, and of $\$ 1,065,000,000$ to the value of its wheat, corn, oats and rye crops combined, reveals how completely the outlook in agriculture frequently is reversed with an unexpected change in world conditions. Fortunately for the American farmer the changes during the summer of 1929 have been mostly favorable. Paul Willard Garrett.
[Copyrighted, 1929.]
Is This a Bull or a Bear Market.
What the country is witnessing this summer turns out to be not the broal bull market it seems but a rising market for the blue chip stocks running simultaneously with a bear market in an almost equal number of less conspicuous stocks.
The lows in the spring decline were reached on May 27 . Since that time up to the close on July 23 the market had been giving the appearance of a spectacular bull affair. The demonstra$t$ spectacular in a sense has continued through this week. Standard Statistics Company's weighted index of ninety stocks, carried daily by the Evening Post, and generally accepted as the most reliable measure of the market's performance, has risen 36 points since May 27 to new record high territory. To look at the averages is to conclude that the bull market of the summer of 1929 has indeed been a sweeping sensation.
Yet on an analysis of the markets for the 619 individual stocks traded in both on May 27 and July 23 a very different conclusion is reached. Actually only 150 individual issues have moved into new high ground in this great summer bull market. More stocks than that-178 to be specifichave moved to a lower level than they were on May 27. The fact that the summer's upswing has been in the quality stocks figuring in all of the accepted averages has created the impression of a broad advance throughout the entire list. This view does $n$ it stand the test of detailed examination. Two hundred and seventy-five stocks have made some advance since May 27 without reaching a new peak. Fourteen stocks show no change since the end of May.

What the advance of 36 points or 18 per cent. in the general index since May 27 means, at a time when many issues actually were sliding lower and lower, is that more than ever the stock market this summer has been a selective affair. Pronounced advances have come to many issues but largely to those of quality rather than to those of uncertain merit. In part explanation for the market's failure thus far to run into a corrective downward movement lies in the character of the buying. Strong institutional investors accumu-
lated substantial blocks of the best stocks during June. At no time has the public's enthusiasm for stocks reached the feverish state that eventually brought liquidation in early December and in the early spring of this year.
The presence simultaneously during the summer of a bull and a bear market in itself has induced adjustment and postponed the usual corrective setbacks normally expected after a sharp rise. Paul Willard Garrett.

## [Copyrighted, 1929.]

## Home. Owned Store Bulletin From Jackson.

What does competition mean in business and what are the net results from competition?
First let us consider the competition among the chains at the present time. The lines of competition in the cha: 1 store system are drawn very tight, and it is a real problem that they must solve, to successfully continue to show profits. By that I mean there is a fight on among them to get the business, and this is being done by a pricecutting war. There is an essential difference between competition which stimulates and competition which kills, and for the good of every community whether it be chain stores or independent stores it is necessary that they show a profit, because the community prosperity depends upon prosperous businesses. Unless we pay the full cost of production and distribution, the processes of production and distribution must break down.
This price-cutting, and cut-throat competition has produced one other condition-that is the cut of quantity of commodities. For instance, the manufacturer is not going to jeopardize his business and his profits by the present trend of cut prices. Therefore, as the two examples show, the manufacturer is protecting himself. The new pack of soap chips has content weight of 23 ounces, against the old pack of 26 ounces. The new bar of soap is $11 / 4$ ounces less than the former bar, now weighing 8 ounces against the former $91 / 4$ ounces. Who pays for this. The customer of course. And just so long as the purchasing public think that price slashing means economy, lowering of the standard of quality and the lowering of the qua:tity must enter into the scheme and the public will pay.

Now what has been the result of clean competition? Competition has been the teacher which we all would like to get rid of, but we certainly have been taught many things about business. For instance, the manufacturer has been taught and is studying new production ideas. The wholesaler has been a student of better distribution methods, and the merchant, through study, has learned and is applying better business methods to retailing.
Mr. Independent Merchant you have the edge on business, and if you continue to study that business of yours, and take advantage of the new methods of merchandising you have nothing to fear in regard to your business. Let the chains slash prices. Let them worry about their short profits,

## Utilities Power \& Light

## Corporation

## COMMON STOCK

Traded on New York Curb Exchange

Impressive gains in both gross and net income continue to be reported by the Utilities Power \& Light system. For the year ended on March 31, 1929, the consolidated net income of the Corporation and its subsidiaries was reported at $\$ 3,827,420$, an increase of $14 \%$ over that reported for the year ended on December 31, 1928.
We believe that the following factors will be responsible for the sustained prosperity of this system in the future:
(1) Character of the system's business (chiefly the sale of electricity for light and power).
(2) Excellent possibilities for growth in the territory served which includes the important cities of St. Louis and Indianapolis, thriving residential and agricultural sections in diversified areas of the United States and leading industrial centers of Great Britain, including Birmingham, Smethwick, Dudley, Kidderminister and Banbury, as well as a portion of the city of London.
(3) Benefits the centralized operation of important properties recently acquired.
(4) Competence of management.
(5) Soundness of financial policy permitting the advantageous acquisition of capital to provide for future expansion.
(6) Strategic location of properties in regional power grouping plans.

Further information regarding this system is available in our descriptive circular, copies of which may be obtained upon request.

## LINK, PETTER \& COMPANY

 Investment Bankers and BrokersGrand Rapids - Muskegon

and the problems of volume business. Let them try the cut-throat competition which cannot in the long run succeed. You take advantage of their costly experiments and make your business pay you a profit, which is only fair and right that it should.
Next week I will show you that the wildly heralded talk of the great inroads that have been made in the independent business, is just propagand. James A. Andrews, Manager.

Sports of Other Years Not Common Now.
Grandville, July 30 -The joys of a backwoods life are not for the lad of to-day. Fishing, hunting, canoeing and swimming. What more could a healthy boy ask or require? There were healthy, lively boys in those days despite the fact that numerous cases of aque and the itch afflicted many of the inhabitants.
The latter affliction was not fashionable to say the least. One family of a backwoods neighborhood seemed to always be scratching, and were regarded with disgust by their neighbors. One day the report got abroad that the settlement schoolmam had the itch. It was a shocking condition and the pretty girl who taught our school publicly denied the charge. She was right about it too and really had a case of libel for some of the woods busvbodies had she chosen to take the matter into the courts.
Having the "fever'n ager" was a common complaint, even the most aristocratic citizens succumbing to its influence. When a lazy fellow desired rest from twelve hours daily drill in the millis he came down with the
ager. But having the itch! Ah, there was the rub, and when there was the least indication the sulphur and ointment was brought out and unceasingly used on the victim. Whole families were greased up in this way merely on suspicion.

Hunting deer and pigeons was sport of a certain nature that pleased whites as well as Indians. Then, when it came to fishing. these were so abundant as to be of little sport in the catching. The boys often set night lines, securing some very fine fish and now and then becoming angry when going down to the water in the morning to find a dogfish had gotten himself find a
How the boys hated the dogfish which was nearly as large as a pike. of a brown, muddy color and wholly unfit for the table. I call to mind a man who had for three nights set his hook snaring a dogfish each time. It was three times and out with him. As a boy I shuddered to see the revenge he took on that third dogfish.
He carefully removed the entrails and then tossed the fish back into the stream. Believe it or not but that fish swam awav with apparently as much gaiety as ever
Sturgeon were another fish not relished by white people. Indians sometimes made food of them but really preferred the pike and bass with which all the Western streams abounded.
Going fishing was an everyday ex perience with some of the boys. For a wonder the gentler sex seldom if ever took rod and line and sought the shades of the wood along the river bank in search of fish. One old maid, however, made it a point to do her share of angling and she really became an adept at the art.
What are called walleyed pike today were simply pike to the woods folks, while that of the walleyed variety was a small round bodied fish that came to the river during the summer season and was very seldom taken as on article of food
The least desirable fish was the sucker, but coming as it did on the
going out of the ice in the sdring was used as a filler in until the more desirable pike and bass made their appearance.
Speaking of the sturgeon would say that, although the largest fish that swims our inland rivers, he is the least desirable of any, or at least such was true in the early settlement of the country. Standing on a boom I have seen half a dozen lordly sturgeon swimming not far from the surface and never once felt a desire to capture one of them.
The only part of a sturgeon of use was that gristle or snout which the schoolboy sometimes trimmed into a round ball, wrapped it well with yara thus making a fine bounding ball, the gristle serving to give the ball elasticity.
I read in the sporting nows not long ago of a desperate encounter with a sturgeon. This was indeed an item of news, even though it lacked the possibility of truth since the sturgeon has no such jaws, it having a sucker mouth which can do no harm to even the smallest child.
Sturgeon are not such terrible creatures as this newspaper reporter seemed to think. Although sturgeon werc of no particular value in the early days I read now of a single one bringing the captor eighty dollars. I sometimes think perhaps this last is a fish story equally as unfounded as the one where the poor hunter suffered the loss of an arm.
Boys of the early pine settlements did not go bathing. Instead they went in swimming wholly unclad, making the welkin ring with their shouts as they enjoved the sport of swimming over deep holes where the water boiled in riotous exuberance
In reading of numerous enemies to fish culture, the small kingfisher was named as worthy of destruction because of its love for the minnows planted by the State. No mention was made of the much larger bird, the stately fish-hawk which soars aloft until- its keen eye catches the whir of a fish in the water below when it swoops down and makes re catching its prey in the shape of a full grown member of the fish family.
These hawks do not confine their raids entirely to the fish family but often snatch snakes and other vermin from the woods and fields. The real persistent enemy of the fish has two legs and wears the name of man.

## Old Timer

Greatest Picnic Ever Held in Lansing. Lansing, Julv 29-Five thousand people of Lansing and surrounding towns enjoyed the annual public pienic towns enjoyed the annual public picnic
given by the Lansing Retail Grocers \& Meat Dealers Association, at Lakeside. Pine Lake, July 24.
The picnic was officially opened at 10:30 a. m. by Mayor Troyer, who gave an informal address of welcome. The clown band, led by Mr. Van Antwerp, kept the crowd in a gay mood throughout the entire day.
Contests for men and women were held and valuable prizes were awarded the winners. The children's prizes were all awarded in cash. It is well worth mentioning the country grocery worth mentioning the country grocery
store, from which baskets of food stuffs were raffled, the proceeds to be stuffs were raffled, the proceeds to be
used for paving the advertising and used for paying the advertising and other expenses of the picnic.
The big attraction of the day was the gold which was given away in denominations of $\$ 20$, $\$ 25$ and $\$ 50$. The drawings begin at $4 \mathrm{p} . \mathrm{m}$. and continued until $10 \mathrm{D} . \mathrm{m}$. This was well planned and the entire crowd remained until the last drawing took place.
At $10: 15$ the picnic closed with a beautiful display of fire works.
The manufacturers and local business concerns deserve a great deal of credit for the fine way they co-operated with our local association, making this the greatest picnic in our history.
picnic in our history.
O. H. Bailey, Jr., Sec'y.


## GRAND RAPIDS NATIONAL BANK

Established 1860-Incorporated 1865 NINE COMMUNITY BRANCHES

GRAND RAPIDS NATIONAL COMPANY Investment Securities
Affiliated with Grand Rapids National Bank

L. A. GEISTERT \& CO.

Investment Securities
GRAND RAPIDS - MICHIGAN
506-511 GRAND RAPIDS TRUST BUILDING
Telephone 8-1201


PRODUCTS-Power Pumps That Pump. Water Systems That Furnish Water. Water Softeners. Septic Tanks. Cellar Drainers. MICHIGAN SALES CORPORATION, 4 Jefferson Avenue PHONE 64989 GRAND RAPIDS, MICHIGAN

## Fenton Davis <br> $\varepsilon$ Boyle

Investment Bankers

Detroit
Grand Rapids Chicago

## We recommend the <br> purchase of

FEDERATED PUBLICATIONS, INC
6\% SECURED GOLD NOTES
WITH STOCK PURCHASE
Write or Phone us for Write or Phone


Try Dutch Tea Rusk with jams or marmalades for a delicious tee time treat. Or combine with fresh berries for an entirely different berries for an entirely different shortcake delight. Serve with rresh asparagus or grilied mush rooms.,
DUTCH TEA RUSK COMPANY


## MUTUAL FIRE INSURANCE

How Volunteer Fire Departments Lower Their Efficiency
Failure of volunteer departments to distinguish between the social aspects of their societies and the technical aspects of their work has operated frequently to lower the fire fighting efficiency of their organizations.

It is entirely in order that a volunteer fire department may desire to change annually its officers governing social and other occasions but it is ludicrous for a volunteer fire department to elect a different fire chief each year.
Fire fighting and direction of fire prevention activities are the technical duties of the volunteer fire department. It is entirely possible that there may be several men in a volunteer fire department who are equally competent to act as fire chief but it is preposterous that there is a sufficient number of equally competent men to permit the election of a different fire chief each year and expect good fire fighting direction.

Many volunteer fire departments have recognized this situation. They find out who is the most competent man in their midst at directing fire fighting, make him chief and then let him hold the job, ruling supreme on the fire field. But their constitution provides for election of a president and other officers who may serve for one year only and who direct all other activities of the organization.

Most of the material on fire fighting which has been made available in public form has been particularly suitable for the department in the large city having an ample supply of equipment. The present need is primarily for printed material which will be suitable for use of departments in towns and cities from 500 to 10,000 population. In these cities, equipment is usually limited. Ingenuity in use of the equipment on hand must frequently take the place of purchase of additional apparatus.

A definite plan has now been outlined for producing what has been so much needed for use of these departments in the smaller towns and cities. The National Fire Waste Council will ask men thoroughly familiar with the problems of the small town and city to produce written information covering the elements of fire fighting, this information to be used as a basis for instruction in the many state and regional fire schools which are being conducted over the country.

Regional fire schools and production of teaching texts suitable for such schools are among the most promising developments in the fire field.

The city of Boston is paying $\$ 2,750$ to a firm of engineers for a fire survey of the city. Engineers employed by the city engaged the National Fire Protection Association to undertake the survey. That organization will receive the payment.

This is an encouraging sign of the
times. For a long time it has been customary for cities to recognize the wisdom of making planning surveys, water-works surveys, transportation surveys, or other special kinds of surveys for which it was expected that payment would be made. Cities are beginning to recognize that fire surveys are more important than some other surveys which they have been ordering.
It is true that the National Board of Fire Underwriters has made fire surveys of cities for many years. These ssurveys have naturally been directed chiefly to determination of the effectiveness of fire fighting and have gone into many problems just far enough to indicate deficiencies. The fire survey of Boston is to be by far the most complete survey of this kind ever produced in this country. It involves at least eight months' work on the part of two engineers and in addition the part time work of a large staff of assistants furnished by the city itself.

The Boston survey report is going to be a very interesting document. Fire chiefs will want to obtain and study it carefully.

It is undoubtedly true that in a number of cities which have received recognition in the National Chamber of Commerce fire waste contest, the chief factor in bringing the winning prizes to the various chambers has been the activity of the local fire chief. We hear some chiefs criticize the contest on the ground that the business men are getting credit for what the fire chief has really done. The interesting fact is that these criticisms do not come from any of the chiefs whose cities have obtained recognition. They know that their local business men have been aware of the work which they have done and that in their local communities they are receiving full credit for the leadership wheh they have given.
In some of the cities which have been receiving national recognition, local citizens have come to a realization that their fire chief has done more than any other man in the city to give the city a National reputation and they have acknowledged this debt publicly.

The fire chief who is a leader in his community is the first to recognize that in the end credit will come where credit is due.

## Qualifications of a Good Merchant.

The strength of an ox.
The tenacity of a bull dog. The daring of a lion.
The patience of a donkey.
The industry of a beaver.
The versatility of a chameleon. The vision of an eagle. The melodies of a nightingale. The meekness of a lamb. The hide of a rhinoceros. The disposition of an angel. The resignation of an incurable. The loyalty of an apostle. The heroism of a martyr. The faithfulness of a prophet. The tenderness of a shepherd. The fervency of an evangelist. The devotion of a mother. George Caleb Moor.

Novelties Stress Bridge Items.
Bridge accessories and prizes continue a feature of lines of novelty me:chandise being shown for Fall. One of the latest items is a "perpetuai" scoring pad in pastel colored metal frame. Figures on the pad may be erased by pushing a small button. Four scoring spaces including honors and tricks, and a pencil, are provided. The item retails at $\$ 2.50$. For prizes imported soap dolls, animals and figures are meeting with considerable interest.

They are wrapped in cellophane and are priced to retail at 50 cents.

Trade is a companion of peace, and flourishes only in her presence. Yet trade, seen through eyes prejudiced by a too selfish nationalism, becomes an excuse for war. Peoples are too easily led by leaders into thinking that the stimulating rivalries of the marke: place are summons to war.

```
Avoid overdrafts as well as drafts
```


# Heinie And His Orchestra 

Brunswick Recording Artists

Delighting West Michigan Dancers

AT RAMONA GARDENS
(Reed's Lake, Grand Rapids)

Wonderful Music! Delightful Programs! Popular Prices!

Dancing 8:45 until Midnight Every Night Except Sunday and Monday

## OUR FIRE INSURANCE POLICIES ARE CONCURRENT <br> with any standard stock policies that you are buying <br> tre Net cotit 30\% Less

Michidan Bankers and Merchants Mutual Fire Insurance Co. of Fremont, Michidan

WILLIAM N. SENF, SECRETARY-TREASURER

## Affiliated with

## The Michigan Retail Dry Goods Association

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

## THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.
Grand Rapids, Mich.

## MEN OF MARK.

Vice-President Industrial Co. and Director Industrial Bank.
It is a trite saying that a man's life is what he makes it, but for the most part the man himself has very little to do with the general or the particular trend of his life.
The boy or young man frequently plans for fifty years in advance, but his plans are most often realized only in dreams, and the structures of affluence or power or knowledge that he erects prove to be mere castles in Spain. Circumstances, environment, natural ability or the limitations of his natural ability combine to hedge in his way, so that by the time he approaches middle life the average man has little choice. He may still have his dreams of other things, but he walks along a path determined by other than his own wish, with the confining walls of habit and of fixed conditions rising higher on either side as he advances. The result is that he follows the fortuitous path to the end with few or no digressions.
With most business men moneymaking comes to be a habit which can not easily be laid aside; in fact, the problems, conflicts and chances in the pursuit of wealth are more absorbing and interesting than those of any other game whatsoever; and who shall say that, looking at it simply as a game, it is not the equal of any? When a genuine man no longer has to work for subsistence he must still work; his mind must have something to engage it, his body something to employ its energies, his sympathies something on which to expend themselves, "or perish and to ashes burn." What is more natural than that he should continue the familiar and absorbing occupation that has so long engaged his attention? And yet the man who lives for nothing but money-making misses much of the best of life, even although he may not be conscious of his loss. For this reason it is well for a man to add to his vocation an avocation; to have his "fads" and interest outside of business. It broadens his capacity for enjoyment and adds something to the store of wealth that can not be taken away from him.
It is gratifying, therefore, to find a man who is able, while he is acquiring enough money to supply his needs and gratify his tastes, to devote some time to rest and recreation while yet he is in the prime of life, while yet there is time to do something else, to experience other pleasures and to cultivate other tastes.

Ivor Conrad Bradbury was born on a farm near Sioux Falls, South Dakota, Nov. 12, 1883. He lived on the farm with his parents until he was 16 years old, going to school winters and working on the farm summers. His first introduction in the business world was as an employe of a lumber yard at Winfred, South Dakota. He continued with this concern two years, when he took up a clerkship in the local bank, where he remained for three years. He then removed to Oldham, where he worked nine years in one
bank; five years as cashier. He was then introduced to the somewhat ambitious and comprehensive plans of the United Mercantile Agency, which had been established in Chicago by P. H. Early and associates. In consideration of his purchasing stock in the undertaking, which represented a large part of his total savings up to that time, he was given the management of the Grand Rapids office. He came here in November, 1911, and devoted two years to building up the business of the company. In the meantime, it failed, involving the loss of his total investment. In April, 1913, he entered the employ of Howe, Snow, Corrigan \& Bertles. He started as cashier, keeping the books, including records of orders, remittances, sales and purchases. His


Ivor Conrad Bradbury
work was so arduous that he seldom got home before the owl car. Ten years ago he was made assistant sec-retary-treasurer of the organization, a position which he retained with satisfaction to his associates and the customers of the house. On the amalgamation of that house with E. H. Rollins \& Sons, he entered into negotiations with J. E. Frey, which resulted in his transferring himself to the Frey syndicate, which involved his election as Vice-President of the Industrial Co. and director of the Industrial Bank.
Mr. Bradbury was married in June, 1906, to Miss Emma Peterson, of Oldham, South Dakota. They have three children-a boy of 18 and two daughters, aged 16 to 14 respectively. During the winter months they reside in their
own home at 356 Woodmere and in the summer occupy the home formerly owned by the Howlett estate on the West side of the South end of Spring Lake. This property is one of the finest estates on Spring Lake and the purchasers were so fortunate as to acquire with it much beautiful furniture, antiques and bric-a-brac, which had been collected from the four corners of the earth. Mr. Bradbury and his family have made the interior of the wonderful mansion completely modern without detracting from the beauty and symmetry of an old fashioned country home. It is one of the show places of that region and Mr. Bradbury takes great pleasure in entertaining his friends there.
Mr. Bradbury is an active member
riding horses on hand, either at his farm on Cascade Road, near the Cascade Country Club, or at his estate on Spring Lake, which he frequently places at the disposal of his friends.
Personally, Mr. Bradbury is a most companionable man. While he gives his office duties close application during business hours, he unbends as soon as he is away from his desk. He assumes a role which would hardly be expected of a hard working business and financial executive-that of social entertainer and genuine good fellow.
Happy in the possession of a comfortable competence, with a vast amount of good work ahead of him, Mr. Bradbury has every reason to iegard his record with satisfaction and his future with complacency.

## Packaged Fish on Market After Years of Experiments.

Package fish has appeared on the market to vie with the dried, the smoked and the canned. This is the latest phase of the story of the fish industry, which since its beginning has been one of effort to extend the range of consumption beyond the landing time and place.

A vast business has grown up in the last eight years, devoted to packaging fish, until now it is said to rank with the canning of shrimp, oyster, tuna and salmon. Last year this industry consumed $160,000,000$ pounds of fish in the round, to produce $65,000,000$ pounds in the package form, valued at $\$ 10,000,000$. It consisted mainly of fillets of haddock, accounting for 87 per cent. of the total.

The fish shipped thus is both fresh and frozen. The frozen, naturally, has greater possibilities for an extensive market. Upon it, in consequence, inventive genius has concentrated to produce a product that will vie with the fresh. Frozen fish in the past has had none too good a name, it having been the practice, in case of an oversupply on the market, to freeze fish which was not fresh.
The fish-packaging factory, on the other hand, is not interested in lastminute efforts to save a stock. It goes in for freezing for its own sake.

As soon as the fish are brought in from the sea the flesh is stripped off the bones and the fillets are placed on the aluminum plates of an automatic, continuously operating freezing machine. These plates have projections underneath dipping into calcium chlo:ide brine at about 20 degrees below zero. The plates move on a conveyor through a room where the temperature is well below zero, and in about thirty-five or forty minutes the process is completed. Each machine freezes a carload a day. As soon as the fillets come out of the freezer room they are skinned, wrapped automatically by machine, packed in parafin paper to make them moisture proof and loaded into refrigerator cars from a room with temperature near zero.

To be successful, do the things you know you ought to do.

Average is as close to the bottom as it is to the top.

## BRUTAL FRANKNESS.

## Black Pit Lying in Path of Manu-

 facturers.What is the average factory sales manager, or the average wholesale manager, doing to help his retail friends get business? Pitifully little.
Let us hear from a few retail merchants. A hardware merchant in a substantial Nebraska town, when called upon by a traveling salesman a few moments before noon, reached for his hat. As he rammed his hat on his head he exclaimed: "My word, I have entertained nine traveling salesmen this forenoon, and not a living one of them offered me any suggestion on how to sell my stuff. They all wanted an order. I am in business to sell, not to buy. This afternoon when I get back from lunch, doubtless more salesmen will be here. When in thunder do I ever get time to tend to my own business, the business of selling goods; what I am here for?"
Here were nine traveling salesmen calling on the same merchant in the same half-day, and not one mother's darling offered him a single idea about how to sell the goods, once he got it.

One of the sensational smail-town merchants of the great corn belt was recently asked: "What kind of a salesman is most welcome in your place of business?"
Like a flash this small-town wizard merchant replied:
"The salesman welcome in my office is the man who will show me how to sell goods and make money. I have no time for the man who urges me to take a case or two of canned goods, or a dozen cases. I want him to talk about a carload, but I want him to bring a plan to move that carload when it comes in. I want him to know what he is talking about, too. I will listen to that man. He can have an interview any time he wants it."

A dry goods merchant in the Middle West was asked if there were any traveling salesman who had called on him in the year, who, he considerest, had rendered him excellent service. His prompt reply was: "Yes, I remember the ready-to-wear man who, when I didn't want to take on his line, put one of his dresses on a dummy in my window, went into my shoe department and picked shoes to match, went into my millinery department and selected a chic hat to match, and converted that window dummy into such a symphony of color and loveliness that a woman within two hours came in and bought the whole outfit. I took the suggestion, and kept dressing that figure in various colors until I sold out the entire stock of dresses in a ramarkably short time. That is the kind of traveling salesman a retailer remembers."

Some of the instances mentioned serve to show the retailer has too much of his valuable time consumed by salesmen traveling for houses which have not sent them out to offer selling help to the merchants. They represent houses who understand movement of goods to mean movement only from the house to the merchant's
shelves, and think their duty ends there.
If further evidence is needed to show too much of the merchant's time is consumed by traveling salesmen who render no merchandising service, a big Western firm of expert accountants could supply some startling figures. This firm is often called upon by a creditors' committee to examine the books of retailers whose financial status is shaky, to make a report and a recommendation to the creditor:. This firm decided not to stop at listing merely assets and liabilities. They provided an extra column on their report sheet. This column was headed: "Time Consumed by Traveling Salesmen." This firm found that in some instances the tottering retailer estimated that as high as 90 per cent. of his time daily was being given to traveling men. This left him 10 per cent. of the day to devote to selling.

If all of these salesmen had plans for moving goods to the consumer, the time might have been well spent, but most of them were only armed with a pencil and an order blank.
Contrast the situation of such a retailer with the situation of the modern chain store. The chain store depends for its success upon three principles, centralized buying with large purchasing power, attractive displays, on the serve-yourself plan, and concentration on moving goods, with a system where sellers are never bothered by traveling salesmen, and one purchasing office does the buying for literally thousands of sellers and clerks.
This last feature is one of the crucial points making for the success of chain stores. In the store, all time is spent selling, wrapping and punching the cash register.
The independent merchant who survives will be he who shaves down his purchasing time and concentrates on buying from a few big service houses which can give him not only merchandise, but also the latest selling ideas to attract the public and move his goods.
This is not a sweeping denunciation of all manufacturers and wholesalers seeking business through the channels of the independent retailer. We have, already noted some classic examples of makers and distributors who are fully abreast with merchandising progress.
Let us now cite some very large manufacturers and wholesalers who, for one reason or another, have not yet caught step with this modern transition in the art of selling.

A trade paper writer was recently seeking information for a symposium of retail volume getting ideas on fishing tackle. It was natural to ask wholesale hardware houses for lists of retailers getting conspicuous volume in fishing tackle. The general manager of the wholesale house referred him to the manager of the sporting goods department. This manager at first could not think of many dealers getting big volume in this line. After he was questioned persistently, he was able to name some fifteen retailers in his whole territory who were selling from $\$ 500$ to $\$ 2,000$ worth of fishing tackle per year.

He was asked how these men got their volume. The department managet did not know. "I only know they order a lot of this class of stuff from us," he said.
"Have you any good photograph of any window trims they use in ther fishing tackle campaign?" he was asked.
"No, I don't believe I have any. I don't know anything about that. But these fellows order a lot of fishing tackle in the season, believe me."
The writer then called on sporting goods departments of numerous other hardware wholesalers with practically the same result. These managers were able to tell him from their records who sold the most fishing tackle in the territory, but not one of those he called upon had a single bit of information as to how selling was accomplished by their country merchants. They know one man was selling $\$ 2,000$ worth, and another was selling only $\$ 150$ worth, but it had never occurred to them to find out what methods the volume-getter was using. It never seemed to occur to them that they had a responsibility toward the fellow who was not getting the volume. It never occurred to them to find out the volume man's method, and convey the information to the weak merchant to help him push his sales up, thereby swelling the volume for their ow: house.
When the writer called on dealers whose names had been given him he found them employing some remarkable merchandising methods. He found them carrying on bass fishing contests, advertised for fifty miles up and down the graveled highways. He found one merchant who lived 100 miles from the nearest fish pond getting a record volume in tackle because of sensational methods. But the wholesalers serving that dealer did not know of the methods, and seemed not to care to know.
The same writer sought a symposium of ideas on selling tourist supplies, stoves, paint, household utilities, and met with the same degree of indifference on the part of the houses serving the volume-getters in these lines. Always he had to go to merchants themselves to find out how big volume was being gained.
With such existing situations, it is about time for manufacturers and wholesalers to awaken to their dealer responsibility if they, themselves, want to escape the gulf of oblivion yawning for those who cannot catch the step. It is time for makers and distributors to step down out of their offices, away from their mahogany desks, and humble themselves to the extent of learning from miracle merchants in small towns. It is time for them to begin cataloguing these methods, and urging the adoption of similar methods upon their slower retailer friends.
Even though these big distributors complain that the retailers are sluggish, there are plenty of retailers who can teach them much about consumer demand, and methods of creating it.
Yes, there are plenty of small retailers out on the firing line, fighting a gallant battle, of which the big
houses know nothing. There is the hardware dealer in Nebraska who found his customers complaining that they could send to Chicago and get a pitchfork for $\$ 1.35$, while the local merchant was charging $\$ 1.85$. So this little merchant sent to the mai! order house at Chicago for a half dozen of these pitchforks. He hung them on a rack beside his own. Now when farmers come in and burst into that tirade about the $\$ 1.35$ fork he says: "Oh, yes, you mean that one with the blue label. Here it is. I keep a few of them, but they don't sell. Do you want this? You can have it for $\$ 1.35$, surely." A comparison of quality, in the farmer's own critical eye, eight times out of ten causes him to pay the $\$ 1.85$, and take the standard merchandise.
There is also the group of four hardware merchants in a Middle Western town who forced aluminum peddlers out of town in twenty-four hours. How? They advertised their own aluminum prices on a full page in local papers, with peddlers' prices beside them, item for item. Figures showed peddlers were 33 per cent. higher than the stores. When the peddlers started making calls the next morning they were met by housewives armed with
brooms. The local merchants began to sell aluminum, and to order mor from manufacturers and wholesalers. But manufacturers and wholesale:s never made any effort to find out why the sudden rush of aluminum orders from that town.
When a certain radio station began to offer overalls over the air at ridiculous prices, one active merchant in a small town, 300 miles from the radio station, ordered a pair immediately, He compared them with those in his own stock. He noted one seam where there should be two, and the flimsy stitching in the crotch. He weighed the whole product against his own on delicate scales. He got all the facts and figures, and hung the overalls up. When the farmers complained of his prices, and threatened to send for radio overalls, he showed the sample overalls. He pointed out the stitching. threw them on the scales before their eyes, and sold them his own brand. These farmers told what they had learned. The merchant held his overall trade. But manufacturers and distributors serving him took no particular note of what he had accomplished or the battle he had won in his community. They saw no lesson in it. When makers and distributing houses have department managers and sales managers unaware of how their best dealers are getting sensational volume in lines these houses are seeking to promote, then it is decidedly time for the pot to quit calling the kettle black. It's time for those who live in glass houses to lay aside the stones. It is time for a brutal frankness that will show these manufacturers and wholesalers the black pit lying in their path if they continue to pass the buck to the small retailer. A. E. Long.

For mental exercise analyze your interviews.

## DRY GOODS

Michigan Retail Dry Goods Association. President-F. H. Nissly. Ypsilanti. First Vice_President - G. E. Martin. Benton Harbor. Second Vice-President-D. Mihlethaler, Harbor Beach.
Secretary-Treasurer - John Richey, Charlotte.
Manager-Jason E. Hammond. Lansing.
Accessories For a Small Child.
Many attractive accessories are to be seen for the child ranging in ages from 1 to 10 or 12 . They are ever so varied and show great attention to details. For the very tiny infant there is a new type of layette case. It comes in crepe de chine and taffeta and is oblong in shape. This case will fit into any bureau drawer and has small sachet bags fastened inside. For the slightly older chiid, whose demands are larger, additional cases are available for separate articles, such as shirts, bands and petticoats. Also for fine dresses, there are extra fancy cases with inside pockets to hold bonnets or socks.

All these cases are tied with ribbons and have the edges finished with either cording or a double picot. The colors are no longer limited to the nursery blues, pinks and whites, but now take in yellow, pale green, coral and peach.

Play rugs for porch or play room are made of a strong but loosely woven crash in natural colors. Color contrast is achieved by having the edges bound in a bright-colored imitation leather, which is also used with colors for the characters portrayed in the center designs. Hassocks to match may be had in two heights to suit the needs of the child. These are finished in the same colors and fabrics as the rugs. Two looped handles are provided to make them easy to carry about.

Carriage robes are seen made of gay printed silks with plain silk borders, as well as of linen and lace wool. The sizes vary, depending upon purpose and the age of the child. Woolen undercovers are shown with some of the silk ones and have concealed snaps to fasten them together.

For children who must be weighed regularly there are very attractive scale pads made in silk and a soft floss. The pads come in scale sizes and are tufted and finished with small bows at each end.

Hot water bottles for the youngsters are made with and without outside covers, those having covers being a bit ornate. One cover shown is made of heavy pink satin with a hand-painted floral design and the edge finished with a ruching of real lace. Another cover in crepe de chine has drawn work and the edge finished with a triple cording.

See Men's Shorts as Staple.
Belief that the demand for shorts and shirts has reached the saturation point in the lightweight underwear field and will settle down next year to a steady demand is expressed by several mill agents who have been gauging the coming season while preparing their new lines. In the:opinion, shorts have passed from the fad stage into the ranks of staple demand and henceforth will always ba big factor in underwear lines. As far as the approaching season is concerned, it is believed the union suit
will make some slight gains from those who will change back to this type after trying shorts.
Bathing Sut 1930 Prices Lower.
Bathing suit lines for the 1930 season were opened in the New York market last week with prices from; to 10 per cent. under those of the 1929 season. Although the formal openings in most cases will not be held until next Monday, the majority of houses were showing their lines yesterday and quoting prices to customers. In men's and boys' lines, the preference was given to speed suits by most of the mills, one agent reporting that 90 per cent. of his ranges were devoted to this type. Navy and black are more important in the color offerings than they were last year. In women's suits the sumback suit is featured.

White Slipon Gloves Scarce.
A sudden demand for plain white slipon gloves has sprung up that has caught dealers unprepared. Buyers are finding much difficulty in securing the gloves for immediate delivery. The merchandise is designed to match white shoes, hosiery and coats. For Fall, deliveries are being made of kid gloves from importers' stocks which are now arriving. The slip-on with fancy cuffs still leads with the mousequetaire type showing possibilities. In low-end merchandise washable capes are outstanding, the call trend ranging from lambskins to kid merchandise. Blacks, browns and beaver are favored shades.

## Rubberized Overalls.

An overall for the small child, girl or boy, is made of rubberized terry cloth combination, and is cut large enough so that it may serve as a beach rug. It sheds the sand easily and is handy to wrap the child in when leaving the water.

For the junior girl there are new swimming suits with the shirt made in pantie form, so as not to slip up, and a pair of trunks which button on. With this suit is shown a short jacket of the same fabric. Both solid colors and mixed weaves are used, with plain trimming.

## Underwear Novelties Sampled.

Outstanding novelties being featured in women's undergarments for Fall are being sampled by retailers, while there is also considerable covering of needs of staple rayon merchandise. Step-ins, gowns, pajama sets and combination garments are outstanding. The circular effect or uneven hemline is a new feature of style treatment for the season, being stressed in both pajamas and gowns. Much is expected of the new banana color. In volume merchandise, rayon types retain their strong position.

## Boys' Leather Lines Active.

There is no mistaking the strength of the call for boys' leather apparel for the coming season. Liberal orders have been placed and indications are that prompt deliveries on late-season orders will be as hard to obtain as last year. Interest centers on sheep-lined coats, lumberjacks and wind-breakers. There is also a call for leather helmets for sports use. While buyers of boys'
lines are still seeking Summer mer chandise for sales purposes, there is: expanding purchasing of furnishings for school opening needs.

## Bright Shades Lead For Fall.

 There is now definite assurance that the bright colors of the Summer season will continue into the Fall and probably for considerable time to come, according to color index issued last week by Cheney Brothers. Blues, it is pointed out, are strongly entrenched and will continue in volume. Greens, however, are gaining acceptance in higher circles and are important from a promotion standpoint. Cucumber, a blue green of medium tone, is particularly prominent. Rich browns are stressed, especially for contrasts with bright colors. The Spanish Expositionat Barcelona is centering interest ii? reds.

Trade Conditions Help Half-Hose.
With the market free from carryovers from last year and most retailers in need of new goods, prospects for Fall business in men's half-hose are claimed to be exceptionally bright this year. Mills let go of most of their left-over stock in February, and the merchandise which was picked up by retailers at that time has since moved over their counters. At present the mills are prepared to start into the new season, but are held back by the fact that buyers are late getting into the market and too occupied with current demands to take hold of the new merchandise.

## COUNTERS, SHOW CASES AND SHELVING FOR SALE

SUITABLE FOR DRY GOODS STORE
Above goods are practically new and in good condition.
JOHANNESBURG MANUFACTURING CO. Johannesburg, Mich.

## WE CAN SELL FOR YOU!

Your Surplus Stock Your Entire Stock GET IN TOUCH WITH US

Merchants Clearing House Wholesale Auction 176 Jefferson Ave., E. Detroit, Michigan Phone Cherry 0380

H. J. GILLES, Auctioneer

By L. LEVINSOHN, BUYER AND LIQUIDATOR
AUCTION SALE EVERY THURSDAY
Big Bargains in General Merchandise, Always

## SHOE MARKET

Michigan Retail Shoe Dealers Association President-Elwyn Pond.
V ce-President-J. E. Wilson.
Secretary-E. H. Davis.
Secretary-E. H. Davis.
Asst. Sec'y-Treas.-O. R. Jenkins Association Business Office, 907 Trans
portation Blag., Detroit
Shoe Dealers Should Plan For Fall Now.
Retail shoe sales are holding up well in most sections of the country, according to the weekly reports of our cerrespondent, with midsummer clearances supplying much of the momentum, reinforced by the active consumer demand for white footwear and sport shoes. Similar conditions may be expected to prevail during the early part of next month, but by late August the advanced retailers will be featuring styles for early autumn and the inducement of price reductions will give place to the appeal of the new colors, leathers and patterns.

Merchants who make it a practice to feature the new season's styles before the season has really arrived have often been subjected to criticism for so doing, on the ground that premature exploitation of coming fashions, when weather conditions are not propitious and the public mood is not yet prepared for their acceptance, tends to dull the edge of their newness and diminish their sales appeal when the season for them actually arrives.
There is a definite relation of cause and effect, however, between the problem of protracted clearance sales and this other problem of advance showing of the new season's merchandise. This tendency to drag out the reduced price sales period over two and sometimes three months has a depressing effect upon profits. Merchants who are alive to the importance of maintaining their margins at all costs have been driven in desperation to the early exploitation of advance styles as one way of cutting short the sales period and getting back to a profit basis. Show the public something new, they argue, and it is possible to get regular prices even while competitors are holding sales.
That evils some times result from disclosing advance styles to the public too soon cannot be doubted, but on the other hand there are advantages to be gained in getting the new season's business under way as early as possible. It is one of those merchandising practices which seem bound up so inextricably with prevailing conditions that it is far easier to complain of its ill effects than to suggest a better way of obtaining its advantages.
Meanwhile, it is important to remember that showing fall styles in late August doesn't necessarily promise that they will sell in volume either then or for several weeks thereafter. And so it is none too early to begin to plan the sales promotion work, the advertising and the window displays which should form the backbone of the season's selling effort. Hastily planned advertising is likely to contain a large element of waste and to fall short of the results that are expected of it. Wise and successful merchants make their plans well in advance so that every move in the sales promo-
tion campaign will dovetail with every other and the result will be a logical and consistent program that will contribute a cumulative increase to the development of the season's business. -Shoe Retailer.
Thre Notable Pioneer Citizens of Grand Rapids.
Every little while in the course of my research grubbing I come upon the names of notable citizens of Grand Rapids who were once likewise in Detroit. Within a few days I have happened upon the names of George W. Thayer, Peter R. L. Pierce and Jefferson Morrison.

In the year 1800 Abraham Geel owned a large, irregular lot which ran across Griswold street, many years before that street was opened North of Congress street. Griswold street, between Fort and Congress, now crosses that lot. A part of the Penobscot building and a part of the Ford building stand on the portion West of Griswold street and a portion of the Hammond building now stands on what remained of the lot East of Griswold. It would be worth real money to-day. James Abbott bought the lot from the heirs of Mr. Geel. One of these was Caroline Geel, who married Jefferson Morrison on Feb. 17, 1836. I suppose this was the Jefferson Morrison who was one of the early settlers of Grand Rapids.
At the time of the Mexican war Asahel Smith Bagg, for whom Bagg street was named (now Temple avenue) kept a book store on lower Woodward avenue. An old item reads: "With A. S. Bagg was a young man, Peter R. L. Pierce, who was his right hand man while in the book business; a bright, curly-headed, handsome chap. He went to Grand Rapids and engaged in business. He was county clerk of Kent county during the civil war and after that a member of the Legislature." Mr. Pierce was also postmaster during the days the office was located in the Eagle building at 49 Lyon street. He was a strict (Episcopal) churchman and was first and foremost in every movement for the good of the town.
George W. Thayer in his younger days was a clerk in the old Michigan Exchange Hotel when Edward Lyon, uncle of Charles D. Lyon, was proprietor. The Lyons were noted hotel men. I think Mr. Thayer also clerked for Hiram R. Andrews Railroad Hostel where the Shubert Detroit Opera House is now located; also in the old National Hotel where the First National Bank is now. He was a nephew of Lucius Lyon, one of Michigan's first pair of U. S. Senators. Mr. Lyon visited his old home in Burlington, Vt., in 1845, and brought his nephew, then 17 years of age, to Michigan to become one of Dr. Douglass Houghton's exploration and surveying party in the Lake Superior country. President Polk had appointed Mr. Lyon as surveyor general for the district Northwest of the Ohio. When they arrived in Detroit Mr. Lyon and Mr. Thayer found the expedition had left two days before, so they came to Grand Rapids -Michigan Central to Battle Creek and stage for the remainder of the way
-with William A. Richmond, of Grand Rapids, for a fellow passenger. They stopped at a log tavern at Ada, kept by Mr. Withey, father of the late Judge Withey, and in Grand Rapids at the Bridge Street House, then kept by Gaius Deane.
Some time later Mr. Thayer and Mr. Lyon returned to Detroit and went up the lakes to join the Houghton party. Mr. Thayer lived a worthy and interesting life and was one of the foremost men of Grand Rapids when I first knew it, almost fifty years ago. I realize that I am a person of freakish notions and interests but I do love to toss a sprig of evergreen upon the
memory of such notable men as I have known in times long past.

George B. Catlin.
Nothing in the world can take the place of persistence. Talent will not do it; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent. The slogan "Press on" has solved and always will solve the problem of the human race.

Only a fool tries to fool others.

Michigan Shoe Dealers mutual fire insurance co.

Mutual Progress CASH Assets

1912 - $\$$ 460.29

1917 ------------------- 7,191.96
1922 85,712.11
1927
151,393.18
1929
200,661.17

Meanwhile, we have paid back to our Policy Holders, in Unabsorbed Premiums,
$\$ 380,817.91$

for<br>Information write to<br>L. H. BAKER, Secretary-Treasurer LANSING, MICHIGAN



## RETAIL GROCER

## Retail Grocers and Meat Dealers Associa

 President tion of Michigan. Springs. First Vice-President-G. Vander Hooning, Grand Rapids.second Vice-President - Wm. Schultz, Secretary-Paul Gezon, Wyoming Park. Treasurer-J. F. Tatman. Clare.
Credit Not Always the Cause of Failure.
A letter I have unfortunately neglected contains these questions:
"What percentage of those who enter the retail grocery business go broke?

What percentage of variety stores go broke?
"Of course there are many more grocery stores than variety stores; variety stores are cash. But does that account for the difference in mortality?"

Nobody knows precisely the percentage of failures in the grocery business, nor would it matter much because the figure would change constantly; but a close estimate is, perhaps, that, of all who enter the business some 93 per cent. do not succeed.

Two interesting results follow, for the seven per cent. who make a success become trade factors so stable that they remain in business their entire lives, often into and through the second and third generation; and this brings about a condition wherein the grocer, on the average, has as long a business life as the exact average of ten leading trades. In fact, the grocer's business life is about as long as that of any other retailer.
This fact is so striking that it makes me plenty tired to have the grocer referred to as an inferior order of business man. For the truth is that the man who succeeds as a grocer manifests as high an order of business ability, industry, intelligent application and well developed judgment as is shown in any other department of human activity. I make no exceptions to this statement.

The variety business, as we know it to-day, is a development so recent that statistics are not available, but my opinion is that failures thereinconsidering all who start in the busi-ness-fully equal those in the grocery line.

There are, it is true, more grocers than other retailers. That is because of the universality of the food business. Most persons eat twenty-one meals weekly, which provides wonderful opportunity for retail business. This fact of numbers deceives us. But the proportions do not vary greatly.
In talking of the cash feature, we must remember the innate character of the business. It is a pick-up, convenience, personal-shopping business. Folks go in for one thing and go out with six or seven they have seen. They pick up, pay cash and carry.

Cash is accountable for much of variety success, but not from the angle nor from the cause you have in mind. What you are thinking about is that those merchants get cash for their goods at time of sale. But their strength and stability result from the fact that they pay cash for what they buy; that they hold a cash reserve;
that they safeguard themselves not by being sure others do not owe them, but by insuring that they do not owe others.

Think this over. It is the most important factor in the stability of retail meat dealers as against grocers. It explains the practically universal success of credit- granting department stores. It shows why the most prosperous, stablest, longest-lived grocers, those whose profit ratio is greatest in any community are the credit, delivery, telephone and full service grocers.
To grant credit successfully requires a peculiar order of ability, and the constant vigilance entailed connotes a high order of character. To carry on a cash business is in many respects a more exacting, more difficult task. Far easier is it to provide for financial stability by keeping a cash reserve and buying within your capital means. Nobody can back a merchant off the boards who holds no bills against said merchant! This is where cash plays its most important part in business.
The New York World recently said editorially
"For some reason; not impossible to imagine, there is a feeling in the world of high finance that now is the time for monopolistic mergers, based on the conviction, which possibly may be unjustified in fact, that the administration in Washington is in sympathy with such movements. The power merger and now the food merger.
"Nothing could possibly be more serious or intolerable than a food merger designed to give a comparatively small group of men a dictatorial power over the food of the people and power to fix the prices. It is not the consumers only who are concerned. Senator Walsh has been receiving complaints from Western merchants for some time. It appears that the food merger has been worked out pretty thoroughly under cover.
"Under all the circumstances there certainly is justification for some such Congressional investigation as is proposed by senators King and Walsh. It is a dangerous thing to play with the food of the people. They can be lulled into a stupid acquiescence on many things, but not on food. Least of all can the Administration afford it. Dynasties have been overthrown on food troubles in older days when only arms could overthrow them."
All of which is just about the kind of piffle that it sounds like. For there is no such danger at all. The food business is too vast, too universal, for monopolization. This applies as well to the question of chain monopoly of retailing of foods as it does to inside mergers that seek control of "the food of the people." Since Robert Warren \& Co. went broke trying to corner the pork market in Chicago some 40 years ago, few attempts have been made seriously to hamper the freedom of commerce in foods; and none is ever likely to get farther than Warren did in 1887.

I find every day renewed evidence that the old line grocer who knows his onions is as stable as any business 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.

## M.J.DARK \& SONS INCORPORATED

 GRAND RAPIDS, MICHIGANDirect carload receivers of UNIFRUIT BANANAS SUNKIST - FANCY NAVEL ORANGES and all Seasonable Fruit and Vegetables

## AT YOUR GROCER'S

A huge advertising campaign is sending thousands of new customers to grocers for their daily supply of Yeast. Grocers who show Fleischmann transparencies on their windows or doors, and metal package displays in their stores are identifying themselves with this advertising and are enjoying bigger profits by securing these new customers.
To get your share of this new business be sure you have these displays in a prominent place.

## FLEISCHMANN'S YEAST

Service

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

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

## ABE SCHEFMAN \& CO.

COR. WILLIAMS ST. AND PERE MARQUETTE RY.. GRAND RAPIDS

The Toledo Plate \& Window Glass Company Glass and Metal Store Fronts<br>GRAND RAPIDS<br>MICHIGAN

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

Grand Rapids Store Fixture Co.
7 N. IONIA AVE.
N. FREEMAN, Mgr.

Agency for Remington Cash Register Co.
Call 67143 or write

MEAT DEALER
Michigan State Association of Retail 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 Gran

Speed Versus Economy in Producing of Swine.
A pork production experiment of more than usual interest and importance is to be conducted in Jasper county, Iowa, under practical farm conditions. The aim is to find the relationship between rapidity of gains and feed consumption. Farmers are asked to enter pigs of their own breeding, whatever that may be, and a definite record will be made of the rate of gain, to determine whether or not the pigs that gain fastest are also the pigs that produce the largest gains per 100 pounds of feed.
"So far as is known," says the Chicago Daily Drovers' Journal, in commenting on the experiment, "one pig has a digestive apparatus exactly like that of another, so in theory one should be as efficient as another in the use of food. But there may be considerable variation for reasons not entirely known. It is a common observation among stockmen that some animals gain more readily than others, even on the same feed. Some horses, for instance are easy keepers, while others 'eat their heads off' and still remain thin. The food that is consumed is used in part to build tissue, in part as fuel, and some is excreted. There may be differences in animals in all three respects.
"Another point involved is feediag skill or management. The feeder who has his pigs on edge for every meal will get more out of any pig than the feeder who fails to detect digestive troubles, even slight ones, and so throws the animals in his charge off feed every so often. So a pig in this test that showed himself above the average in use of feed, might, under different management, give quite different results.
"The big question involved is whether or not metabolism is a transmissible trait. Some of these pigs will do better than others. Will the strain of breeding that produced them continue to be marked by the same trait? Maybe what these animal experts should be studying is glands. Anyhow, the way certain glands function is supposed to be what makes a fat boy fat.
"The results of the Jasper county test will be looked forward to with much interest. It is a good kind of research, and much of it is needed."

## The Shoulder of Pork.

Among the major cuts in the pork carcass, the shoulder stands out prominently. It comprises approximately 17 per cent. of the carcass weight.
There are several ways of cutting shoulders and they take different names from either the style of cut or the location where the special cut is made. The shoulder takes in the front leg and all meat from the knee up, with some variance in the way the foot is cut off. It extends up to the backbone, with the neck bones taken
out and frequently with some of the fat and skin removed. The width varies according to demands at certain points and weight of the carcass. It is frequently made entirely free of bone either before being offered for sale or in retail markets when bought. When this is done it is very suitable for stuffing and roasting. It is chiefly a roasting piece in a fresh state. though it may be partly sliced and fried or broiled. The part containing the meat around the shank and thickest part of the lower shoulder section is frequently rounded into what is called the picnic style shoulder, Cala, or some sectional name. When this is done the end next to the backbone is made into what are known as Boston butts, boneless butts, blade meat, fat trimmings, etc.
Like hams, bacon, and some other pork cuts, the shoulder may be used fresh, cured or smoked.-New York Department of Agriculture.

## Annual Field Day at Demonstration Farm.

Howard City, July 30-You were so kind and courteous to me some time ago when I came to see you about the Pennsylvania Railroad's demonstration farm, located about two miles North of Howard City, that I want to take this means of again expressing my sincerity in asking you to make a visit at the farm at your convenience.
Our annual sand land field day has been set for Thursdav. Aug. 8. The event has received considerable publicity and several farm paper editors have written me that they are planning have witting. I assure vou it would be on attending. I assure vousure on my more than a passing pleasure on my part to have you among those present. From many qualified to judge. we have received expressions voicing their opinion that we were justified in holding these field days in order that the sand land farmer in Western Michigan might learn of our activities, our methods and the progress we have made toward profitably farming some of the better grades of our marginal lands.
President Shaw, of the Michigan State College, is one who has written me, assuring us that our efforts are yearly becoming more and more appreciated by those confronted with sand land problems.
B. O. Hagerman, Agricultural Agent.

Tradesman Is a Mystery To Him.
Riverdale, July 19 -Having permitted my subscription to get three numbers in arrears hoping that you would amble around this way and give me a "dun" once more, I think I had better send it in and save yo" the trouble of writing.
How you manage to make the Tradesman BETTER year after year, Tradesman BET most assuredly do, is a mystery as you most assuredyy do, is a that you couldn't possibly do so. but you fooled couldn't possibly do so. but you fooled
me in this respect, as badly as you did me in this respect, as badly as you did
the first time we met. Perhaps you the first time we met. Perhaps you remember how amused Mrs. Stowe and my clerks were that day and how "flabbergasted" the writer was when he identified E. A. Stowe.
Would be mighty pleased to meet you again. Hope you will run over this way on some of your week end trips. William Horton.

## Above All Else Sincere.

Lake Odessa, July $16-\mathrm{I}$ am enclosing $\$ 3$ for the Tradesman. There is never a number that we do not all read. It is a dandy weapon for all commercial wrongs and ills. I wish to say that we think it is always authentic and above all else sincere.
E. C. Tew \& Sons.


## Always Sell <br> LILY WHITE FLOUR <br> The Flour the best cooks use.

Also our high quality specialties
Rowena Yes Ma'am Graham
Rowena Pancake Flour
Rowena Golden G. Meal
Rowena Buckwheat Compound
Rowena Whole Wheat I lour
Satisfaction guaranteed or money refund al
VALLEY CITY MILLING CO.
Grand Rapids, Mich.

## Grand Rapids Paper Box Co. <br> Manufacturers of SET UP and FOLDING PAPER BOXES SPECIAL DIE CUTTING AND MOUNTING $\begin{array}{lllllllllllllllllllll}\mathbf{G} & \mathbf{R} & \mathbf{A} & \mathbf{N} & \mathrm{D} & \mathbf{R} & \mathbf{A} & \mathbf{P} & \mathbf{I} & \mathrm{D} & \mathbf{S} & \mathrm{M} & \mathbf{I} & \mathbf{C} & \mathbf{H} & \mathbf{I} & \mathbf{G} & \mathbf{A} & \mathbf{N}\end{array}$

## Don't Say Bread

-Say
HOLSUM

## HARDWARE

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

Suggestions For the Hardware Dealer in August.
In August, the hardware dealer will face the problem whether or not carry over to another year the broken lines and odd lots of seasonable, hot weather goods..
By the end of July, the normal seasonable demand for these lines will have slackened. People who have not already bought ice-cream freezers, refrigerators, screen doors, hammocks and similar articles will begin to argue:
"What's the use tying up money in these things in order to get the use of them for a few weeks. Better worry along as we've been doing, and put off buying until next summer."

In the first part of August the pushful, energetic dealer, given favorab'e weather, may still be able to make some sales at regular prices. But by the middle of the month, at the latest, the real selling season for these lines will be practically past. The average man who has not bought yet will not buy-that is, unless special inducements are offered.
"I wouldn't find myself with an overstock," he said. "I don't buy that way. But if I found myself with some odds and ends, which is apt to happen with even the most careful buying, I'd give the public substantial reasons for taking those goods off my hands. When in doubt whether to sell goods or carry them over, by all means sell. That's a pretty safe rule in business.'

Where goods are carried over a certain amount of depreciation and resultant loss is inevitable. In hardware this is perhaps less than in any other line of trade, but it's there, just the same. Then there's the loss of interest on the money invested. Money is tied up which could be used to good advantage in buying for the fall and Christmas trade. Add all the potential losses, and you can tell how drastic a cut is justified to get rid of the hot-weather left-overs.
Hence, toward the middle of August, if not earlier, a midsummer clearance sale will be in order
Such a sale is merely the liquidation of a certain loss that is practically inevitable if the goods are carried over. On the one hand, you have the prospective selling value of the article twelve months hence. Offset against this depreciation, loss of interest on your investment, storage charges, loss through lack of money of the ability to handle your fall and Christmas business on the scale you desire-and when you deduct the total of these items from the prospective selling value of the article, you have a pretty fair idea of what it ought to sell for right now within a few weeks of the close of the season. This deduction compensates the buyer of the article for the limited use he will secure, this summer, from the article into which he puts his money.

Now is the time to take a look over
the stock and see how the various seasonable lines are moving. Do what you can in the next week to stimulate sales at regular prices. Study these lines closely and size up the situation. When you have sized up the probable extent of the left-overs, you can tell whether or not it will be desirable to hold a special midsummer sale in order to turn these items into cash.
Don't wait until the buying movement has entirely stopped before putting on your sale. Launch your sale when it begins to slow down appreciably.

If you do hold such a saie, make it sufficiently outstanding to be a good advertisement for your store. Play up the special sale. Use it, not merely as a medium for clearing out odd lines, but as a means of interesting new customers in your store. Advertise more aggressively than usual, get out circulars and dodgers, put on some special window displays and drop your price to a figure where, in spite of the heat, they will pull in the customers.
Run this sale right through to the end of August, if necessary, and keep the public interest at the highest possible point throughout. To do this, it is desirable to feature different lines it various times. Let your window displays be a constant reminder that something out of the ordinary is going on. Put on practical demonstrations of different articles. For instance, show the refrigerator keeping the food cool; and serve ice cream made in the freezer.
If such a sale is worth putting on, it's worth playing up, I knew a hardware dealer once who held a midsummer clearance sale. He brought the odds-and-ends of hot weather lines to the front, put price-tickets on the various articles announcing "one-quarter off," and ran a couple of small advertisements.
"It's too hot to sell anything, I guess," he told me. "We haven't had any response to our efforts at all-or, at least, none worth mentioning."
"Why don't you play up the sale more?" I asked. "Give it some window display? Quote specific price cuts instead of a percentage that nobody will bother to figure out? Get out some handbills or some circulars? Use a full page advertisement, or at least a quarter page, and will it chuck-full of specific prices?"

He hemmed and hawed a few moments. "To tell the truth," he said, "I never thought much of price cutting, and I hate to identify the store even this much-although I suppose it's legitimate enough."

A man who tackles a special sale in that half-hearted manner is not going to make a success of it. If he doesn't regard it as legitimate business, he should not tackle it all all. But if he regards it as legitimate, he should throw into it all the energies he possesses and make it really worth while.
In advertising your special sale, you must inevitably stress price. To make your sale convincing, you must quote specific prices. In the old days, it was not infrequent for a merchant to advertise "Ten per cent off everything in stock." He might so on go down

# Special Reservation Service - "Wire Collect" <br>  <br> In Detroit-the <br> 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 DetroitLeland Hotel an enviable national and international reputation.

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

# BROWN \& SEHLER COMPANY 

Automobile Tires and Tubes Automobile Accessories Garage Equipment

Radio Sets
Radio Equipment
Harness, Horse Collars
Farm Machinery and Garden Tools Saddlery Hardware Blankets, Robes Sheep lined and Blanket - Lined Coats Leather Coats

GRAND RAPIDS, MICHIGAN

## Michigan Hardware Co.

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

## Wholesalers of Shelf Hardware, Sporting Goods and

Fishing Tackle
the scale, and advertise "fifty per cent. off everything."
Now, percentage advertising isn't convincing. The average customer is not going to take the trouble to figure the saving, unless he is very much interested in some specific article. Make it easy for him to understand what you are offering by quoting specific prices. Quote both the regular price and the special sale price. The familiar device of a card with the regular price in black, crossed through with red lines and the sale price given in red, should be used in ticketing all goods offered at sale prices.
In such a sale the cut need not cover anything except special lines. These include hot weather lines you want to clear out, and other odds and ends of stock-slow selling goods, generally -that should be moved. Nor need the price cut on these goods be a uniform percentage. It is better to select certain articles and feature them by drastice price cuts, with lesser cuts on the general run of sale goods, and regular lines left at regular prices.
The "feature special" is an old stunt with the dry goods and department stores. Often it is some article, bought at an exceedingly favorable price and not carried in the regular stock. I recall one dry goods store that got hold of a lot of fairly good alarm clocks and offered them at 59 cents each. And at that they made money on the ciocks. Such a feature attracts attention to your sale; it convinces people that you are offering real values; it gets them inside the store; and often people who do not want the feature article when they see it become interested in other lines instead.
In your advertising, it is good business to supplement the price quotations with a few words describing each article. Tell about your lawn mowers, your ice-cream freezers, refrigerators and lawn swings; tell about them in such terms that the reader of the advertisement is anxious to own one. Study the better class of dry-goods advertising, and see how, in a few terse words, the copy-writer gives the reader a sort of sketchy picture of this or that article.
It is usually good business to make your special sale something more than a special sale-a sort of link between summer and fall trade. Play up your summer specials in your newspaper advertising and window display, but show your regular lines inside the store-the lines that people will begin to buy a few weeks hence. Demonstrate some of these lines, and get the names and addresses of prospect who are interested in them. You may not make sales at the moment but you will get a line on quite a few prospects to be followed up later.
A special sale, properly featured, will bring a lot of new customers into your store. People who have never before bought from you may, if they are properly handled, be induced to buy from you regularly. See to it that everything is calculated to give the newcomer a favorable impression of your place of business, your selling
methods, your sales people and yourself.
It is through getting a line on new prospects, and through the chance it gives to acquire new customers, that the special mid-summer sale will pay its biggest dividends. Turning odds-and-ends of stock into ready money is of course worth while; but do not overlook your chance to develop new business, and to secure new customers.

Victor Lauriston.

## Girdles Which Suit New Figures.

Girdles-or corsets, as they are usnally called-and the regular one-piece foundation garments are all being affected by the change in silhouette. For the moment most of the leading makers are focusing their attention on shaping the designs to suit the new slightly raised waist-lines. The tops are being shaped, the fronts curving up a bit to hold the diaphragm in place and prevent any suggestion of a bulge or roll of flesh. Again, the corsets fi: more tightly about the waist-line. One designer has achieved this by inserting an elastic gusset in the back and top. A corset for the medium figure, made either of plain satin or one of the brocaded fabrics, has panels of the material back and front as well as narrow hip sections, and the joining sections are made of strong elastic. This model is built up in front and curved, and the back is made to hug the figure by means of an elastic inset in the top. Another girdle for the same type of figure is made of flesh-colored satin, and has lacings at the side from the top to below the hips. It is built up in front with the aid of three small bones.
Boneless garments are being shown in girdle and step-in models. A pra:tical girdle made of pink satin has the fashionable curved front panel and elastic sections at the side fronts and backs, and a narrow elastic extends from the top of the front panel to the hips to give greater play to the garment and hold it in shape. To make up for the absence of boning, the back and front panels are quilted, and the quilting being used differently on each panel, the front one having it near the top, while the back is quilted more through the middle and lower parts This garment is shaped to give a de cidedly fitted effect.
For the fuller figures, and also for the tall, there is a corset made with an extended front panel curving at the top and spreading in fan shape. The spreading part is strongly boned to give support to the diaphragm. The lower part of the front panel has a " $V$ " inset of elastic. Elastic side sections are used.
A new one-piece garment with a glove silk top made in the style of a brassiere has the lower part of satin with elastic sections.
A busines sis like a snowball: One man can easily push it along for a while, but the snowball becomes so large if pushed ahead that help must be obtained to roll it-and if you don't keep rolling it, it will soon melt.

Words are to a salesman what a brush is to an artist.


Waterproof tarpaulin, guaranteed for one year. Any size, or custom made as illustrated. Send measurement. obligation. 24 hour delivery.

## I. Van Westenbrugge Grand Rapids Muskegon

 Nucoa KRAFT (V) CHEESEAll varietles, bulk and package cheese
"Best Foocis" Saiad Dressings Fanning's
Bread and Butter Pickles Alpha Butter TEN BRUIN'S HORSE RADISH and OTHER SPECIALTIES


Capital and Surplus $\$ 750,000.00$ One of two national banks in Grand Rapids.
Member of the Federal Reserve System.

President, Gen. John H. Schouten Vice President and Cashier,

Ned B. Alsover
Assistant Cashier, Fred H. Travis

## The Brand You Know by HART



Look for the Red Heart on the Can
LEE \& CADY
Distributor

When you want good cheese ASK FOR
KRAFT $\langle\mathbf{D}\rangle$ CHEESE

## ITEW ERA

LIFE ASSOCIATION
Grand Rapids.
MAND COMPANY, SOUNDLY BY SOUND MEN.

| Phone s1366 |
| :--- |
| JOHN L. LYNCH SALES CO. |
| SPECIAL SALE EXPERT8 |
| Expert Advertising |
| Expert Mrechandising |
| 209-210-211 Murray Bldg. |
| GRAND RAPIDS. $\quad$ MICHIGAN |

FRIGIDAIRE
electric refrigerating sytems PRODUCT OF GENERAL MOTORS


For Markets, Groceries and Homes

Does an extra mans work
No more putting up ice
A small down payment puts this equipment in for you
F. C. MATTHEWS \& CO.
111 pearl st. n. w
Phone 9. 3249

SEELY'S FLAVORING EXTRACTS
SEELY'S PARISIAN BALM Standard of quality for nearly 70 years SEELY MANUFACTURING CO.
1900 East Jefferson.

## WATER COOLING EQUIPMENT

For Office, Factory, Institution
Grand Rapids Water Cooler Co. Grand Rapids, Mich.

## 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.

## HOTEL DEPARTMENT

News and Gossip Regarding Michigan Hotels.
Los Angeles, July 26-There are mergers and combinations in every trade and industry. No business is either too large or too small to escape the attention of the trained blenders. The day is at hand when the hot-dos distribution of the country will be in keeping of some massive corporation which will have its uniformed repreentatives on hand wherever two or three human beings are assembled for sport or play. A melding of the hot dog and hamburger industries of the Nation would be a warm proposition if full rations of mustard were in ciuded.
"Dad" Smith, who has conducted the Houghton Inn, at Houghton Lake, for the past twelve years, has sold out to Mr. and Mrs. Joseph Clark, of Adrian. "Dad" Smith, built in a special mold, was one of the unique characters in Michigan hotel operation and was a wonderfully popular host He is just in the prime of his existence and I trust is not going into retirement at his time of life. He ought to make manv thousands of resorters happy in the days to come.

Some folks would go so far as to call this relieving the farmers, especially as farm relief is masquerading under many aliases. For instances some housewives scrape the kernel of the golden bantam from the cob. But that's no way to eat corn. With me its cob or nothing.
Some people fix up corn with Par mesan cheese and green peppers and all that sort of truck. But the only humane way to get it is to tuck you na;kin under your chin, have the but ter plate handy, and gnaw away at the kernels.

Farm relief? Watch the ordinary human this summer and gain an idea of just how he regards it

Hotel men over in Detroit are all agog over the possibility of showing the 800 delegates to the American Hothe 800 delegates to the American hotel Association, next month, just how many entertainments, if they can keep the delegates this side of the Detroit river, and a full program of constructive business sessions. Last year they had a wonderful convention at Denver, but the newly rejuvenated association had hardly got into their paces, and there are hopes of a much bigger and even better time this year. Among special attractions will be offerings made by Edgar Guest. one of America's foremost poets, who will speak at the official banquet, and William Butterworth, president of the United States Chamber of Commerce, who will be an honorary guest of the conwill be an honorary guest of the con-
vention, as well as Secretary David A. vention, as well as Secretary David A.
Skinner, of that institution. with Skinner, of that institution. with
which the A. H. A. is affiliated. Great which the A. H. A. is affiliated. Great
care is being exercised this year in the care is being exercised this year in the
selection of topics for presentation and discussion at the business sessions. Successful hotel operators from various sections of the country are being solicited to present papers on subjects of vital importance to the industrymen who know their particular fields thoroughly and can impart that information interestingly. Owing to the vast amount of important business to be transacted at the five arranged business sessions, a special meeting of the committee on program will be the committee on program will be called in advance of the meeting, so that no time will be wasted after the delegates get into official session. And the delegations are going to travel to and from the convention in every sort of contrivance, including air ships,
automobiles, busses and by antiquated automobiles, busses and by antiquated rail transportation. Polo players even will go horseback. The Chicago fellows, particularly, are arranging a
motorcade, whereby they will leave Chicago in the morning, stop along at Gary and Michigan City, Indiana, and St. Joseph, Benton Harbor, Kalamaoo, Battle Creek, Jadkson, Ann Arbor Ypsilanti and thence to Detroit. Of course they will be entertained at every town they stop at, with the distinct understanding that they will do nothing which Mr. Volstead wouldn't indulge in. At Detroit they will be farmed out at the various hotels. but the business sessions will mostly be held at the Statler. It is going to be a big undertaking. but Detroit has the very boys in its midst who are past masters when it comes to entertaining.

The idea of making up a census of o-called "ghost" hotels, is, to say the least, original. It ought to be worth emething to know just what cities are semething to know just what cites are over-hoteled, but the trouble seems selves know all about it, the fool in selves know all about it, the impression that just ecause a few institutions which ar favorably located and intelligently op rated, are making a reasonable profit here oughtt to be big returns fron smilar investments almost anywherc Fhe result is an epidemic of headaches

Every once in awhile somebody who is not interested financially in the operation of hotels and restaurants, bursts forth in song-or rage-and talks about the Jesse James's in that ine of industry Even in their palmline of the food dispenser neve est days, the food ercentage of the made even a small percentage of piofits you will find the shoe man othe bining fifty cents worth of raw material with a dollar's worth of elbow prease and working off the product for fourteen dollars and nothing is heard of it, or the medicine dispenser packing away three cents worth of redients in a tin can and offering for a stingy dollar. And then there the boot-well we wont go anv further Of course it went go any furt the cow, is probably worth a couple o cents a pound; with the packer, sixty the retailer, ninety, and on the platter in the restaurant, $\$ 2.50$. but it is well to bear in mund that the transportation company takes the first grab, and the here is the organized banditry in the here is the organize the succulent portion for "home" consumption, so portion wert has absorbed and paid that the "in ty or the dainty morsel finally peddle out to him, there has been no wo ful margin of profit for the indivi or concern, which undertakes to "fee the brute."
A. F. Gardiner has been appointed assistant manager of Hotel Durant, Flint, under managing director H. F. Price. Mr. Gardiner came from the Scuthern Hotel, at Baltimore, Maryiand.

Clyde Carson, who has been associated with the Madison-Lenox Hotels, Detroit, for some time, and was for ten years with the old Pontchartrain, that citv, under W. J. Chittenden, Jr., has gone to St. Louis to become assistant manager of the new Hotel Roosevelt.

The new officers of Michigan Charter. No. 29, of Hotel Greeters, were duly installed last week, and the roster is as follows
President-Wm. E. Snyder, Seward Hotel.
First Vice-President - J. Allan Doyle. Hotel Tuller

Second Vice-President - Edward Million. Hotel Capitol, Flin
Third Vice-President-George A. Southern, Kelloge Inn, Battle Creek. Secretary-Treasurer-A. F. Nussbaum.
Members of the Board-W. H. Rademaker, Hotel Lewis, chairman; J. H. Pichler, Hotel Statler, and Jerry Moore, Hotel Tuller

This is one institution where employ rs give full sanction to its activitie which are always mutually beneficial.

Attendants at vast National gather ings have been known to do a lot of

## HOTEL <br> CHIPPEWA <br> European Plan MANISTEE, MICH. <br> Up-to-date Hotel with all Modern 150 Outside Rooms <br> Dining Room Service Dining Room Service Telephone in every Room. <br> $\$ 1.50$ and up <br> 60 Rooms with Bath $\$ 2.50$ and $\$ 3$

"We are always mindful of our responsibility to the public and are in full apprecia. tion of the esteem its generous patronage implies.'
HOTEL ROWE Grand Rapids. Michigan. ERNeST W. NEIR, Manager

## MORTON HOTEL

Grand Rapids' Newest IIotel
400 Rooms
400 Baths
RATES $\$ 2.50$ and up per day.

MAN IS KNOWN BY THE
COMPANY HE KEEPS"
is why LEADERS of Businese and Society make their headquarters at the

## PANTLIND HOTEL <br> An entire city block of Hospitality"

 GRAND RAPIDS, MICH. Rooms $\$ 2.25$ and up. Cafeteria -:- Sandwich Shop

## 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.

## Columbia Hotel KALAMAZOO <br> Good Place To Tie To

## CHRRLES RENNER HOTELS

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

## Park Place Hotel Traverse City

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

## HOTEL KERNS

ARGEST HOTEL IN LANSING 300 Rooms With or Without Bath Popular Priced Cafeteria in
nection. Rates $\$ 1.5 \mathrm{C}$ up.
E. S. RICHARDSON, Proprietor

WESTERN HOTEL
BIG RAPIDS, MICH. Conducted on the European Plan Hot and cold running water in al
rooms. Several rooms with bath. Al rooms. Several rooms with bath. All lated. A good place to stop. Rates asonable.

## NEW BURDICK

KALAMAZOO, MICHIGAN
In the Very Heart of the City The only All New Hotel in the city Representing 250 Rooms- 150 Rooms with Private European $\$ 1.50$ and PESTAURANT up per Day. feteria, Quick Service PRILLEntire Seventh Floor Devoted to Especially Equipped Sample Rooms NALTER J. HODGES.
Pres. and Gen. Mgr.

## Wolverine Hotel

Fire Proof-60 rooms. THE LEAD Fire Proof-60 rooms. THE LEAD. HOTEL. American Plan, $\$ 4.00$ and European Plan, $\$ 1.50$ and up
Open the year around.

## HOTEL OLDS LANSING

 300 Rooms 300 Baths Absolutely Fireproof Moderate Rates Under the Direction of the Continental-Leland Corp.George L. Crocker, Manager.

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

CODY HOTEL
GRAND RAPIDS
RATES- $\$ 1.50$ up without bath. $\$ 2.50$ up with bath.
CAFETERIA IN CONNECTION
damage to hotel furnishings when making "whoopee," as they are pleased to call it. Two of these affairs recent-ly in Los Angeles nearly put the cult out of business. Presumably liquor had nothing to do with it. It is just the human element of destruction in a:cre man who wants to do his little stunt whenever he gets away from home. A. T. MacFadven. promotion manager of Hotel Pantlind, has an interesting subject in a recent issue of the New York Hotel Review, which is well worth perusal. Also in the same issue of that publication is an article from the pen of Fred G. Miner. in which he has something to say abont the present owner of the Pantlind:
"Twnty years ago, as auditor and court reporter, Josedh H. Brewer was on the lower step of the business ladder. Realizing the opportunity, he entered the field of municipal utilities with such success that to-day he is one of the outstanding figures in Michigan where millionaires are no longer a novelty. His hotellic identity consists of the control of both the Pantlind and Morton hotels. in Grand Rapids, and his home life is self evident : $n$ the fact that he recently inaugurated an eighteen hole golf course that is accredited with being one of America's finest All of which represents, and finest. All of which represents, and well represents, me wood in the great field of American opportunity."
L. G. Davis, manager of the Inn, at Wequetonsing, has been made president of what is known as the Airways Service, a coming transportation element in the Middle West. Mr. Davis' activities around Traverse Bay, have held him in the limelight for several years. He is in every way a good specimen of the genius "hustler."

It is announced that Hotel Tuller. Detroit, which was to have entered into receivership July 11, will operate i: dependently for at least three months under the management of Ward B James. $\qquad$
Treat the Traveler With Due Respect. When Secretary Herman Hanson, sometime ago, raised a point of constructive suggestion in his weekly editorial contribution to the Tradesman, relative to the attiude of many merchants toward salesmen, he said a regulation-size mouthful.

More than one merchant is unnecessarily cold and aloof toward salesmen who call upon him. Too often, he is downright uncivil. This is no point to be denied. Now, just why?

Is it because he is afraid the salesman is going to cheat him? If so, his action betrays his own lack of confidence in his own judgment. He is afraid that he will be won into a purchase which his native shrewdness or moral courage is unable to detect as unprofitable or unwise.
Or is it because he has been cheated by a few and judges all others by the same standard? If so $I$, as a consumer and a customer, am justified in judging all merchants by the few who have cheated me.
Is it because the merchant considers the salesman an unnecessary item in overhead and begrudges him the living which he makes while he is trying to serve the merchant? If so, then I, as a consumer and a customer, am justified in preaching the doctrine of "eliminating the middle man." The merchant wants to remember that his profit is also an item of overhead, and there are
those who think that it could be eliminated with very good economy.
Perhaps the merchant must have someone to be the victim of his spleen. The salesman must take his abuse, unfair criticisms and endure his superior airs or lose his business. So he takes the cowardly advantage to bully the salesman into abject docility, even to the point of taking every sort of un-kindness-cold shoulders, forced waiting, being totally ignored, etc. If that is the merchant's reason, then I am justified, as a consumer and customer, in remembering that my merchant must have my business. That being the case, I can bully and browbeat him and think myself quite some citizen because I get away with that sort of thing.
If the merchant would only see that his position with reference to the public is precisely that of the salesman toward himself, he might find in some of his criticisms of an unkind, unthinking or bargain-minded public criticisms that apply to his own treatment or mistreatment of the salesmen whose business it is to serve him.

The merchant says he tries to serve the public honestly. Let him remember that the salesman is trying to do the same thing by him. The merchant claims that he is necessary to the public's best interest. Let him remember that the same thing may be said of the salesman's essential service to him. When the merchant feels the sting of injustice at the hands of his public, may he not go back in his own experience and find some fellow with a portfolio with whom he may now sympathize. He has found out how it feels to try to do well by his customers and receive a slap for thanks.

If this attitude of merchants is due to an instinctive rebellion against the idea of buying anything, he might as well remember that when the time comes that he will no longer be buying it will be when he is no longer selling. Merchants who criticise a "something-for-nothing" public should be the best qualified to write a sermon for their own reading, entitled, "The Folly of Something-For-Nothing Merchants." By that term, I mean the merchant who says, before a caller has had time to say a word about his proposition, "No, I'm not interested, to-day; and, besides, I'm too busy." Many a merchant, by saying that very thing, has said that he is "not interested" in his own welfare. Perhaps he told the truth. Who knows? Sometimes, I almost believe him.
W. H. Caslow.

Sauce For Goose Is Sauce For Gander There is an article in another column which I hope every retailer who gets this paper will read, if he doesn't read another thing. It is by a man named W. H. Caslow, whom I do not know, but the article is sent to me by E. A. Stowe, editor of the Michigan Tradesman, with the suggestion that it ought to be given as wide publicity as possible. I think so too.

Caslow doesn't state his business. He is evidently a traveling man of some sort and, getting about a good
deal, he has a chance to see how consistent retail grocers are in their belief that local consumers ought to patronize local stores. Caslow says a lot of them aren't consistent at all. They forget that the home store rule affects them as much as it affects anybody, when they buy as consumers, and they will go to the city or the mail order house-over the head of their local dealer-whenever they think it pays them to do it.
The grocer who goes out of town to buy anything that he can get substantially as well from a local dealer, has no kick whatever against the local consumer who trades with a chain store.
Yet Caslow gives instance after instance of retailers who think there ought to be one rule for consumers and another one for them-even when they buy as consumers.
This article ought to be taken to heart by every retailer who feels that he isn't getting a square deal because his townsmen buy of a chain store. What are you doing, brother? Do you spend your money at home, or do you fly all over the United States hunting an imaginary nickel saving? If your answer is that it is your duty to buy in the cheapest market, I answer why isn't it your customer's duty too? If you say they don't save anything b buying from the chain store in the long run, then I say that your saving; are largely illusory to
What is sauce for the goose is sauce for the gander.-Philadelphia Grocery World.

Late Business Changes in Ohio.
Carrollton-John Minor, who is the grocery and meat business here. is erecting a store building on Green street.

Cleveland-Frank Zoldak will move his meat market from 3112 to 3110 East 130th street.
Cleveland - Solomon's Delicatessen has been opened by Louis Solomon at 14113 Kinsman road.
Dayton-Robert E. Nester has taken over the grocery and meat market at 1605 Huffman avenue from the Freud Pure Food Market Company.

Green Springs-The Home Meat Market has been opened by Dorr C. Birdsall here.

Tiffin-Louis Felchtner has sold his meat market at 250 East Market street to Warren P. Saylor.
Tiffin-G. F. Hill has purchased an interest in the meat business of Mr . Delaplane on South Washington street.

Toledo-F. J. Sherman has discontinued his grocery and meat business at 2540 Cherry street.

Corporations Wound Up.
The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Railway Employes Co-operative Association, Escanaba.
Flower Market, Detroit
Dutch Oil Co., Holland,
aFlamme Co, Detroit
Land Contract Investors, Inc., Detroit. O'Brien-Dores Dvelopment Co De troit.
Detroit \& Southern Michigan Oil \& Gas Co.. Detroit Cook-Central Co.. Detroit. Ionia Mutual Oil Co., Adrian. Ionia Mutual Oil Co., Adrian. Superior Tile Co.. Inc.. Detroit Adam Groth \& Co., Detroit. Cooper Underwear Co.. Marquette. Lake Shore Brass Works, Holland. Lake Shore Brass Works, Holland. Michael-George Co., Grand Haven.
Animated Advertising Displays, De
Howe. Snow \& Co., Inc., Detroit and Grand Rapids. Consolidated Expanded Metal Co., Detroit.
Allied Refrigeration Industries. Inc., Lansing.
Gibralter Floors, Inc., Detroit. Schiedel Realty Co., Detroit. Victor Electric Supply Co., Detroit. International Foxes \& Furs, Inc., De troit. Chemical Co Saginaw. Saginaw Chemical Co.. Saginaw. Fortland Farmers Elevator Co., Portortland Farmers Elevator
land. Unit Investment Co., Flint. Al-gon-quin Hotel Corp.. Hastings. Michigan Oil Properties \& Realty Co., Grand Rapids.
Davis-Stuntz Co., Detroit. Rotary Ventilator Co., Detroit. Dalite Laundry. Inc., Pontiac. Northwestern Oil Co.. Marquette.

Four New Readers of the Tradesman. The following new subscribers have been received during the past week: Theodore L. Engel, Harbor Beach. R C. Lloyd, Bradford, Penn. L. W. Mills, Montague.

## Stamina wins.



HOTEL BROWNING
150 Fireproof Rooms grand rapids, Cor. Sheldon a Oakes Facina Union Denot: Three Blocks Away

Rates from \$3.00

## THE DURANT

FLINT, MICHIGAN
One of Michigan's Finest Hotels
Under Direction of UNITED HOTELS COMPANY OF AMERICA

Harry R. Price, Managing Director
Dining Room
Soda Fountain
Coffee Room

## DRUGS <br> Michigan Board of Pharmacy.

 Michigan Board of Pharmacy.President-J. C. Dykema, Grand Rapids. Vice-Pres.-J. Edward Richardson, D:-

## troit. Dire dusky.

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

## Michigan State Pharmaceutical

President-J. Mssociation. Ciechano
President-J. M. Ciechanowski, Detroit.
Vice-Pres.dent-John J. Walters, SagiVice

Wecretary -Secretary-R. A. Turrell, Croswell. Rapids.

Afternoon Tea at the Soda Fountain. Jimmie Brady, the junior partner in charge of the Jones Fountain at Jonesville, Northwest, is an automobile enthusiast. Automobiles appeal to Jimmie from two standpoints. First, they bring the Jones Fountain plenty of business and, secondly, he likes to step on the gas occasionally just to show the home town folks that he's in the "business man" class.
Jimmie associates automobiles with tourists in the following manner. Let him tell you about it:
My tourist trade is divided into two classes, those that are passing through in cars, and those that are staying somewhere around here and are likely to come in often if I treat them right. With the automobile trade, the "through" trade, as we call them, the idea is to sell them as big an order as we can while they're in sight. So I have a lot of specials that I've named after the high class cars. A Hupmobile Special is just like a banana split, with berries or peaches instead of the banana. A Franklin Airman is pretty much any kind of crushed fruit, topped with a lot of whipped cream, served with sweet crackers. I recommend that to the older woman in the party, who is apt to be pretty well chilled, even in a closed car, where the young folks generally want more air than mother does. I couldn't sell her ice cream on a bet, but the rest of them help me sell her that Franklin Airman because they don't feel right, seeing her take just a cup of tea or coffee while they're all having something good. Yes, I sell plenty of coffee all summer.
For one thing, we have a lot of foreigners living right around here, Germans, Swedes, Norwegians, who drink
coffee every afternoon when they're at home. They come here for it when they're downtown shopping. Of course I'm very careful, with the tourist trade, not to let the hot drink take the place of the regular fountain specialties. If they order coffee first, "Will you have sandwiches or buns," I ask them, "or will you try one of our fountain specials? Those Rolls Royce delights are very popular." By that time I've got a card into the hands of the man of the party, if he wasn't looking at it before, and in a minute he has seen the thing I put there for him.
"What's a Packillac?" he asks with a grin. When you've got a man to laugh, you've got him half sold.
"It's just like a maple nut sundae," I tell him, "with sarsaparilla sauce instead of the maple syrup. Very good with ginger ale." Or coffee, or whatever he has ordered. With a party of four, that's good for 60 cents at least, and it nearly always works, because these through tourists expect to spend money.
I make it a point to ask them about the roads. They're generally glad to talk about their trip, and then I answer questions about the roads all around. If they're going far, which they're pretty sure to mention without my asking them, once they're started talking, I'm apt to ask them if I can't wrap them up some sandwiches to take along, pointing out that they'll make better time if they don't have to stop for supper until they've got where they are heading for. That often means two dollars altogether from one party.

They nearly double my luncheonette trade. They come along after the rush of the business people is over, and they are likely to want something substantial any time from one o'clock on, particularly on Sundays. I make a specialty of hot roast beef sandwiches, and I get fifty cents for them rig't along, which is about 400 per cent. on the cost of the materials.
I'm too far from a wholesale delicatessen man here to get the kind of cooked meat I want, so I get my mother to cook it up for $m$, on Fridays, or the day before a holiday. I use a piece of the eye of the round; because it makes an ideal sandwich cut, and it just fits into my fudge cooker. I can keep it hot there from one until eight, with the gravy in the other section.

That's a trick I learned when the business wasn't so big and we didn't need a steam table. There's nothing like using your fudge cooker right to build up your luncheonette business to the point where you're ready for the bigger equipment. Now I can use it all the hot Sunday afternoons, when it wouldn't pay me to have the steam table going, of course.
You have to keep the meat off the bottom of the cooker. I couldn't find a trivet to fit, so I put a few big nails in the bottom and rest a piece of hardware cloth on them, and the meat on that. At first my mother said she couldn't give me enough gravy without cooking all the taste out of the meat, because of course I had to have much more gravy than she could make the regular way she cooked meat at home. But I'd make up my mind to have that meat just right, so she "stretches" the gravy with meat extract. I'm careful to have the plates hot for that sandwich.

Any meat that's left over at eight o'clock, I take out and cool quickly, as near a fan as I can get it. Then I wrap it air tight with wax paper and put it right into the refrigerator, where it will be good and cold without freezing. It'll be just as good the next day.
For the summer boarders here I have afternoon tea,. A lot of them are used to it at home and can't get it at the places where they're staying. I feature a Chinese tea that costs a very little extra and brings me in a big profit. With the cheaper tea, I use the tea balls, but with the China tea, I measure one teaspoonful into the pot, pour on the boiling water, and pour off the tea in five minutes. Any of that tea that's left over goes into my iced tea. I make an iced tea punch, too, with tea, ginger flavor, lemon flavor, bits of chopped cherries and mint leaves when I can get them. It stands in a big bowl on the counter, and they can have it plain or carbonated.

On cool days I run a hot chocolate at tea time, and any time, my cold Aztec chocolate is good.

I use extra nice china for this afternoon tea and a fancy grade of paper napkins. I give them real cream or whipped cream, and French pastry that I can get from my local baker. When business is slow, he gives me a lot
of pastry shells that I can fill with jam and top with whipped cream as they are ordered, which cuts out any losses on the pastry. These are not the big patty shells, of course, but a quarter that size. It's a very popular item.
The reason I take so much trouble with this afternoon tea trade is that I figure that if a tea room came here I'd lose a lot of business. Luckily me, there are a lot of boarding place near here, and no tea room in this par of town. These regular afternoon $t$ patrons are never in a hurry, and if I'm rushed with a bunch of through people, I ask them if they won't loc over the circulating library for a minue, "until I get these people off mv hands, because they have to go right on." Then I give them a lot of tim. when I have it, and make them feel as if they owned me and the store too.
Virginia Tower.

Be Sure and Serve Ice Cold Ice Water. As a final thought, let me say that the ice water you serve with sundaes and luncheon items should be "ice cold", as well as the carbonated drinks. Nothing kills a luncheon business so quickly as half-chilled water served with it. Years ago I assumed the management of a fountain and tea room that was on the down grade, with the idea of building up the business. One of the first things I discovered was that the water served in the tea room and secured at the fountain was soon far from cold when the rush began. The firm argued that it was "cold enough," and I contended that it should be "ic cold," and finally had a cooling systen installed that would give us that kind of ice water. Business grew and in a short time the firm admitted that I was right.

People want a good cold drink o water with the things they eat and witl their sundaes and if you are failing to deliver it you are hurting your business.
Ice is hard, glassy, solid, because : is frozen water. Frozen milk is in clined to be in flakes or layers, because in the freezing process water and the solid content of butterfat, etc., separate. It is necessary that we discover the reason why.

Tests may even go to show that ice cream received from our source of supply yields full measure and as many

servings as we have a right to expect and yet when we come to dish it out later to customers, for some strange inexplicable reason it falls short.

We scratch our heads and wonder where the jinx is. Then suddenly a light dawns slowly on us and we begin to understand!

In an amazing number of cases we $\because$ find that they do not, but fall coni rably short of it and it is quite right a even cream is uniform and velvety texture if of good quality, because the air which is beaten into it. This is there when the cream is made d delivered, but if the type of reigeration furnished by the dealer umself in handling and using the ream is not such that it holds the can $f$ ice cream at a uniform temperature rom top to bottom until it is all used ip-why, there is a softening from the op down, the air escapes, and the ram shrinks amazingly, as is proved by the fact that ice cream in the beating of manufacture swells to a larger hulk than the original volume. The escape of the air content through softening causes shrinkage, and the cus-
tomer is not served with uniformly firm, well-hardened cream.
Poor refrigeration is expensive it improperly chilled carbonated water, syrups and other materials.
The best kind of drink or dessert calls for a proper temperature all through-and only correct temperature wil! insure successful results.
It is a fact that there is an ideal temperature for every ice cream, and this temperature varies in different creams, ancording to flavor, mix, butterfat content, etc.
A good trade on brick ice cream is greatly aided by a properly controlled temperature of storage. Customers like to know with reasonable certainty that the cream they expect to serve will be
hard when they get ready to use it, and not mushy and disappointing.

Marshmallow as a Trade Getter.
Marshmallow, served right, is always a good trade-getter; and we believe licious dressing are losing business thereby. A gallon at a time is all that is necessary to start on, and then purily a dollar to a dollar and a half. Good marshmallow should be diluted with either hot or cold water, and not too much at a time. Make up every
day enough for that day only-then it is always fresh and flexible for use. Do not use a simple syrup for diluting, as it will ferment quicker. Sugar
works, and there is enough sugar in marshmallow anyway-as most marshmallow makers use powdered sugar,
granulated sugar, corn syrup or cose, whites of eggs and gelatine. Just water-remember!-hot or cold. And
$\qquad$ soda-use large glass-around the edge, scrape an ounce of marshmallow, then two ounces chocolate syrup, one ounce of plain cream, a fine stream of soda,
a No. 16 scoop of chocolate ice cream, and fill up with soda. Serve with two straws, and spoon, of course, as usual.

To Keep a Good Store Never show your temper. Never indulge in sarcasm.
Make sure your way is best, the'
$\qquad$ Never contradict an irritated person. Keep umpleasant opinions to yourself.
Be considerate of the rights and feelings of others.

Always grant a reasonable favor. Don't try to fool your customer.

SCHOOL SUPPLIES


Our stock you will find one of the largest in Michigan. Complcte lines of PENS, PENCILS, CHALKS, PENHOLDERS, CRAYONS, RULERS, PROTRACTORS, DICTIONARIES, PENCIL TABLETS, INK TABLETS, Compasses, Leads, Slates, Artists' Brushes, Fountain Pens, Water Colors, Oil Paints in Tubes, Pencil Boxes, Scolars Companions, Pencil Sharpners, Composition Books, Note, Drawing, Theme, Music Books, Spelling Blanks, Student Loose-Leaf Books and Fillers, Drawing Papers, Inks, Mucilage, Glues, White Paste, County School Records and Supplies, Etc., Etc.

WHOLESALE DRUG PRICE CURRENT
Prices quoted are nominal, based on market the day of issue.

| ds |  | Cotton Seed ---- 1 $35 @ 1$ 50 <br> Cubebs $00 @ 5$ 25  |
| :---: | :---: | :---: |
| Boric (Powd.)-- 9 @ | 20 |  |
| Boric (Xtal) -- 9 ¢ ${ }_{\text {¢ }}$ ( | $20$ | Eucalyptus ------120 120 |
| Carbolic ------- 38 @ | $44$ | Hemlock, pure_2 $200{ }^{\text {a }} 25$ |
|  | $\begin{array}{r} 70 \\ 8 \end{array}$ | Juniper Berries_ $450 @ 475$ |
| Nitric ----------- ${ }^{\text {Murialic }}$ @ | $15$ | Junider Wood - 150 @ 175 |
| Oxalic ------.-.-. 15 @ | 25 | Lard. extra ---- 155 ¢1 65 |
| Sulphuric --.-.-.-. $31 / 2 @$ | 8 | Lard. No. 1 ---- $125 @ 140$ |
| Tartaric ------- 52 | 60 | Lavender Flow--6 ${ }^{\text {Lavender }}$ Gar' ${ }^{\text {n }} 125 @ 150$ |
|  |  | Lemon -------- $600 @ 625$ |
| Ammonia |  | Linseed, raw, bbl. (11) 102 |
| Water, 26 deg.-- 07 @ | 18 | Linseed, boiled, bbl. ©1 05 |
| Water, 18 deg.-- 06 | 15 | Linseed, bld less 1120125 |
| Water, 14 deg.-- $51 / 2 @$ | 13 | Mustard, arifil oz |
| Carbonate --- ${ }^{20}$ (9) | 35 | Neatsfoot -----125@135 |
| Chloride (Gran.) 09 @ | 20 | Olive, pure ------4 4009500 |
| Isams |  | Olive, Malaga, yellow $\qquad$ $300 @ 350$ |
| Copaiba -------100@ | 25 | Olive, Malaga, |
| Fir (Canada) -- 275 @3 | 00 | green -------- 285 @ 25 |
| Fir (Oregon) -- 65@1 | 00 | Orange, Sweet $1000 @ 1025$ |
| Peru ---------300@3 | 25 | Origanum, pure- @2 50 |
| Tolu ---------- $200 @ 2$ | 25 | Origanum, com'1 100 @1 20 |
|  |  | Pennyroyal ---- $300 @ 325$ |
| Barks |  | Peppermint ----550@570 |
| rdinary)-25@ | 30 | Rose, pure --1350@1400 |
| assia (Saigon) - 50@ | 30 | Rosemary Flows $125 @ 150$ | Cassia (ordinary)- $25 @ 30$

Cassia (Saigon) $50 @ 60$
Sassafras (pw. 60 c )
Soap Cut (powa.) Sandelwood, E. $1050 @ 1075$
I.
$\square$


 | $@$ | 90 |
| ---: | ---: |
| $11 @$ | 25 |
| $@$ | 20 |
|  | 75 |

Tary
Tar
Turp
Turp





Belladonna
Benzoin
Benzoin Comp'd
Buchu Buchu Capsicum Cinchona Cubebs Gentian Guaiac
Guaiac, Ammon.-
Iodine Iodine, Colorless.
Iron Clo Myrrh
Nux Vomica
Opium
Opium, Camp.
Opiun, Opium, Deodorz'd


MICA AXLE GREASE


APPLE BUTTER
$\begin{array}{llll}\text { Quaker, } & 24-12 & \mathrm{oz} ., \text { doz. } & 2 \\ \text { Quaker, } & 25 \\ \text { 12-38 } \\ \mathrm{oz} ., \\ \text { doz. } & 3 & 35\end{array}$
BAKING POWDERS Arctic, 7 oz. tumbler 135 Rueyal, 10c, doz. 225 Royal, 10 c , doz. $-\cdots-{ }^{2} 80$
Royal, 6 oz., doz.
Royal. 12 oz., doz.--
5 Royal, 12 oz., doz. -- 520
Royal. 520
Royal, 5 lb. $\begin{array}{lllll}\text { Calumet, } & 4 & \text { oz., doz. } & 95 \\ \text { Calumet, } & 8 & \text { oz., doz. } & 185\end{array}$ Calumet, Calumet,


$\begin{array}{llll}\text { Rumford. } \\ \text { Rumford, } & 12 & \mathrm{oz} . & \text { oz. doz. } 1 \\ \text { doz. } 2 & 85 \\ 40\end{array}$
Rumford, 5 lb.. doz. 1250



BLUING

## JENNINGS <br> The Oriainal

$\begin{array}{lll}\text { oz. } 4 & 4 \mathrm{dz} \text {. cs. } & 3 \\ 0 & 00 \\ \text { oz., } 3 & \mathrm{dz} \text {. cs. } 3 & 75\end{array}$

Am. Ball,36-1 oz., cart. 100 Quaker. 11/ oz.. Nonfreeze, dozen ---.- 85
80 100 lb. bag
Beans 900 Brown Swedish
Pinto Beans White Hand P. Beans Black Eye Beans Silit Peas. Yellow plit Peas, Green

\section*{BURNERS <br> Queen Ann, No. 1 and White flame, No.-........... 35

## BOTTLE CAPS

ple Lacquor, 1 gross gross

## 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.

BREAKFAST FOODS
Kellogg's Brands.
Corn Flakes, No. 136
2

Corn Flakes, No. 124
 $\begin{array}{lll}\text { Bran Flakes, No. } 602 & 1 & 50 \\ \text { Rice Krispies, } 6 \text { oz. } & 2 & 70\end{array}$ Rice Krispes, 1 oz.
Kaffe Hag, $121-1 \mathrm{~b}$.
cans $-\cdots-16$ oz.
All Bran, 16 oz.
All Bran, 10 oz. All Bran, $3 / 4$ oz. .-... 2

\section*{Grape-Nuts, 24 s . | Grape-Nuts, 24 s --...- |
| :--- | Onstant Postum, No.

 <br>  Cream Barley, 18
Ralston Food,
18 Maple Flakes, 24 .-.. $\begin{array}{llll}\text { Silver Flake Oats, } \\ \text { Silver Flake Oats, } & 18 \mathrm{~s} & 1 & 50 \\ \text { Sill } & 25\end{array}$ Siver Flake Oats, 12s 2
90 lb. Jute Bulk Oats,
 $\begin{array}{llll}\text { Ralston New Oata, } & 12 & 2 & 70 \\ 2 & 70 \\ \text { Shred. Wheat Bis., } & 36 \mathrm{~s} & 3 & 85\end{array}$ Shred. Wheat Bis., 36s $\begin{array}{ll}\text { Triscuit, } 24 \mathrm{~s} \\ \text { Wheatena, 18s................. } & 1 \\ 7 & 70 \\ 70\end{array}$ BROOMS <br> }

## BRUSHES

## olld Back, 8 in  <br> 

Shoe

## \section*{\section*{No. No. 20

}}$\qquad$ 5


## 

 <br> \section*{t <br> \section*{t <br>  <br>  <br> \section*{TH} <br>  <br> 35 <br> 35 <br> <br> R} <br> <br> R}

## Rhubarb

| Strawberries. 10 |
| :--- | :--- |
| Sor |


| Strawb's, No. 10 _-_ | 11 | 25 |
| :--- | :--- | :--- | :--- |

## P'ap P'app P'ap

Pineapp
Pears.





## Melrose Liberty <br> Melrose Liberty 2uaker

2uaker
Nedrow
Morton House
Reno Royal Club -











Venaughlin's Kept-Frosh





















COUPON BOOKS
50 Economic srade 2
 ordered at a time, apecial ly printed front cover is b, boxes TARTA

## DRIED FRUITS

## Apples

 Apricots
Evaporated, Choice
Evaporated,
Evancy
Evaporated, Slabs citron
10 lb . box - currante

| Jackages, |  |
| :--- | :--- |
| Greek, Bulk, | lk. | Dates

Dromedary, 36 s _-...-- 675 Evap. Choice $-\ldots$
Evap, Ex. Fancy. P.P. 16

| Lemon, Peel |
| :--- |
| Lmerican |
| Orange, American | Raisins

Seeded, bulk
Thompson's s'dless blk
$081 / 2$
Thompson's s'dless blen's seedless,

California Prunes
$60 @ 70,25 \mathrm{lb}$. boxes

Hominy
Pearl, 100 lb . sacks -- 350 Macaronl
9. oz. packare Brands

9 oz . package, por dos. 180 Bulk Goede
Elbow, 20 lb .
Egg Noodle, 10 lbs.
--
14


Taploon

FLAVORING EXTRACTS JENNINGS'


















Macon
One quart
Half gallon $\qquad$ $\begin{array}{ll}9 & 80 \\ 8 & 16 \\ 8 & 10 \\ 18 & 15\end{array}$
Half pint alass Top.
Half pint
One pint
One quart
Half gallon
Half gallon

$\qquad$



East India sage


## Specialties

## Pineapple Fudge ---.-- 19

Banquet Cream Mints_ 25
${ }^{\text {Banquet Cream Mints }}$ Handy Packages, 12-10c 80


Nucoa, 1 lb,
Nucoa. 2
and
5
 Special Roll --...--
MATCHES


## Quaker, 5 gro. case

## Almonds, Tarragona <br> Brazil. New Fancy <br> Filberts, Sicily -----Peanuts, Vir. Roasted Peanuts, Jumbo, std. Pecans, 3 star Pocans, Jumbo Mammoth Walnuts, Cal. --- $30 @$ Hickory

## Salted Peanuts <br> Fancy, No. 1 ---- shelled <br> Almonds Poanuts, Spanish, 185 lb. <br> 125 lb . bage <br> Pecans Salted <br> MINCE MEAT <br> None Such, 4 dos. --- 647 <br> Quaker, 8 dom. case -- 850 Libly, Kegs, wet, lb. 22


Bel Car-Mo Brand
841 lb. Tins in case.
15 lb. palls
25 lb . pails

## PETROLEUM PRODUCTS. From Tank Wagon.

 Red Crown Gasoline Solite GasolineIn Iron Barrels Perfection Kerosine
Gas Machine Gasoline
V. M. \& Naphtha

\section*{ISO-VIS MOTOR OILS Light

Medium Medium
Heavy

Ex. Hea <br> Polarine <br>  <br> Sausages <br> |  |  |
| :---: | :---: |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |



Semdac, 12 pt. cans 300 Semdac. 12 qt. cans 500

| PICKLE8 |  |
| :---: | :---: |
|  | Medlum sour <br> gallon, 400 count -_ 75 |
| Sweet 8mall |  |
|  | Gallon, 2250 --.--- 2450 |
|  | Gallon, 750 -.------ 975 |
| Dill Pickles |  |
| Gal. 40 to 7 lin , doz. -- 960No. $21 / 2$ Tins |  |
|  |  |
| ${ }_{32}^{32}$ oz. Glass Picked-- ${ }_{2}^{2} 75$ |  |
|  |  |
| Dill Pickles Bulk |  |
|  | Gial., 200 --------- 47 |
|  | Gal., 600 ---------- 925 |
|  | Gal., 1200 -------- 1950 |

## PIPES

Cob, 3 doz. in bx. 1000120
PLAYING CARDS
Battle Axe, per doz. 265 Torpedo, per doz.
Blue Ribbon, per doz.
4 25 POTASH
Babbitt's. 2 dos. -.-- 275
FRESH MEATS
Top Steers \& Heif. $\quad 25$ Good St'rs \& H'f $151 / 2 @ 23$
Med. Steers \& Heif.
Com


> veal


Lamb


Mutten

## N


 Medium hogs Lo n, med.
Butts Shoulders
Neck bones
Trimmings

## PROVISIONS

Barreled Pork
Clear Back 250092800
Short Cut Clear26 0002900 Short Cut Clear26 00®29 00 D S Belifes -- 18-20@18-19



| Per case, 24, 2 lbs. 240 |
| :--- |
| Five case lots |
| Iodized, 24,2 lbs. |

Dutch Tea Rusk Co. 36 rolls, Ber cand.
 18 cartons, per case -- 170
36 cartons, per case -- 255

## SALERATUS

 Arm and Hammer -_ 375SAL SODA
Granulated, 60 lbs cs. 135
Granulated, $18-21 / 2 \mathrm{lb}$. packages --------- 120

COD FISH
Middles --------------- 20 Tablets, $1 / 2 \mathrm{lb}$. Pure $1191 / 2$ Wood boxes, Pure -- $301 / 2$
Whole Cod

## HERRING Holland Herring

 Mixed, Kegs …-........ Mixed, half bbls. -- 875 Mixed, bbls. Milkers. KegsMilkers, half bbls.
Milkers, bbls Milkers, bbls. K K K K Norway 8 lb . nails
Cut Lunch Boned. 10 lb . bow----- 150

Lake Herring
1/2 bbl., $100 \mathrm{lbs} . . . .-6$ bt

Mackerel
Tubs, 60 Count, fy. fat 575 Pails. 10 Ib. Fancy 175

White Flsh
Med. Fancy, 100 lb. 1800

## SHOE BLACKENING E. Z. Combination Bixbys, Doz. Shinola <br> $\begin{array}{r}35 \\ \hline\end{array}$



## STOVE POLISH

 Blackne, per doz. -Black Silk Liquil, dz.Black Silk Paste, doz.
1 Enameline Paste, doz. 11
Enameline Liquid, dz. 11 R. Z. Liquid, per doz. 1 Radium. ner doz. $-\cdots .1$
Rising Sun, per doz. 13
654 Stove 654 Stove Enamel, dz. 288
Vulcanol. No. 5, doz. Vulcanol, No. 10, doz. 135

## Some Facts About Pioneer Editors of

## Grand Rapids.

Old Timer, in his contribution of last week to the Tradesman, suggested that some information in regard to the pioneer editors of newspapers in Grand Rapids would be read with interest by patrons of your journal. But few editors are noted in history among the men who have accomplished great things. Journalism has not produced a Thomas Jefferson or an Abraham Lincoln. It has however, produced a Benjamin Franklin and, alas, a Warren G. Harding. But the writer is warned by the rules of the publisher of the Tradesman, not to scatter his facts over too much white paper. A return to the suggestion of Old Timer :s, therefore, in order.
George W. Patterson, who started the first newspaper in Grand Rapids (1837), was aided in the preparation of reading matter by Simeon M. Johnson, a young lawyer. He wielded an able pen. Politics and current events were the subjects of his contributions. Johnson, in later life, became prominent in the affairs of the general government at Washington.
Patterson, failing to win success for his enterprise, sold his outfit, moved to Detroit, started the Firemen's Journal as a weekly publication, devoted to the interests of the volunteer fire department of that city. The organization disbanded in 1862 when the municipality organized a full pay department of fire quenchers. Publication of the journal was discontinued and Patterson opened a stock of old books and stationary, the sale of which kept him employed several years.
C. H. Taylor and Jacob Barnes started the Grand Rapids Enquirer about 1840. Barnes was a practical printer and Taylor was a tailor, possessed of moderate means and a fair education. Taylor was assisted in the preparation of reading matter for the Enquirer by Ezra D. Burr, a printer, later a doctor of medicine, and still later by Thomas' B. Church, an able lawyer, Charles W. Eaton, a printer, and Haley H. Barston, a lawyer. The sources of local news were limited. National, political and current news were the topics to which the write-s devoted their attention mainly. Burr acquired the Enquirer, following the purchase of the Detroit Free Press by Taylor and Barnes in 1862, locating in that city. N. D. Titus purchased the Grand Rapids Democrat from George W. Gordon, the founder, in 1861 and continued its publication until 1865 , using the same reading matter that Burr prepared for the Enquirer. M. H. Clark purchased an interest in the Democrat in July, 1865, and ordered Burr, who did not possess a printing outfit, to take his rag baby and leave, which he did. Burr was the father of Dr. Burr, who founded the Oak Grove Sanitarium at Flint, Mich. Clark ousted Titus in 1866.
Soon after the State of Michigan was admitted to the Federal union, Clark, a printer, commenced the publication of a newspaper, the Argus, in the little hamlet that had been labeled Owosso. Clark was the first editor in the United

State to present General Lewis Cass to the electorate as a candidate for president of the United States. After Corunna had been elected as the county seat of Shiawassee county, Clark moved his printing outfit to that place and gave his paper another name-the Shiawassee Democrat. Clark was chosen to fill the office of under sheriff of the county. Persons accused of crime were shackled and imprisoned in the attic of Clark's house while awaiting trial or commitment. Shiawassee county did not possess a jail. Clark engaged in selling merchandise of various kinds quite successfully. In 1857 Clark's printing plant was badly damaged by flames, publication of the Democrat was suspended and the salvaged material was sold to Geo. P. Sexton, of Grand Rapids, Clark taking a horse and cutter as part pay for the type cases, galleys and other material which he delivered to Sexton. The horse, taken out of its stable for a drive, proved to be wind broken and worthless. Eight years later, when Clark purchased an interest in the Grand Rapids Democrat, he found in the printing outfit the type and cases he had sold to Sexton in 1857. Sexton started a little weekly newspaper (weakly in every respect) in Grand Rapids. Its life was very short.
In 1859, Clark purchased the Omaha Times, disposed of his interests in Corunna and moved to the then capitol of the territory of Nebraska. Soon after his arrival in that city he formed a partnership with Theodore H. Robertson, an able editor, who owned a weekly newspaper, the Nebraskian. Publication of the Times was suspended and the Nebraskian continued. Two yoars later Clark became the sole owner of the paper. Clark was twice elected as a representative of Douglas county in the territorial legislature. Started the first daily newspaper in the territory, sold out and in 1864 returned to Michigan and located in Grand Rapids. He was the principal owner of the Democrat from 1865 until 1878, when he transferred the paper to Stevens \& Messmore. During his control of the Democrat he had as financial associates from time to time, Richard Birt, H. P. Churchill, John L. E. Kelly, C. Bi'lings, A. A. Stevens, Frank Godfrey and Robert Wilson.
Clark abandoned the Democratic party in 1878 and joined the greenbackers. He had been an unsuccessful aspirant for nomination for member of Congress and expected to realize his political ambition through the favor of the new party. To advocate the cause of the greenbackers, Clark, with the assistance of C. C. Comstock, William T. Powers, Julius Houseman and others, started a daily newspaper bearing the title of Grand Rapids Enquirer. M. D. Wilbur, a recreant Republican. of Allegan, was nominated for Congress by the greenbackers, endorsed by the Democrats and defeated by William D. Williams at the polls. Cla-k's last adventure as a publisher of the Enquirer was a complete miserable failure. He had as an associate an incompetent partner, Geo. E. Sweetland. Clark's last employments in the State
of Michigan were at Hastings and Manistee, as an editor and manager of newspapers owned by citizens of those cities. Finally a position in the Government printing shop at Washington was obtained through the efforts of the local Congressman. After four or five years spent in Government service, Clark, poor in purse and broken in health, was admitted to the printers' home at Colorado Springs, where he spent the remainder of his days.

## Magnitude of the Grand Traverse Traverse City. July 30-All roads

 leading to the nine canneries of this region are traversed by trucks loaded with cherries. The canneries are operated over time. Several hundredpersons are engaged in picking cherpersons are engaged in picking cher-
ries and more are needed. Growers are ries and more are needed. Growers are
appealing for help through the colappealing for help through the col-
umns of the newspapers. Three hundred boys, under the guidance of the Big Brothers, will arrive in Traverse City to-morrow from Grand Rapids to be transported immediately to the cherry groves to assist in harvesting the crop.
Ben L. Taylor, secretary of the Chamber of Commerce, has furnished the public with an interesting state-
ment in regard to the magnitude of the ment in regard to the magnitude of the cherry growing industry of this region. "According to the reports of observ-
ers," Mr. Taylor says, "there were 40 ,ers, Mr . Taylor says, there were $40,-$
600,000 pounds of cherries produced in Michigan last vear. If the crop is as Michigan last vear. If the crop is as
large this vear (probably it is greater), there is enough of this luscious fruit to fill, in this State alone, $48,000,000$ pies. which, placed end to end, would make a solid line stretched from Traverse City to New York, to Jackson-
ville, to Los Angeles, via Houston and Phoenix, to Seattle and back to Traverse City, with left overs sufficient to supply all the pie eating contests which might be planned in Michigan during the current year."

Mr. Taylor estimates the value of the crop for the vear 1929 at $\$ 2,000,000$. Many thousands of trees as yet too young to bear, have been planted during the past two years, and greater crops are promised for years to come. If the Mediterranean fruit fly will confine its activities to Florida, the cherry growers of the Traverse region will not ask the aid of Mr. Hoover or his farm board for material assistance in their efforts to gain profits from the soil of Northwestern Michigan.

Seemingly the farmers, the villagers and the residents of the cities of Michigan are obsessed with the idea that fortunes await those who engage in the business of furnishing lodgings and food to tourists while traveling through the rural districts and also in many streets of the cities and also villages. signs may be seen near the entrances to private homes advertising rooms to rent and food to be sold. Many of such accommodations are purchased by the travelers nightly, and it would seem that such competition would affect the business of the hotel keepers. The writer of this paragraph has been advised by several landlords of this city, however, that such is not the case; that the volume of their patronace is larger than in past years. Among the residents of certain neighborhoods rivalry prevails, and much ill feeling, if not actual hatred, has been developed, as the following incident shows: A lady whose home is located on East Front street opened her rooms for the occupancy of tourists three years ago. At the close of the season she boasted to neighbors that she had cleared $\$ 800$ as the result of her foresight. On the opening of the resort season the following year, she was confronted with the rivalry of ten
or fifteen neighbors. Jealousy, hatred, backbiting and slander prevails in the neighborhood. The social amenities which once prevailed have been disdupted. Greed for gold is not, by any means, confined to Wall street.
wealthy lady of this city who had patronized a certain dealer in foods many years and had always paid cash for the goods she purchased asked for an accommodation for a day or two on an article she desired. She did not have the 30 cents needed to pay for the article in her purse that day.
"Well, you see," the dealer began dubiously, "I speak seven languages." "You need not speak but one to answer my request," the lady interrupted.

The dealer delayed making a reply and the lady dashed out of the store never to return.

Another lady purchased a box of hose from a merchant. The sales girl who waited upon the lady had satd, do not wear well, bring them in and we will supply you with other stock, free of charge."
A few weeks later, the hosiery, having failed to sustain the guarantee of the maker, the lady returned with the goods to the store of the merchant who met her at the entrance. She
pointed out the faults of the hosiery and asked for an exchange.
"Those are not our goods," the merchant declared. "We have never carried this line in stock. You must have purchased them at another continued.
At that moment the sales girl who had sold the hosiery to the lady appeared and remarked: "You are mistaken. I sold the goods to this lady. They are marked guaranteed and she entitled to an exchange."
The reader can imagine what oc curred after the lady left the store witi the object of her call.

Mrs. Lowry, wife of a farmer living near Williamsburg, in addition to performing multitudinous duties in the home, is a brooder of chickens and turkeys. Long years of experience with the occupants of the barnyard and the coop has taught her that the hen is more reliable as an incubator than a turkey. So she employs hens to sit oil turkey eggs, for which she pays 50 turkey eggs, for which she pays 50
cents each, and usually has a fine colcents each, and usually has a fine col-
lection of gallineceans to sell to gourlection of gallineceans to sell to gour-
mands when Thanksgiving day ap mands when Thanksgiving day ap-
proaches. Four weeks' time is needed proaches. Four weeks' time is needed
to hatch the eggs of turkeys, three weeks for hens. Hens care for their young much better than turkevs do The turk is an independent bird. He or she will not scratch the ground and search for food for their offsprings as the hens do. Turkeys wander away from the farm to find entertainment in fields of grain, woodlands or swamp and when night appears, the limb of a tree, the top rail of a fence, the ridge tree, the top rail of a fence, the ridge
of a barn furnishes a roosting place for them. The hen is more domestic. She them. The hen is more domestic. She
cares for young turkeys conscientiouscares for young turkeys conscientious-
ly, while their parents, so to write would unconcernedly let them starve.
Clarence L. $\overline{\text { Greilick. President }}$ the Greilick Manufacturing Co., drove to his cabin on Lake Leelanau on Friday last and spent the day in his boat while fishing. On Saturdav his lifeless body was found on the floor of his boat house. Mr. Greilick had been a sufferer from a weakened heart dur ing the past two vears. The deceased had been active in the business, social and civic life of Traverse City. His loss is tkeenly felt. His age was 62 .

The Northern Creamery Co. is about to onen a branch in Alpena. It will be under the management of Lvle Kilmer a man with years of experience in the dairy trade. Arthur Scott White.

Credit Not Always the Cause of Failure.
(Continued from page 20)
At this time last summer my boat was at Courtland, some twenty miles South of Sacramento, and I traded exclusively at Miller \& Jackson's; oldline, full service, credit-delivery grocers. I went there because I could get what I wanted, reliable goods. During the winter my boat was transported from Sacramento Bay to the Potomac River.
Before leaving Washington on this summer's cruise, we stocked up at the store of Magruder Brothers, one of the older, well established, high grade grocers of the District of Columbia. Prices were not noticeably low, but we were not seeking low prices. We sought goods and assortment and we got 'e:n both.

In the hamlet of Solomon's Island, Maryland, we looked up the best grocer. We did not ask prices. We did ask for excellent foods and we got high grade goods and service
Now we lie in the harbor of Catskill-on-Hudson, and we go to Smith's \& VanLoan's. We want good goods and acceptable service. We get these from merchants who have behind them a history of thirty years' service to this community.
If strangers seek the best, residents also want that character of goods and service. The grocer who hews to the line closely is no more in danger now than he was in 1889

We have become a Nation of investors. Folks of the type to whom a bond was a mystery, to whom stocks were conundrums, now quite commonly own such evidences of investment This condition is good and bad.
It is good as concerns those who have taken pains to learn what tangibles, reputation, performance and results lie back of the paper for which they pay their money. It is bad and dangerous for those who hear of easy earnings and plunge into buying with out such investigation.
Nothing can be healthier for a people than that investments should be diversified among enterprises which are sound, well managed, productive of solid earnings which are equitably apportioned between increasing re serves and dividends. Such true in vestment enables us to get a legitimate share of the prosperity now so gen eral. It is also a measure of insurance under such prosperity. It is an ancho to windward, security on which we can draw in emergency, business and family income assurance. It enable us to use our accumulated earningsmeaning our own self-denying-where both we and those to whom we ad vance our funds benefit; which benefit in turn, operates for the general good
The danger arises from such conditions that many plunge into what the think are investments which are, in fact, plain gambles, often with the other fellow manipulating loaded dice I write this immediately after the receipt of a letter which offers "complete analysis of an investment stock which we believe is due for further sub stantial gain. We especially recom mend the convertible preferred, prior
o the contemplated split up and listing. The earnings on the common in 1927 were over 16 per cent., and for the first six months of 1928 the company increased its business 149 per cent. over the corresponding period of 1927. This is in keeping with ad vanced methods of established financial houses in extending their invest ment services to prospective investors. We believe you will find it very aluable.

My impulse was to drop that in the waste basket; but then I noted the signature of a fine house; so I shall ask for full information, then submit it to my banker-then probably not invest at this time. Delay in such matters sometimes costs earnings; but usually it is best not to act hastily, even when everything looks all right. A favorite recipe for success on the part of those who have made good try to buy at the bottom nor sell the top.'
It also takes experience to judge and discriminate between investments and gambles, and experience comes with time taken for study or with regrets for hasty action. Plain money is a pretty good thing to have, so do not jeopardize it by being hasty in its dis-

## Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids. July $17-$ In the matter of
George E. F. Vennard and Edward T. Vennard, individually and as copartners under the name of Vennard's Pharmacy, ${ }^{\text {Bankrupt }}$ creditors has been called for Aug. 2 . The trustee's final report will be approved at such meeting. There will be no divi-
dend for credisors.
Bankrupt No. 3603. The final meeting of creditors has been called for Aug. 2. The
trustee's final report will trustee's final report will be approved and final dividend for creditors In the matter of Milarch Tire \& Battery
Co. formerly the Milarch-Olsen Tire Co., formerly the Milarch-Olsen Tire
Store. Arthur J. Milarch and Arnold
Milareh The final meeting of creditors has been called for Aug. 2. The trustee's final report will be approved at such meetting There probably will be a first and fina
dividend for creditors. In the matter of Claud E. Drake, Bank-
rupt No. 3543 . The final meeting of ereditors has been called for Aug. 2. The trustee's final report will be approved
at such meeting. There will be first and final dividend for creditors.
shuly 17 . We have to-day received the schedules, reference and adjudication in
the matter of Tony Shloub, Bankrupt No the matter of Tony Shloub, Bankrupt
3853 . The matter has been referred Charles B. Blair as referee in bankruptcy The bankrupt is a resident of Grand Rapids, and his occupaion is that of factory worker. The schedule shows as
sets of $\$ 250$ of which the full amount i claimed as exempt, with liabilities $\$ 1,085.65$. The court has written for unds and upon receipt of same the firs meeting of creditors will be called an July 1s. We have to-day received the schedules, reference and adjudication in the matter of C. Lawrence Paul, Bank ferred to Charles B. Blair as referee in bankruptcy. The bankrupt is a residen of Grand Rapids, and his occupation is that of a laborer. The schedule show:
assets of $\$ 5,455$ of which $\$ 250$ is claimed as exempt, with liabilities of $\$ 34,265.5$. The court has written for funds and upon receipt of same, the first meetin of creditors will be called, note of which
July 18. We have to-day received the schedules, reference and adjudication in the matter of Milo Heath, Bankrupt
3855 . The matter has been referred 3855 . The matter has been referred to
Charles B. Blair as referee in bankrupte The bankrupt is a resident of Granc Rapids, and his occupation is that of saw operator. The schedule shows asset of $\$ 175$ of which $\$ 175$ is claimed as ex court has written for funds and upo receipt of same. the first meeting of cred tors will be called, note of which will b made herein.
Bankrupt No. 3846 . The funds have bee received and the first meeting of creditor:
has been called for Aug. 5 .
 called for Aug
Bankrupt No. 3852 . The funds have bee eceived and the first meeting has bee

In the matter of Forest L. Wilson
Edward Lee Wilson and William F. Wi son, individually and as copartners, doin business under the firm name of Nilson \& been received and the first meeting of In the matter of William Bradle Bankrupt No. 3849. The funds have bee
received and the first meeting has bee alled for Aug. 5 . Bankrupt No. 8344 . The funds have been
received the first meeting has been called In the matter of Clarence Finstrom
Indivally and as Finstrom Brothers
individual and also as Finstrom Motor Sales, Bank rupt No. 3845. The funds have been re-
ceived and the first meeting of creditors has been called for Aug. 6 . W. Triggs
In the matter of Alpheus W. Bankrupt No. 3848 . The funds have bee In the matter of Charles $\mathbf{F}$. Riede an
Fred T. Brockhaus, individually and a copartners doing business as the Ioni
Baking Co., Bankrupt No. 3839 . Th Baking co., Bankrupt No. 3839. The
funds have been received and the first
meeting of creditors has been called to

## In the matter. of Fred A. Towner

 Bankrupt No. 3842 . The funds have beenrece ved and the first meeting of cred
itors has been called for Aug. 6 . In the matter of George W. Fox,
Bankrupt No. 3851 . The funds have been
received and the first meetting has been received and the first meetting has bee
called for Aug. 6 .
July 19. On this day was held the first meeting of creditors in the matter of bankrupt was present in person and rep-
 The first meeting then adtourned to
On this day also was held the first meting of creditors in the matter of
George A. Jackson, doing business as
Hastings Upholstering Co., Bankrupt No Hastings Upholstering Co., Bankrupt No
3831. The bankrupt was present in per
son son and represented by attorney W. G
Baur. Claims were proved and allowed
T The bankrupt was sworn and examined,
without a reporter. Shirley C. De Groot, of Grand Rapids, was appointed trustee.
and his bond placed at the sum of $\$ 1,000$. The first meeting then adjourned without
On th's day also was held the fir
meeting of creditors in the matter
Herman Knoop. Bakrupt No. 3837 . T bankrupt was present in person and rep
resented by attorneys Hilding, Hildin resented by attorneys Hilding, Hilding
$\&$ Tubbs. Creditors were represented by
Boltwood \& Boltwood; Wicks, Fuller Boltwood \& Boltwood; Wicks, Fuller \&
Starr: L. A. Atwater; G. R. Credit Men's
Association and Clims were proved and allowed. The bankrup
was sworn and examined with a reporter
present. The test'mony was ordered
transeribed and tiled. Edward De Gro present. The test mony was ordere
transeribed and filed. Edward De Groot
of Grand Rapids, was elected trustee, an
his bond placed at $\$ 7,500$. The first meet his bond placed at $\$ 7,500$. The first meet
ing then adjourned without date.
On this day also was held the firs meeting of cereditors in the matter of 3811. The bankrupt was present in per
son. No cre litors were present or rep-
resented. One claim was proved and al resented. One claim was proved and al
lowed. No trustee was appointed. The
bankrupt was sworn and examined with bankrupt was sworn and examined with adjourned without date, and the case has


Become obsessed with "getting even" and you won't get ahead.

Weak knees come from a weak head

A Little Personal Shouting.
big fine specimen of the Negro Ace, very black and 6 -feet tall, was nce noticed by an elder with back against a tree whittling a stick at the dge of the camp meeting grounds. The Mission was in session, but the big fellow seemed to have no idea of attending.

## oung man," said the elder <br> answered the youth in a deep

Has you got religion?"
said the youth.
Den what for did you cum to camp
"I cum here for to hug and kiss de girls and sing bass."

Do You Wish To Sell Out! CASH FOR YOUR STOCK,

Fixtures or Plants of every
description.
ABE DEMBINSKY Auctioneer and Liquidator

Jefferson Ave., Saginaw, Mich.
Phone Federal 1944.

Business Wants Department
for five cents a word the first insertion and four cents a word for each subse. quent continuous insertion. If set in capital letters, double price. No charge
less than 50 cents. Small display adveress than 50 cents. Small display advorinch. Payment with order is required, as mounts are too small to open accounts.

$\qquad$
FOR SALE-Clean stock of men's and Would consider trade for farm FOR SALE - DRY GOODS STOCK lease or sell building. WINTER \& CO. For Sale - Solid oak tables, desks

## CASH FOR MERCHANDISE

## Merchandise

N. D. GoVER. Mt. Pleasant. Mich.

I OFFER CASH:
For Retail Stores-Stocks-Leases-all or Part.

Telephone Riv 2263W
Established 1909

Late News From the Michigan Metropolis.
Milton M. Alexander, advertising counsel, with offices at 343 John R street, speaking before the Hamtramck Rotary Club at a noon day luncheon, last week, urged independent firms to co-operate and concentrate on the particular problems affecting the retail business. Independent merchants, he declared, should not worry about farm relief but should concern themselves with relief through co-operative systems with centralized buying and merchandising bureaus before they are put out of business by department and chain stores.
R. B. Ailing Co., 4490 Cass avenue, Michigan distributors of Copeland electric refrigeration products, has been completely reorganized, following purchase of the interests of the late R. B. Alling. Gerald S. Bataille, in the electric refrigeration industry since 1915, is president; Fred M. Hancock, formerly with Copeland Products, Inc., vice president; Adrienne E. Bataille, secretary-treasurer, and Arthur M. Davison, Flint, banker; Matthew Davison, Flint auto dealer; George Reid, Detroit broker, and Robert M. Brownson, Detroit attorney, new directors. New managers have been placed in charge of all sales divisions. In the last thirty days new agencies have been opened in the seven largest cities in Michigan outside of Detroit.

Announcement was made a few days ago of the appointment of S. J. Scallen to the staff of the business extension department of the Union Trust Co. Mr. Scallen is a native Detroiter. Before his affiliationt with the Union Trust Co. he was assistant treasurer and auditor of the Conductors' Protective Assurance Co. for some years, and was a salesman for Backus-Fordon Co., investment bankers.
Following the complete remodeling of the building at 142 E. Jefferson avenue, damaged by an explosion in adjoining buildings, several months ago, the I. Shetzer Co., wholesale hosiery and men's furnishings dealers, have moved from their temporary quarters and again occupy their former home. In addition three floors in the building at 138 E . Jefferson have been leased by the firm and will be used as stock rooms to care for the increasing business. According to I. Shetzer, plans for an expansion program have been formulated and the territory served by his company will be enlarged and covered by additional salesmen.
Representing the General Motors Corporation, which recently acquired a 40 per cent. interest in Fokker Aircraft Corporation, Fred J. Fisher, C. F. Kettering and C. E. Wilson have been elected to the board of directors of Fokker.
Wednesday will be play day for the grocers and meat dealers of Detroit. The Detroit Grocers Association will give its annual excursion to Tashmoo park where a regular program of events has been scheduled and prizes approximating several thousand dollars will be awarded. The Detroit Retail Meat Dealers will on the same day hie themselves to Put-in-Bay holding their
eighteenth annual excursion. A lively program has been arranged by the entertaining committee. The grand prize will be a prime steer donated by the Sullivan Packing Co.
According to officials of the American Show Case Co., with plants in Detroit and Muskegon, construction work will start Monday on the rebuilding of the Adrian plant, which was destroyed by fire on April 4. As soon as the engine room and power plant are completed production will be started in a large three-story building which was saved from destruction at the time of the fire. About 20,000 square feet of floor space is available in this building. When the plant is completed a larger force of men will be employed than before the plant was destroyed.
Funeral services for Morris Rosen, 50 years old, proprietor of the People's Paint So. and a resident of Detroit for eighteen years, will be held on Wednesday from his late residence, 2049 Virginia Park. Rosen died early Tuesday in Harper hospital after an illness of two weeks. Born in Russia, Rosen came to this country more than a quarter of a century ago. Besides his widow, he is survived by six children, Nathan, Ralph, Sam, Ruth, Bessie and Freda Rosen.
Thomas Neal, president of the Equitable Trust Co., of Detroit, with offices in the First National building, announces the appointment of Alexander H. Foster as a vice-president of the company. Mr. Foster, who joined the Equitable Trust Co in January, has had charge of the trust estates and business extension departments. He has been identified with all phases of trust company practice during the last fourteen years.
At least 700 members of the American Hotel Men's Association will come to Detroit September 26, 27 and 28 for the organization's annual convention. Representatives of the Michigan Hotel Men's Association, who are chairmen of committees having the convention in charge, held a meeting at the Hotel Statler Wednesday. H. William Klare, managing director of the hotel, who was luncheon host, presided. In attendance were Thorvald Aagaard, of the Battle Creek Sanitarium; J. E. Frawley, of the Fort Shelby Hotel; A. E. Hamilton, of the Fort Wayne Hotel; William J. Chittenden, of the Detroit-Leland Hotel; Ward B. James, of the Tuller Hotel; Preston Norton, of the Norton Hotel; W. L. McManus, of the Cushman House, Petoskey; Ernest H. Piper, of the Madison-Lenox Hotels.
Charles J. Showers, advertising counsel and prominent among members of the Adcraft Club and Detroit Board of Commerce, has joined the staff of the Saturday Night Press, Inc., who has moved into its new building on East Jefferson avenue. Mr. Showers has been active in the development of advertising and merchandising programs in this city and his wealth of experience will be a big asset to the Saturday Night Press organization.
According to Samuel Broder who heads the exclusive wholesale hosiery firm of Broder Brothers, 218 Jefferson
avenue, West, a careful analysis of the hosiery markets and retail centers indicate a return to simplicity of hosiery quality and colors for fall. The sun tan idea in color will not predominate, he said, but the various $\tan$ shades will be chosen for their harmony with women's garments rather than for the appearance of tan they lend the legs. Beiges, stated Mr. Broder, will be among the important shades known.
A spectacular fire, following a series of rapid explosions, lighted up the entire southeast section of Detroit when seventy drums of paint and varnish were ignited in a storage yard at the rear of the Berry Bros., Inc., factory Friday. The fire occurred across an at Leib and Wight streets at $1: 30 \mathrm{a} . \mathrm{m}$. alley from a used?car lot owned by the O'Donnell-Waldner Co. Ten automobiles in the lot were destroyed by the shower of falling metal and flaming oil.
Leonard F. Wyman, former secretary and treasurer of the Stecker Electric Machine Co., died suddenly of heart attack at his home at 65 Colorado avenue, Highland Park, Thursday evening. Mr. Wyman retired from the Stecker company in 1920, and since has been engaged in the real estate business, with offices in the Hammond building. He was a member of the Corinthian Lodge of Masons, the King Cyrus Chapter, Michigan Sovereign Consistory, and Detroit Commandery. He also belonged to the D. A. C. and the Detroit Golf Club. Funeral services were held on Monday from the Crosby undertaking establishment.

James M. Golding.

## Buying Wholesale Through the Influence of Pull.

Did you ever hear of someone being able to buy merchandise at wholesale through some friend of his who happened to be in position to do him the "personal favor?"
This is a point which I believe involves a principle. Let us analyze it. Legitimate profit is the tax which business assesses for the maintenance of business administration and operation. Profit is to the structure of business what tax is to the maintenance of government.
If I, being a friend of someone at the city hall who has the influence or "pull" to do so, am able to have my property made exempt from all taxation, I am a tax-dodger and entitled to the accusation of graft.
If I, being a friend of someone who has the influence or "pull" to get something wholesale for me, that purchase is made exempt from all taxation in business. Therefore I am a commercial tax-dodger and subject to the same classification.
This raises the question for consideration of the merchant who likes to tell how he buys this-or-that "wholesale." Perhaps he is a grocer, but he can buy window curtains or bed blankets or tires or anything else not in his line of business, "wholesale."
"But," says someone, "by the same token, the grocer should not buy his own groceries at wholesale then. He should buy them at retail, or he is a
tax-dodger, just as a city employe who would seek exemption on his property."
The answer is that the modern merchant, if he be a systematic business man, will charge his groceries to his personal account just that way.
At any rate, is this point not worth considering. May some of us not have been boasting of a business practice which has in it less of virtue than we have led ourselves to suppose? It is hardly likely that we shall become too conscientious about such things. Perhaps it would be a good practice for us, when offered an opportunity to buy at wholesale, to ask ourselves,
"What right do I have to such a consideration? If everyone did the same, how would it affect me?"
Certainly, the code of democracy teaches us this, if it teaches anything: "I have no liberty by right which, if taken by everyone else under the same conditions, would work injury rather than good."
W. H. Caslow.

Chains Make Poor Showing in Government Survey.
The United States Bureau of Foreign and Domestic Commerce has conducted an exhaustive study of independent and chain stores in nine cities - Atlanta, Baltimore, Chicago. Denver, Kansas City, Providence, San Francisco, Seattle and Syracuse. In the drug line the compliation is as follows:
Number independents ---------- 88.3
Number chains
Sales independents -------------.- 69.9
Sales chains --------------------- 30.1
Inventory independents _------- 76.5
Inventory chains .--------------- 23.5
Employes independents --------------- 66.7
Employes chains ---------------. 33.3
Wages independents ----------- 65.1
Wages chains $\qquad$
In the general stores the compila tion is as follows:
Number independents ---------- 85.1
Number chains ------------------14.9
Sales independents -------------- 71.4
Sales chains ---------------------128.6
Inventory independents --------- 80.?
Inventory cháins ---------------- 19.8
Employes independents --------------- 80.7
Employes chains -------------- 19.;
Wages independents -.----------70.6
Wages chains --------------------- 29.
So far as these nine cities are concerned, the chains do not cut the figure that might be expected, considering the boastful statements made by the chains -assertions which do not appear to be borne out by the facts.

## Adopting Merchandise Reviews.

Merchandise reviews, or analyses of the "health" of a retail selling department are now being conducted regula:ly in a number of stores, according $t$ ? the Merchandise Managers' Group of the National Retail Dry Goods Association. At the reviews every factor influencing the net profit figure of the department is thoroughly analyzed. Included are purchases, stocks and sales and service policies and their effects. The belief was expressed that these reviews will soon be recognized as a necessary and essential instrument of sound merchandising.

## Are You Mistaken?

Some people think that because a Trust Company is large enough to amply protect their estate and is an experienced executor, having in its employ many men who are specialists in their line, that it charges more for its services than an individual executor or trustee.

As a matter of fact, the fees of a corporate executor and an individual executor are governed by the same law and are the same; in many cases the expense of the corporate executor is actually less.

## GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

Worden Grocer Company The Prompt Shlppers

You Can Be Sure Of OJASNB Evaporated Mills

It Is Reliable

## Worden Grocer Company

Wholesalers for Sixty Years OTTAWA AT WESTON - GRAND RAPIDS

# THE MILL MUTUALS 

Lansing AGENCY

Michigan

Representing the
MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY (MICHIGANS LARGEST MUTUAL)
AND ASGOCIATED COMPANIES

N

Combined Assets of Group \$45,267,808.24

20\% to 40\% Savings Made Since Organization
FIRE INSURANCE-ALL BRANCHES
Tornado-Automobile-Plate Glass


## What to serve

for summer refreshments?
Iced coffee* and dainty English style Beech-Nut Biscuits make a perfect combination. Chocolate Wafers-Scot Cakes-Butter Sweets, an interesting variety. Your customers will appreciate the known excellence of these Beech-Nut foods. Feature and display this combination as a special for summer entertaining and you will be assured continued sales during this season of the year.
*Note: The best iced coffee is made by pouring strong, freshly-made coffee into tall glasses partly filled with cracked ice, adding more ice if necessary to chill thorough$l y$. Top with whipped cream and serve with powdered sugar.
Beech-Nut
FOODSOF FINEST FLAVOR

## Late News From the Michigan

 Metropolis.Milton M. Alexander, advertising counsel, with offices at 343 John R street, speaking before the Hamtramck Rotary Club at a noon day luncheon, last week, urged independent firms to co-operate and concentrate on the particular problems affecting the retail business. Independent merchants, he declared, should not worry about farm relief but should concern themselves with relief through co-operative systems with centralized buying and merchandising bureaus before they are put out of business by department and chain stores.
R. B. Ailing Co., 4490 Cass avenue, Michigan distributors of Copeland electric refrigeration products, has been completely reorganized, following purchase of the interests of the late R. B. Alling. Gerald S. Bataille, in the electric refrigeration industry since 1915, is president; Fred M. Hancock, formerly with Copeland Products, Inc., vice president; Adrienne E. Bataille, secretary-treasurer, and Arthur M. Davison, Flint, banker; Matthew Davison, Flint auto dealer; George Reid, Detroit broker, and Robert M. Brownson, Detroit attorney, new directors. New managers have been placed in charge of all sales divisions. In the last thirty days new agencies have been opened in the seven largest cities in Michigan outside of Detroit.
Announcement was made a few days ago of the appointment of S. J. Scallen to the staff of the business extension department of the Union Trust Co. Mr. Scallen is a native Detroiter. Before his affiliationt with the Union Trust Co. he was assistant treasurer and auditor of the Conductors' Protective Assurance Co. for some years, and was a salesman for Backus-Fordon Co., investment bankers.
Following the complete remodeling of the building at 142 E . Jefferson avenue, damaged by an explosion in adjoining buildings, several months ago, the I. Shetzer Co., wholesale hosiery and men's furnishings dealers, have moved from their temporary quarters and again occupy their former home. In addition three floors in the building at 138 E. Jefferson have been leased by the firm and will be used as stock rooms to care for the increasing business. According to I. Shetzer, plans for an expansion program have been formulated and the territory served by his company will be enlarged and covered by additional salesmen.
Representing the General Motors Corporation, which recently acquired a 40 per cent. interest in Fokker Aircraft Corporation, Fred J. Fisher, C. F. Kettering and C. E. Wilson have been elected to the board of directors of Fokker.
Wednesday will be play day for the grocers and meat dealers of Detroit. The Detroit Grocers Association will give its annual excursion to Tashmoo park where a regular program of events has been scheduled and prizes approximating several thousand dollars will be awarded. The Detroit Retail Meat Dealers will on the same day hie themselves to Put-in-Bay holding their
eighteenth annual excursion. A lively program has been arranged by the entertaining committee. The grand prize will be a prime steer donated by the Sullivan Packing Co.

According to officials of the American Show Case Co., with plants in Detroit and Muskegon, construction work will start Monday on the rebuilding of the Adrian plant, which was destroyed by fire on April 4. As soon as the engine room and power plant are completed production will be started in a large three-story building which was saved from destruction at the time of the fire. About 20,000 square feet of floor space is available in this building. When the plant is completed a larger force of men will be employed than before the plant was destroyed.

Funeral services for Morris Rosen, 50 years old, proprietor of the People's Paint So. and a resident of Detroit for eighteen years, will be held on Wednesday from his late residence, 2049 Virginia Park. Rosen died early Tuesday in Harper hospital after an illness of two weeks. Born in Russia, Rosen came to this country more than a quarter of a century ago. Besides his widow, he is survived by six children, Nathan, Ralph, Sam, Ruth, Bessie and Freda Rosen.
Thomas Neal, president of the Equitable Trust Co., of Detroit, with offices in the First National building, announces the appointment of Alexander H. Foster as a vice-president of the company. Mr. Foster, who joined the Equitable Trust Co in January, has had charge of the trust estates and business extension departments. He has been identified with all phases of trust company practice during the last fourteen years.
At least 700 members of the American Hotel Men's Association will come to Detroit September 26, 27 and 28 for the organization's annual convention. Representatives of the Michigan Hotel Men's Association, who are chairmen of committees having the convention in charge, held a meeting at the Hotel Statler Wednesday. H. William Klare, managing director of the hotel, who was luncheon host, presided. In attendance were Thorvald Aagaard, of the Battle Creek Sanitarium; J. E. Frawley, of the Fort Shelby Hotel; A. E. Hamilton, of the Fort Wayne Hotel; William J. Chittenden, of the Detroit-Leland Hotel; Ward B. James, of the Tuller Hotel; Preston Norton, of the Norton Hotel; W. L. McManus, of the Cushman House, Petoskey; Ernest H. Piper, of the Madison-Lenox Hotels.
Charles J. Showers, advertising counsel and prominent among members of the Adcraft Club and Detroit Board of Commerce, has joined the staff of the Saturday Night Press, Inc., who has moved into its new building on East Jefferson avenue. Mr. Showers has been active in the development of advertising and merchandising programs in this city and his wealth of experience will be a big asset to the Saturday Night Press organization.

According to Samuel Broder who heads the exclusive wholesale hosiery firm of Broder Brothers, 218 Jefferson
avenue, West, a careful analysis of the hosiery markets and retail centers indicate a return to simplicity of hosiery quality and colors for fall. The sun tan idea in color will not predominate, he said, but the various $\tan$ shades will be chosen for their harmony with women's garments rather than for the appearance of tan they lend the legs. Beiges, stated Mr. Broder, will be among the important shades known.
A spectacular fire, following a series of rapid explosions, lighted up the entire southeast section of Detroit when seventy drums of paint and varnish were ignited in a storage yard at the rear of the Berry Bros., Inc., factory Friday. The fire occurred across an at Leib and Wight streets at $1: 30 \mathrm{a} . \mathrm{m}$. alley from a used?car lot owned by the O'Donnell-Waldner Co. Ten automobiles in the lot were destroyed by the shower of falling metal and flaming oil.
Leonard F. Wyman, former secretary and treasurer of the Stecker Electric Machine Co., died suddenly of heart attack at his home at 65 Colorado avenue, Highland Park, Thursday evening. Mr. Wyman retired from the Stecker company in 1920, and since has been engaged in the real estate business, with offices in the Hammond building. He was a member of the Corinthian Lodge of Masons, the King Cyrus Chapter, Michigan Sovereign Consistory, and Detroit Commandery. He also belonged to the D. A. C. and the Detroit Golf Club. Funeral services were held on Monday from the Crosby undertaking establishment.

James M. Golding.

## Buying Wholesale Through the Influence of Pull.

Did you ever hear of someone being able to buy merchandise at wholesale through some friend of his who happened to be in position to do him the "personal" favor?"
This is a point which I believe involves a principle. Let us analyze it. Legitimate profit is the tax which business assesses for the maintenance of business administration and operation. Profit is to the structure of business what tax is to the maintenance of government.
If I, being a friend of someone at the city hall who has the influence or "pull" to do so, am able to have my property made exempt from all taxation, I am a tax-dodger and entitled to the accusation of graft.

If I, being a friend of someone who has the influence or "pull" to get something wholesale for me, that purchase is made exempt from all taxation in business. Therefore I am a commercial tax-dodger and subject to the same classification.
This raises the question for consideration of the merchant who likes to tell how he buys this-or-that "wholesale." Perhaps he is a grocer, but he can buy window curtains or bed blankets or tires or anything else not in his line of business, "wholesale."
"But," says someone, "by the same token, the grocer should not buy his own groceries at wholesale then. He should buy them at retail, or he is a
tax-dodger, just as a city employe who would seek exemption on his property."

The answer is that the modern merchant, if he be a systematic business man, will charge his groceries to his personal account just that way.
At any rate, is this point not worth considering. May some of us not have been boasting of a business practice which has in it less of virtue than we have led ourselves to suppose? It is hardly likely that we shall become too conscientious about such things. Perhaps it would be a good practice for us , when offered an opportunity to buy at wholesale, to ask ourselves,
"What right do I have to such a consideration? If everyone did the same, how would it affect me?"

Certainly, the code of democracy teaches us this, if it teaches anything:
"I have no liberty by right which, if taken by everyone else under the same conditions, would work injury rather than good." W. H. Caslow.

## Chains Make Poor Showing in Government Survey.

The United States Bureau of For eign and Domestic Commerce has condacted an exhaustive study of independent and chain stores in nine cities - Atlanta, Baltimore, Chicago. Denver, Kansas City, Providence, San Francisco, Seattle and Syracuse. In the drug line the compliation is as follows:
Number independents
Number chains
Sales independents
Sales chains ------------------------------1. 30.1
Inventory independents ---------- 76.5

Employes independents --------- 66.7
Employes chains ----------------33.
Wages independents ------------- 65.1
Wages chains 65.i

In the general stores the compilation is as follows:
Number independents ---------- 85.1
Number chains --.-.-.-.-.-.----- $14 .!$
Sales independents --------------- 71.4
Sales chains ------------------------1. 28.6
Inventory independents ---------------80. 8
Inventory chains ---------------- 19.8
Employes independents .-------- 80.7
Employes chains ------------------19.
Wages independents ------------ 70
Wages chains -------------------- 2
So far as these nine cities are concerned, the chains do not cut the figur. that might be expected, considering the boastful statements made by the chain; -assertions which do not appear t be borne out by the facts.

## Adopting Merchandise Reviews.

Merchandise reviews, or analyses
the "health" of a retail selling department are now being conducted regula: 1 y in a number of stores, according t the Merchandise Managers' Group o the National Retail Dry Goods A:sociation. At the reviews every factor influencing the net profit figure of the department is thoroughly analyzed. Included are purchases, stocks and sales and service policies and their ef fects. The belief was expressed that these reviews will soon be recognized as a necessary and essential instrument of sound merchandising.

## Are You Mistaken?

Some people think that because a Trust Company is large enough to amply protect their estate and is an experienced executor, having in its employ many men who are specialists in their line, that it charges more for its services than an individual executor or trustee.

As a matter of fact, the fees of a corporate executor and an individual executor are governed by the same law and are the same; in many cases the expense of the corporate executor is actually less.

GRAND RAPIDS TRUST CO.
Grand Rapids, Michigan

## Worden Grocer Company The Prompt Shtppers

You Can Be Sure Of QUAKER Evaporated Milk

It Is Reliable

## Worden Grocer Company

Wholesalers for Sixty Years OTTAWA AT WESTON - GRAND RAPIDS

# THE MILL MUTUALS <br> Lansing AGENCY <br> Michigan 

Representing the
MICHIGAN MILLERS MUTUAL FIRE INSURANCE COMPANY (MICHIGANS LARGEST MUTUAL) AND ASSOCIATED COMPANIES

## Combined Assets of Group

 $\$ 45,267,808.24$$\mathbf{2 0 \%}$ to $\mathbf{4 0} \%$ Savings Made Since Organization

FIRE INSURANCE-ALL BRANCHES
Tornado-Automobile-Plate Glass


## What to serve

## for summer refreshments?

Iced coffee* and dainty English style Beech-Nut Biscuits make a perfect combination. Chocolate Wafers-Scot Cakes - Butter Sweets, an interesting variety. Your customers will appreciate the known excellence of these Beech-Nut foods. Feature and display this combination as a special for summer entertaining and you will be assured continued sales during this season of the year.
*Note: The best iced coffee is made by pouring strong, freshly-made coffee into tall glasses partly filled with cracked ice, adding more ice if necessary to chill thorough ly. Top with whipped cream and serve with powdered sugar.
Beech-Nut
FOODSOF FINEST FLAVOR

## 53 years of service

 to the American Investor

The investment firm of E. H. Rollins \& Sons was founded in 1876, during the administration of President Grant, when the population of the United States was less than half what it is today.

During the eventful half century of its existence, it has had an active share in the industrial growth of the nation, through the financing of innumerable enterprises.

Today, as always, its service is of a twofold nature:

It provides funds for the expansion and development of public utilities and other industries contributing to the comfort and happiness of mankind, and through its international organization, distributes to the investing public, securities of sound character.

## E. H. Rollins \& Sons <br> Founded 1876

HOWE, SNOW \& CO., INCORPORATED
Merged 1929
GRAND RAPIDS
BOSTON - NEW YORK - PHILADELPHIA - CHICAGO
DENVER - SAN FRANCISCO - LOS ANGELES
LONDON - PARIS - MILAN

