

MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS.

EST. 1883

Forty-^{SEVENTH}~~sixth~~ Year

GRAND RAPIDS, WEDNESDAY, AUGUST 14, 1929

Number 2395

THE BUSINESS BEATITUDES

Blessed are the sincere in spirit; for theirs is the Kingdom of Progress.

Blessed are the patient; for they shall conquer themselves.

Blessed are they that love their work; for their work shall requite them.

Blessed are the faithful in little things; for they shall inherit the great.

Blessed are the considerate; for they shall obtain consideration.

Blessed are the clean in business; for posterity shall honor and emulate them.

Blessed are the pacemakers; for the spirit of success shall serve them.

Blessed are they that labor in friendliness; for every day shall bring them happiness.

Seaboard Utilities Shares Corporation

(Incorporated under the laws of Massachusetts)

COMMON STOCK

(No Par Value)

CAPITALIZATION

The authorized issue of Common Shares represents the only type of capital. The shareholders have full voting rights.

PURPOSE

The Seaboard Utilities Shares Corporation now owns and will acquire additional securities of electric, power and gas companies and of holding companies owning shares of utility companies serving the above section.

TERRITORY

More than the usual growth in net earnings should occur, resulting in appreciation in the value of shares of utility companies serving this section. The development of large hydro-electric power and tide-water steam plants (resulting in supply of low-cost power) and the formation of groups of utility companies with their comprehensive systems of transmission and distributing lines will effect economies. This territory has proved to be desirable because of diversity of industry, density of population, and wealth and earnings per capita.

MANAGEMENT

The Officers and Directors include men long identified with successful corporations and banking interests. A list of the names of the management will be found below.

CORPORATION INCOME

The Corporation's income is not subject to any management fee.

The income is derived from cash dividends, stock dividends, rights, and realized profits which will accrue to the shareholders when and as declared by the directors.

PORTFOLIO

Seaboard Utilities Shares Corporation owns amounts of the following shares. It will acquire additional amounts of the shares named in this list as favorable opportunities occur.

Allied Power & Light Corp. Common Shares
American Cities Power & Light Corp. Class A and B Common Shares
American Commonwealths Power Corporation, Class A Common Shares
American Gas & Electric Company Common Shares
American Light & Traction Company Common Shares
American Power & Light Co. Common Shares
American Super Power Corporation (New), Common Shares
American Water Works & Electric Co., Inc., Common Shares
Associated Gas & Electric Co. Class A Common Shares
Associated Gas and Electric Co. Rights
Bangor Hydro-Electric Co., Common Shares
Buffalo, Niagara and Eastern Power Corporation Common Shares
Central Hudson Gas & Electric Corporation Common Shares
Charlestown Gas & Electric Co. Common and Common Voting Trust Shares
Cities Service Co. Common Shares
Cleveland Electric Illuminating Co. Common Shares
Columbia Gas & Electric Co. Common Shares
Commonwealth & Southern Corp. Common Shares
Commonwealth Power Corporation Common Shares
Connecticut Power Company Common Shares
Consolidated Gas Co. of New York Common Shares
Consolidated Gas, Electric Light & Power Co. of Baltimore Common Shares
Detroit-Edison Co. Common Shares

Duke Power Company Common Shares
Eastern Utilities Associates Common Shares
Eastern Utilities Associates Convertible Common Shares
Electric Bond & Share Co. Common Shares
Electric Investors, Inc. Common Shares
Electric Power & Light Common Shares
Electric Power Associates Common Shares (Old stock)
Electric Power Associates Rights
Electric Shareholdings Corporation Common Shares
Empire Power Corp. Participating Stock
Empire Public Service Corporation Class A Common Stock
Engineers Public Service Co. Com. Stock
General Gas & Electric Corporation Common Shares
General Gas & Electric Corporation Convertible Preferred Shares
General Public Service Corp. Common Shares
International Utilities Corporation B Shares
Lehigh Coal & Navigation Co. Com. Shares
Long Island Lighting Co. Common Shares
Louisville Gas & Electric Co., Com. Shares
Lynn Gas & Electric Co. Rights
Massachusetts Utilities Associates 5% Cumulative Convertible Preferred Shares
Massachusetts Utilities Associates Common Voting Trust Shares
Middle West Utilities Co. Common Shares
Mohawk Hudson Power Corp. Com. Shares
National Power & Light Co. Common Shares
New Bedford Gas & Edison Light Company Common Shares
New England Power Association Com. Shares
New England Public Service Company Common Shares

North Boston Lighting Properties Common and Common Voting Trust Shares
Northeastern Power Corp. Common Shares
Northern States Power Co. Class A Common Shares
Penn-Ohio Edison Co. Common Shares
Pennsylvania Water & Power Co. Common Shares
Providence Gas Company Common Shares
Public Service Company of Northern Illinois Common Shares
Public Service Corporation of New Jersey Common Shares
Rockland Light & Power Company 6% Cumulative Convertible Preferred Shares
Rockland Light & Power Co. Common Shares
Southeastern Power & Light Co. Common Shares
Standard Gas & Electric Co. Common Shares
Standard Power & Light Corp. Com. Shares
The Edison Electric Illuminating Company of Boston Common Shares
The Hartford Electric Light Co. Common Voting Trust and Common Shares
The North American Co. Common Shares
The United Gas Improvement Co. Common Shares
United Corporation Common Shares
United Light & Power Company Class A Common Shares
United Light & Power Company Conv. 6% Preferred Shares
Utilities Power & Light Corp. Com. Shares
Utilities Power & Light Corporation Class A Common Shares
Washington (D.C.) Railway and Electric Company Common Shares
Western Massachusetts Co.'s Com. Shares

The tremendous development of utilities makes the securities of this essential industry attractive to investors. We believe that at the present time there exist greater opportunities for the future than ever before. Among the sources from which growth is reasonably expected in increasing volume are electrification of railroads, farms and estates, househeating, domestic and industrial power and heating appliances, and radios.

Through this company the investor can participate in the prosperity of the public utility industry of this country, particularly in almost the entire section east of the Mississippi River.

Price \$12 per share

LINK, PETTER & CO.

Investment Bankers

MICHIGAN TRUST BUILDING

Occidental Building, Muskegon, Michigan.

GRAND RAPIDS, MICHIGAN

The statements herein, while not guaranteed by us, are obtained from sources which we believe to be accurate and reliable.



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Forty ^{SEVENTH} Year

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Number 2395

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

Farm Relief As It Looks To Caslow.

One of my merchant friends in a Western Michigan town, who once heard my analysis of home trade as a factor in practical farm relief, claims to have used it repeatedly upon farmers in his locality, when the farm relief discussion came up. He says that it has had a good effect and asks that it be passed on to other merchants. I give it gladly for what it may be worth to those who may care to use it.

Farm relief, as it is designed to aid the farmer against certain injurious influences, may be summed up as an attempted remedy of a three-fold problem: 1, Surplus Production; 2, Inadequate Financing; 3, Unprofitable Marketing.

Study of the advertising and trade propaganda of syndicate concerns reveals a three-fold boast of superiority over the independent operator: 1, Mass Production; 2, Centralized Financing; 3, Narrow Margins and Quick Turn-over.

Now, take the three problems of the farmer and compare them in their exact order with the three superior points of the syndicate. Note how perfectly they register, and you will get the idea immediately.

Let us now analyze them more in detail, point by point, as they correspond, cause and effect:

First, the farmer (an independent) complains of surplus production, while the syndicate gets his business by telling him how their merchandise is worth so much more for the money because of mass production. If, as the farmer claims, mass production will make him cheaper tires and cheaper automobiles and cheaper overalls and cheaper bread, will it not also grow cheaper crops? If it is cheaper for a big combine to pool the operations of motor manufacture, oil refining, grocery distribution, coal mining and lumbering, will not cheaper prices be brought about by including agriculture in the combination? Apparently, the farmer has been all too ready to

patronize syndicate centralization in other lines, but is quick to complain when the march of this same syndicate centralization invades the field of farming.

Second, the farmer (an independent, remember) complains of a lack of proper financing. Yet, he has, while patronizing syndicate operators at the counter, been sending his profits to metropolitan centers, from which adequate capital is going out to take care of the large syndicate farming concerns which are springing up over the country. Does the farmer expect the local bank to maintain a loaning surplus to take care of him when he knows that all capital surplus is the accumulation of profit? If there is to be a local capital surplus it must be the accumulation of local profit. He can't send his profits away and maintain the local surplus from which he must be financed or sent away unprovided.

Third, the boast of the syndicate in any field of enterprise is that it operates on narrow margin. This, so far as the independent is concerned, means starvation income. If the local merchant cannot compete with the large, combined, allied rival on Main street, how does the eighty-acre farmer expect to compete with the syndicate operator with 100,000 or 200,000 acres under centralized management and operating under a modern serf system?

This is not my theory. It is no theory at all. It is a blunt array of grim facts. No farmer of third-grade mentality or better can, if he be honest in his own mind, fail to comprehend the perfect dovetailing with which the facts fit together into a structure of logic that no debate or opposing theory can upset. Allow me to make this prophecy: If any form of farm relief is designed to preserve the American independent farmer, it will do one of two things. It will bring him back to Main street and the independent merchant's counter or it will fail.
W. H. Caslow.

The Closed Shop's Fight for "Culture"

I see by the paper that the American Federation of Musicians is protesting against the introduction of canned music into the movies and talkies. Their man objection, so they say, is fear that the musical culture of the people may be lowered. Incidentally, they admit that this innovation may throw many local theater musicians out of their jobs.

Every time somebody tries to make two blades of grass grow where only one grew before, somebody else kicks. A moral or cultural reason is always given first, then the economic reason, the real one. The power loom, the reaper, the machine tool and all such were strenuously opposed by working

people who saw their jobs disappearing, and on the cultural side there are still many sensitive souls who prefer hand-made goods and profess great contempt for everything mechanical as vulgar and unlovely.

Oddly enough, the machine age made more jobs instead of less, thereby economically enabling everybody to live like a king and—culturally—equipping the humblest household with a five-color copy of Raphael's Cherubs and an artistic cut glass pickle dish. It even created more demand for the exceptionally fine in handicraft than ever before and it gave many people, instead of a very few, leisure and means to fill themselves to the necks with culture.

There is no use in worrying about culture. Those who do so generally possess an anemic variety of it. Culture, like virtue and happiness, is a by-product. It is not attainable by the individual as a direct object but is, also like virtue and happiness, the good odor of actions fully and decently performed. The Federation can forget the cultural danger and concentrate on the economic side.

In mass production it is now the turn of culture to hit the assembly line. This has already begun. In music, for example, we have the phonograph, the mechanical piano, the radio. Now celluloid harmony is manuring the field of popular culture so as to make numerous blades of polyphonic grass grow in the small towns where only a tin-pan piano grew before. That is progress.

It sounds like the deuce but it may improve. Anyway, it cannot possibly be stopped and the musicians of the federation must either think up a product that the people will prefer to the movie ghost-music or else they will have to get jobs as ushers or something.
Frank Briscoe.

Some of the Fruits of Kaiserism.

Fifteen years ago that greatest historical crisis was rapidly taking form. Aug. 3, 1914, Germany declared war on France. The next day, Great Britain declared war on Germany, and President Wilson proclaimed United States neutrality. The following week, England and France declared war on Austria-Hungary. The world tragedy had commenced. Before the guns ceased firing, 65,000,000 men had been organized for battle. Of this number about one-half had been killed, or wounded, or reported missing, or incapacitated by disease. At the end of the four years the people of Europe were worn out. And thousands and thousands who had never heard a gun fired suffered from financial disaster, pestilence and famine. Peace had come, but political animosities were aroused; and to-day fires of distrust and hate

are smoldering. Revolution and counter-revolution succeeded each other. Strong autocrats rose to power whose ambitions were, and are, far-reaching. To be sure, an anti-war feeling, broad and vehement, has arisen. But that feeling of itself does not guarantee cessation of armed conflict.

With Russia powerful, of uncertain destinies; with China groping for self-emergence; with India a seething caldron; with Italy hoping for the restored glories of ancestral Rome, war may again knock at our doors and ask for our young men. Nineteen eighteen saw the combatants ready to let loose instruments that would annihilate entire populations. The years which have followed have seen intensive developments in those methods of wholesale destruction, most of which have been kept secret. A future war would not be fought out on fields of battle, but in productive and industrial centers where multitudes of noncombatant women and children would be slaughtered by gas-bombs and pestilence carriers, dropped from the sky. Incendiary bombs would burn entire cities.

It is not going to be enough to develop an international consciousness opposed to war. In view of the world unrest, and personal ambitions of powerful, unscrupulous strong-men, more than a consciousness is going to be necessary to prevent a future world horror. The nations must organize, definitely, for peace. Of hopeful indication are the peace pacts: those of Locarno, and the Kellogg Pacts. Some say they are not worth the paper they are written on. But those declaimers are few. Most observers agree that the pacts are formidable weapons—if we may use the term—for preserving the peace of nations. Millions have been converted to a belief in the uselessness and horror of war. The next step is in international organization after the character of the League of Nations. On such conversion, and following co-operative effort, rests the peace of the future.

Thirteen New Readers of the Tradesman.

The following new subscribers have been received during the past week:
Dowagiac National Bank, Dowagiac.
A. A. Marsh, South Haven.
Rev. J. W. Fifield, Jr., Grand Rapids.
Bert Mundt, Newberry.
E. H. Stillwell, Kalamazoo.

In addition to the above, eight new yearly subscribers were added to our list through the courtesy of a friend who requested that we refrain from publishing their names.

Canada, awakening giant, is supplying almost half of the world's export wheat.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Salt selling fakers are again in evidence. They claim their product has medicinal value for cattle, horses and sheep, but chemical analysis fails to disclose any remedial qualities whatever. The unfortunate feature connected with the sale of the trash is that the salesmen insist on taking trade acceptances in making sales. As the houses the salesmen represent have no rating and the victims of the swindle are usually well rated, the ridiculous feature of this condition is readily apparent. No merchant can sell such trash without liability of prosecution for obtaining money under false pretenses. As a matter of course, the acceptances are immediately turned over to a "fence"—the so-called "innocent third party"—who proceeds to enforce collection through the medium of a shyster lawyer who usually undertakes the task assigned him on a 50-50 basis.

I occasionally call on a merchant who happens to be low on funds when I present him an invoice for \$3, \$6 or \$9. He promises to send me a check inside of five days. I ask him to hand me a check dated five days ahead, whereupon he holds up his hands in protest with the statement that he could not think of such a thing as drawing a check unless he had money to cover it at the time the check was drawn. I quietly retire and await for the check which he promised to send me in five days. Instead of the promised remittance, he writes me that very unexpectedly a trade acceptance has come into his bank which he gave for goods which he refused to accept when he learned through this department of the Tradesman that they were trash and that he would render himself liable to be prosecuted if he sold them. I smile to myself over the inconsistency of such a merchant who turns down a life-long friend and rushes pell mell into the arms of a stranger whom he has never seen before and probably never will see again. Of course, I help him out of the mess he has gotten himself into, but it is sometimes a long time before he makes good on his promise to me.

I sometimes think it is the height of foolishness for me to break my back assisting merchants who are so foolish as to sign trade acceptances for any one—especially a total stranger—in view of the warnings I have uttered in this department ever since trade acceptances were first introduced regarding the dangerous character of this contraption. Trade acceptances may have their place somewhere in the world of business, by my experience leads me to believe that in ninety-nine cases out of one hundred they are employed solely by crooks and sneaks to carry out their nefarious designs.

Judging by the flood of letters I have received from Chevrolet buyers during the past week, the Bendon

merchant is not the only one who has been victimized by an agent who took undue advantage of his customer. In some cases the graft extorted from a Chevrolet buyer was in excess of the \$55 the Bendon buyer was forced to disgorge. I, therefore, repeat what I said last week that any amount exacted by the agent in excess of the actual carlot freight and \$13.50 additional is graft, pure and simple.

Careful study of the situation leads me to the belief that the Chevrolet Co.—otherwise known as the General Motors Co.—has no right to make these extra charges. The company advertises its automobiles at such and such a price, f. o. b. Flint. In forcing the agent to pay \$10.50 additional the company is rendering itself liable to prosecution on one of two counts—either fraudulent advertising or obtaining money under false pretenses. Either horn of the dilemma is bad enough.

Marion Butler Kirtland and Roy M. Kirtland, partners, doing business as the Ray Laboratories, in Chicago, have been directed by the Federal Trade Commission to discontinue misrepresentations in the sale of "Youthray" a hair preparation manufactured by them. "Youthray" was advertised as having the power to permanently restore natural color to gray hair, that it was a stimulant to hair growth and an effective remedy and cure for dandruff.

Specifically, the respondents are ordered to cease and desist from:

Making any representations in connection with the sale and distribution in interstate commerce of any preparation for the care, treatment or dressing of the hair or skin, that such preparation is not a dye, does not act as a dye, will restore gray hair to its original or natural color, that it acts through the hair channel or that it supplies color pigment to the inside of the hair through the roots, that it causes nature to assimilate such coloring matter, that it replenishes the color glands of the hair, that the color produced thereby will not come off or cannot be impaired by shampooing or bathing, that it is harmless or will not produce harmful or deleterious effect upon the user, that it is beneficial to the scalp, that it is a stimulant to hair growth, that it is a remedy or cure for dandruff, or from making any other false, misleading or deceptive representations when such are not true in fact.

The Federal Trade Commission has ordered I. J. Rosenbloom and Jake A. Ablin, of Chicago, doing business under the name of the Restoral Co., to discontinue misrepresenting a hair preparation manufactured by them (Restoral) as a tonic and color restorer.

Specifically they are reported to cease and desist from making or causing to be made representation, statement or assertion to the effect that such preparation or product is not a dye, does not act as dye or will restore hair to its original or natural color,

or that it is a tonic for hair, or that it will promote the growth of hair, or that it will stop hair from falling out, or that it is harmless or will not produce harmful or deleterious effect upon the user, or that it is beneficial to the scalp, or that it replenishes the color glands of the hair, or that it is a remedy or cure for dandruff.

From making or causing to be made any other false, misleading or deceptive statement, representation or assertion concerning the ingredients, uses, effects, action, origin, manufacture, sale or distribution of any such preparation or product.

The Federal Trade Commission has ordered the Globe Specialty Co., of Chicago, to discontinue misrepresenting various articles of merchandise manufactured by it as being composed of onyx. The company manufactures and sells in interstate commerce lamp bases, gear shift, balls, radiator cap ornaments and similar products, designating them as "The Crystal-Onyx Line" but which are not composed of the crytocrystalline variety of quartz known as onyx but of a material simulating onyx in appearance.

Specifically, the company was ordered to cease and desist from the use of the words "Crystal-Onyx" or the word "Onyx" in the designation of or in the advertising, branding, labeling or description of articles offered for sale or sold in interstate commerce unless said articles or the parts of said articles so designated, labeled or described are composed of onyx.

The Federal Trade Commission has dismissed a complaint charging E. R. Marshall, an individual trading as Crescent Calendar Co., Wyoming, Iowa, with false and misleading advertising. Marshall is engaged in the production of commencement announcements, invitations and the like, for schools and colleges. was said to have misrepresented raised lettering on some of his printed matter as gold embossing.

Wafted Down From Grand Traverse Bay.

Traverse City, Aug. 13—Unable to preserve the immense quantities of cherries which are brought to the canneries every day, canners are placing hundreds of barrels filled with the fruit in cold storage. Crops of sweet cherries have been stripped from the trees and the gathering of the sours will be concluded in a week or ten days.

Many summer homes for the occupancy of resorters next year are under construction. The center of this activity is near Northport and the Glen Lake section.

Two hundred former employes of the Johnson-Randall Furniture Co. are basking in the sun and reciting tales of woe to any who consent to listen. They are not dissatisfied with their earnings at the factory. Shop rules and practices which they abhor they resent. The company maintained its inalienable right to manage its business in its own way when a strike of its workmen occurred six months ago and will not yield to the demands of the strikers in the prevailing emergency.

Uncle Louie Winternitz gladdened

the hearts of friends in this city by calling at their homes or places of business last Wednesday. Uncle Louie radiates friendliness, warmth and good humor as strongly as the sun sheds light and cheerfulness. Long may he revel in his charming, kindly way. During his stay in Traverse he was entertained by that prince of good fellows, Frank Hamilton.

The municipal fountain is a center of interest. Its basin contains specimens of several varieties of fish indigenous to the waters of this region. A sturgeon, bass and pickerel, trout and perch, uncommonly large, are of great interest, especially to resorters and tourists.

The State camp for tourists near this city is occupied by hundreds almost daily. The camp is advantageously located on the Southern end of East Bay. It is nicely shaded and contains many conveniences for campers, besides swings, tilting boards, slides and like playthings for children.

Workmen employed in remodeling the annex to Park Place Hotel are not permitted to commence their daily tasks before 9 o'clock mornings. This rule is enforced in order to permit patrons of the hotel to sleep until the last call for breakfast is sounded.

Arthur Scott White.

Recent Mercantile Changes in Ohio.

Chauncey—Amos England has sold his grocery stock and meat market to C. Cunningham.

Cleveland—The Kronenberg Delicatessen has been opened at 6400 St. Clair avenue.

Columbus—A delicatessen department has been added to the Young Bakery at 1257 Grandview avenue.

Dayton—A modern grocery and meat market has been opened at 903 Webster street by Chas. Wise.

Lakewood—The Palmer meat market will be moved to larger quarters at 18510 Detroit avenue in about six weeks by Fred W. Palmer, the proprietor.

Lorain—Frank Ayres has discontinued his grocery and meat market at 433 Broadway and has purchased an interest in the meat business of Charles McHenry at 429 East Erie avenue. They will operate under the firm name of McHenry & Ayres.

Mansfield—Fred Remy has sold his grocery and meat market at 201 East Second street to James Brooks.

Middletown—The Cherry Delicatessen Shoppe has been opened at Michigan avenue and Yankee road.

Sagina—Mr. Davis is sole proprietor of the meat market which was formerly owned by Davis & Clinger, Mr. Davis having purchased the interest of his partner.

Toronto—Joe Pollack has opened the Central meat market here.

West Toronto—Chris Gerber and Warren Elson opened a grocery and meat market in the Inman building at 1906 Berdan avenue.

The power of man increases steadily by continuance in one direction. He becomes acquainted with the subject and with his own tools; increases his skill and strength and learns the favorable moments and favorable accidents. He is his own apprentice, and more time gives a great addition of power, just as a falling body acquires momentum with every foot of fall.—Emerson.

THE INDEPENDENT RETAILER

Himself To Blame If He Becomes Extinct.

The agonized outcries of retail merchants, or rather a certain portion of them, are resounding through the land. Business consultants everywhere are striving zealously to cure the genuinely poignant suffering from which these lamentations spring. They point out that there is indeed a disquieting measure of cause for concern. For example a recent survey of the "life expectancy"—if any—of independent retailers in a large Eastern city showed that for every 100 grocery stores of this type doing business in 1919, but eight have survived the tribulations of the intervening years. The independent druggists, so-called, seemed to be of a hardier type or perhaps their vitality is due to their preparedness for any trade eventuality as reflected in the bewildering variety of their stocks, which seem these days to comprise every item of human requirement. The drug store survivors, after a decade of stormy trials, number a hardy but battered band of some thirty out of the original one hundred of 1919.

These and many similar records of decimating mortality at once raise the question as to the causes thereof. Perhaps it is but natural that such a startling situation should at once stimulate a good deal of loose thinking, if such it could be called, on the part of hosts of more or less professional "viewers with alarm." But the inquisitive observer raises the question, Does this breath-taking downward swoop of the "life line" (perhaps it would be better to call it the death curve) of independent stores really mean that after ten years ninety-two grocers out of 100 have actually gone to their reward, commercially speaking? Or could it be that many of the ninety-two have but shifted their status, perhaps been metamorphosed into that new hybrid, the "voluntary chain," which has been appearing quite frequently of late? In so far as this rapidly shifting process of evolution in retailing has actually meant more cadavers in the morgue of the bankruptcy courts, what have been the fateful items on the fever charts of the unfortunates, which actually brought on the demise.

At once the chorus of "specialists" arises to present an immediate diagnosis. The ailing retailer, they assert, is being bedeviled by a veritable phalanx of fire-breathing dragons, assailing him on every hand—chain stores, mail order houses and their novel retail branches, house-to-house soliciting, and other commercial monsters similarly dire.

Now it is true that many an unsuccessful retailer attributes his woes mostly to these ogres of competition. But one feels, sometimes, that the harried retailer is sometimes a bit too modest in thus contriving to avert attention from himself. Possibly the deeply rooted trouble lies much nearer home than he is willing to admit. It was the old Greeks who coined that most concise of adages: "Know thy-

self." And a course in introspection—in auto-psychoanalysis—could often, I believe, work healing miracles in the modern retail trade.

Because the plain, blunt truth appears to be that the influence of competition in occasioning retail disasters is enormously exaggerated. It is not nearly so mischievous a power as the failures would have us think.

Just what position does it actually occupy? A recent survey by a Nationally known commercial credit-rating firm shows that competition accounted for only 3.6 per cent. of business failures in 1928. But nearly one-third of the total—31.4 per cent., to be exact—are charged up under the heading of "Incompetence." It is true that this tabulation covers all phases of business and possibly the retailer is somewhat out of line from the general average in certain special respects. But even with liberal allowances for that divergence, he must take his share of the responsibility involved in these arresting figures.

That word "incompetence" is more or less repellant, but one fears that it all too frequently represents an unpleasant truth. Fortunately, in many cases, this is a condition which will yield to treatment. Knowledge is the sovereign specific.

Lack of capital, we learn, is responsible for 35 per cent. of American business failures, constituting the largest single factor therein—rather an ironic commentary upon the supposed opulence of this "domineering stronghold of the world's credit," as some of our foreign critics put it. As a matter of fact, I suspect that this embarrassment of capital shortage arises very often from short-sighted "starting in on a shoe string," "trusting to luck that the breaks may come." They very often do, but not always from the right direction.

It is not my purpose here to analyze the highly intricate financial problem of the present supply and flow of capital. But on that other major malady, "incompetence," I can without hesitation prescribe relentlessly: more rigorous dosages of facts, and, in particular, of that carefully compounded, wonder-working pair of concoctions: market surveys and cost analyses.

Again and again studies of the reasons for the success of individual business enterprises have proved that thorough examinations of all available data as to the actual costs of doing business, item by item, and as to the specific sources of profits, develop the most potent weapons against commercial weakness. A mastery of all of the facts on any given retailing problem generates self-reliance—stimulates true competence—and competence is the most effective offensive in combating competition.

The present position and future prospects of the retailer, particularly the small independent operator, is unquestionably one of the most vital questions now before this country. It is fraught with momentous issues, with great possibilities of broad social improvement, and, on the other hand, with stark alternatives of possible mis-

fortune for many thousands of our citizens.

It seems to be a more or less popular indoor sport these days to jeer contemptuously at the small storekeeper—the poor retailer, the lowest form of commercial life. As a matter of fact, the retailer occupies probably the most crucial position in our entire business machinery. He is the last link in that long chain of production and distribution which leads from remote farms, forests, and factories throughout the land and often far beyond its borders, down through mills and warehouses, freight yards and stock rooms, finally to his shelves. His counter is the dead-line where distribution ends and where consumption should begin. He stands on the spot marked by the fateful "X" where the deed was done. And, if it wasn't done, if the goods were not moved from his shelves across the counter into consumption, then everyone of these countless processes and services which stretch back in a multitude of lines from those shelves to every producer in the country is just so much lost motion. If for, one reason or another then, the retailer does not actually retail, congestion is certain to develop in the business body of the Nation. And congestion is the first ominous symptom of more serious trouble.

We may view the position of the independent retailer under several heads. First, what are the outstanding disadvantages under which he operates to-day? Second, what are the hopeful, heartening factors in his position? Third, what does he need to do to maintain himself adequately in the future? And, lastly, just what are some of the things now being done to help him solve his problems?

Considering the first of these questions, one is compelled to begin by saying that the original setting up of some retail businesses was decidedly ill-advised. For many retail stores there is scant economic justification. They represent hope, ambition—and poor judgment. In too many instances, the very location is inept. Too many prospective storekeepers are prone to ignore such important factors as the proximity of competitors; the nature of the surroundings; the convenience to car stops; the advertising necessities; the number, types, purposes, and destinations of the passers-by.

Retail store owners fail, a good many times, to measure their market justly, either in nature or extent. They may be careless as to their store personnel or they do not plan the store right—do not make it attractive. With 85 per cent. of the buying in retail

(Continued on page 30)

Investment Securities

E. H. Rollins & Sons

Founded 1876

Phone 4745

4th Floor Grand Rapids Savings Bldg.

GRAND RAPIDS

Boston New York Philadelphia Chicago Denver
San Francisco Los Angeles London

PLAN TO CELEBRATE LABOR DAY

AT RAMONA PARK

(Reed's Lake, Grand Rapids)

MONDAY, SEPTEMBER 2

YOUR LAST CHANCE THIS YEAR TO CELEBRATE

SEE
AND
ENJOY

Gorgeous Fireworks Display!
Balloon Ascension and Parachute Drop!
Special Holiday Vaudeville Program!
Dawn Dance 12 a. m. to 4 a. m. Sept. 2!
Dancing Labor Day Night, 8:45 till 12!
Amusements! Rides, Slides, Chutes, Glides!
Acres of Fun! Popular Prices!

MOVEMENTS OF MERCHANTS.

Leslie—John O'Brien has opened a first-class meat market here.

Hastings—W. A. J. Ickes succeeds the Madison Street Grocery in business.

Detroit—Ray Schmoke will discontinue his meat business at 7751 West Vernor avenue.

Fennville—Van Hortesveldt Bros. succeed Robylger & Van Hortesveldt in the grocery business.

Lowell—The additions to the Superior Furniture Co. plant have been completed and the space is now in use.

Detroit—The Atlas Fuel & Supply Co., 3100 Lonyo Blvd., has changed its name to the Atlas Block & Supply Co.

Jackson—Albert J. Henry has sold his Pure Food grocery and market at 249 Michigan avenue to Frank J. Bennett.

Big Rapids—W. E. Raymond, formerly in business at Tustin, succeeds C. R. Ohrenberger in the grocery business.

Cadillac—F. L. Van Dyken, whose bakery was destroyed by fire Jan. 6, has resumed business in a new brick building.

Shelby—A. H. Pietsch has purchased the interest of the Heald estate in the Heald & Pietsch bakery and will continue the business in his own name.

Ludington—The Reliable Plumbing Co. have remodeled their store at 118 South James street, installing a new front and plate glass display windows.

Detroit—V. Trivison has purchased the lease and fixtures of the meat market at 7645 Puritan avenue from E. MacDonald and will continue the business.

Monroe—D. A. Knaggs has purchased the grocery and meat market on South Monroe street from Kurt Hochradel. Mr. Knaggs was formerly the proprietor of this market.

Freesoil—The cheese factory has been purchased by Wilson Holmes, who will conduct it on a co-operative basis with the dairymen. Carl V. Stevenson will be the cheesemaker.

Flint—The Lincoln Undertaking Co., 926 Dewey street, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,900 paid in in cash.

Detroit—Hellerich, Inc., 1376 Broadway, has been incorporated to deal in jewelry and optical goods, with an authorized capital stock of \$10,000, all of which has been subscribed and \$5,000 paid in in cash.

Detroit—The Royal Salvage Co., 556 Book Bldg., has been incorporated to deal in scrap metals and waste materials with an authorized capital stock of 10,000 shares no par value, \$23,000 being subscribed and paid in.

Detroit—The Bertrand Provision Co., 9141 Kercheval avenue, has been incorporated to deal in food stuffs and specialties, with an authorized capital stock of \$25,000, \$2,000 has been subscribed and \$1,000 paid in in cash.

Detroit—The Mid-West Poultry Co., 3043 Russell street, has merged its poultry and egg business into a stock company under the same style, with an authorized capital stock of \$25,000,

\$12,000 of which has been subscribed and paid in in cash.

Croswell—The L. I. Graham Asparagus Co. has been incorporated to raise, market and can asparagus, with an authorized capital stock of \$15,000 common and \$5,000 preferred, of which amount \$10,000 has been subscribed and paid in, \$500 in cash and \$9,500 in property.

Allegan—Charles Brand has purchased the interest of his partner, Julius Maskey, in the Brand & Maskey meat market. The business was established more than 50 years ago by Albert Brand, uncle of the present owner. Mr. Maskey was associated with Albert Brand 40 years.

Detroit—The Drug Products Co., has merged its business into a stock company under the style of the Drug Products Corporation of America, Insurance Exchange Bldg., with an authorized capital stock of 100,000 shares at \$1 a share, \$100,000 being subscribed and \$1,000 paid in in cash.

Detroit—Harry Trattner has merged his bakery business into a stock company under the style of Trattner's Electric Bakery, 10942 East Jefferson avenue, with an authorized capital stock of 2,100 shares at \$10 a share, \$21,000 being subscribed and \$7,000 paid in in cash.

Cadillac—John F. Berner, who has been manager of the local branch of the National Grocer Co. for several years, has been called to Detroit to take charge of the new chain store system that organization is planning to inaugurate. Mr. Berner will take up his residence in Detroit. Before leaving Cadillac he secured three members for the new organization, including Seegmiller Bros. The vacancy caused by his retirement will be filled by his understudy and long-time associate, Wm. C. Rambo.

Manufacturing Matters.

Lansing—The John Bean Manufacturing Co., 735 East Hazel street, has changed its name to the Food Machinery Corporation.

Detroit—The Michigan Thread Mills, Inc., 7728 Kercheval avenue, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Coldwater—The Pillsbury-Metz Motor Sales, 101 West Chicago street, has been incorporated with an authorized capital stock of \$5,000, \$3,000 of which has been subscribed and paid in in cash.

Bay City—The Safety Signal Co., 302 Davidson building, has been incorporated to manufacture and sell safety signals for autos, with an authorized capital stock of \$25,000, all of which has been subscribed and \$2,500 paid in in cash.

Detroit—The Peerless Stamping Co., 3520 Mitchell avenue, has been incorporated to manufacture and sell metal containers, stampings, etc., with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and paid in in cash.

Saginaw—The Saginaw Foundries Co., 930 South Water street, has been incorporated to conduct a foundry,

with an authorized capital stock of \$200,000 preferred and 2,000 shares at \$1 a share, of which amount \$90,900 has been subscribed and \$22,725 paid in in cash.

Battle Creek—The Try-Me Bottling Co., 15 North McKinley street, manufacturer and dealer in soft drinks, has merged the business into a stock company under the same style with an authorized capital stock of \$15,000, \$10,000 of which has been subscribed and \$7,000 paid in in property.

Detroit—The Airports & Tool Corporation, 642 Catharine street, has been incorporated with an authorized capital stock of 75,000 shares of class A at \$9.50 a share, 200,000 shares of B at \$1 a share and 875,000 shares no par value, of which \$1,000 has been subscribed and paid in in cash.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Aug. 13—The Hazeltine & Perkins Drug Co. will open their exhibition of holiday goods at 245 South Mechanic street, Jackson, next Monday. The exhibition will continue two weeks under the management of L. W. Hoskins.

John A. Cimmerer, the well-known vinegar manufacturer of Saginaw, put in Tuesday with friends at the Grand Rapids market. Although Mr. Cimmerer has devoted thirty-nine years to the vinegar business, he looks and acts like a young man and insists that he is young in heart and spirit, which is very evident to all who know him. He says Saginaw is growing faster than has been the case in any previous year in the history of the city. Mr. Cimmerer spends five days a week in Saginaw during the heated term and two days at his summer home on a large lake in Oakland county.

George W. McKay received a letter Aug. 9 from Franklin Pierce, of Hollywood, California, saying that on July 31 his wife had a stroke of paralysis, which resulted in her death on the morning of Aug. 5 at her home, 1862 North Wilton Place, Hollywood, Calif. The funeral was held Aug. 8, with burial in Forest Lawn cemetery, Glendale, Calif. Many of the old time traveling men living in Grand Rapids and Western Michigan will remember Mr. and Mrs. Pierce when they lived in Grand Rapids and Mr. Pierce represented the Standard Oil Company. Mr. Pierce writes that he and his wife had planned to visit Grand Rapids in September.

Frank T. Hulswit, President of the American Commonwealths Power Corporation, writes that the directors are considering a plan to offer stockholders the right to subscribe to additional shares. It is expected that action will be taken soon and that the offer will be one new share for each ten shares held. The proceeds will be used to simplify capital structure.

Will Berner (Lee & Cady) and John F. Berner (National Grocer Co.) were called to Chicago last week to attend the funeral of their sister, Mrs. E. F. Rossman. The deceased owned a summer home in Whitehall and a winter home in Florida and divided her time between the two.

John F. Berner, organization manager of the chain store system of the National Grocer Co., secured three signatures of Grand Rapids grocers last week, including Mrs. Lou Bertha Wigmans, 724 West Fulton street.

Chains Adding Service.

Even as chain store efficiency is lauded to the skies in many quarters and bitterly complained of in others, there are observers who suspect that this fine fruit of mass distribution may not be quite as sound as it appears. The theory is backed up with figures to

show that profits are not keeping pace with sales and that gains in earnings are in some instances to be traced to manufacturing and not to distributive processes.

The facts are that competition of chain with chain has compelled some systems to abandon their rigid rules of an earlier date. To push business it has become necessary to add service features which no longer permit the economy of operation which was once the pride of these large factors. Purchases are delivered and credit is granted. New lines are added which have not the turn-over rate of the fast selling staples.

In short, there is an evident tendency on the part of some chains to possess some of the trading features of the independent store. This suggests that if the independent who finds chain competition so serious were to lean similarly in the direction of chain store methods of efficiency he would not find his position so difficult. The chain store is using some of his methods and he would benefit by using what he can from chain store operation.

High Cost of 5-Day Week.

The adoption Nationally of the 40 hour week schedule would add close to a quarter of a billion dollars to the annual building program unless greater labor efficiency through mechanical innovations can be developed, according to a study made by S. W. Straus & Co. It seems to be the feeling among contractors and builders that this can be accomplished only in part.

Following its recent adoption by the 12,000 bricklayers in New York City, evidence is at hand indicating the possibility of the entire industry in the metropolis quickly adopting the short week schedule.

St. Louis comes nearer being completely on the five-day week plan than any other American city. The following building trades are now operating on it there: Carpenters, plasterers, cement finishers, elevator constructors, electric workers, lathers, sheet metal workers, plumbers, steamfitters, asbestos workers and all craftsmen connected with the painters' trade.

The five-day week is gaining considerable headway on the Pacific coast, particularly in San Francisco, Portland and Seattle, but has made no appreciable progress in Los Angeles because of the open shop.

The average use of coffee in the United States equals more than 12½ pounds a year for every person. Candy consumption reaches nine pounds per capita. Tea drinking has not increased as the average person consumes a trifle less than a pound of tea a year. The most interesting statistics are being furnished in Washington in the tariff row—and it is some row. Apparently the people of the United States are interested, as every man, woman and child is credited with getting away with more than 114 pounds of sugar a year. We are, indeed, a sweet-loving people.

Hoover is doing his job—and letting others do theirs.

Essential Features of the Grocery Staples.

Sugar—The market on refined is unchanged from a week ago. Jobbers hold cane granulated at 6c and beet granulated at 5.80c.

Tea—The market has shown no particular differences during the past week. There is, however, considerable activity. Ceylons, Indias and Javas of the more desirable grades are selling very well. Japan and China teas, however, are not very popular. Prices show very little change from last report, if any.

Coffee—The Rio and Santos market seems to be slowly sagging from its own weight. Most of the fluctuations of the week have been downward and these have affected spot Rio and Santos in this country by a reduction of a small fraction. The reduction was not important, but the tendency which it reveals is important. There is a great deal of competition on now between milds and Santos. A number of roasters are reported to have dropped the use of Santos, reporting that they get better results from milds for less money. The line of mild coffees has declined about 1/2c during the week. Jobbing market on roasted coffee has made no general change, but of course it will feel the decline in greens, and if the latter is maintained, jobbing prices will decline.

Canned Fruits—Canned fruits have been steady, with the one exception of future apricots, which declined from 10@15c below opening prices. Spot fruits are none too plentiful, pineapple, gallon blueberries, some grades of peaches and pears being extremely scarce. Hawaiian pineapple in No. 2 1/2 tins is quoted at \$2.85@2.90 for fancy, \$2.65 for standard sliced. No. 2 tins are offered at \$2.50 for fancy sliced and \$2.20@2.25 for standard, while 10s are quoted at \$10.75 for fancy sliced and \$11 for extra crushed. Very limited quantities are available at these, or any prices, however.

Dried Fruits—The outstanding feature of this week's market is the formal announcement of 1929 prices on California prunes, which are high, but apparently not higher than the situation would warrant, when the light California production and the high trend of growers' ideas are taken into account. It must also be borne in mind that present indications are that there will be a world shortage of approximately 88,000 tons of prunes, crops in Europe not being very heavy this year. Coast packers report they have lately been fairly flooded with European orders. Local jobbers are of the opinion that there will be no decline in the market during the remainder of the current year, but rather a gradual advance. Raisins have been fairly active this week, but at prevailing prices. Other dried fruits showed little change.

Canned Vegetables—Pea canning in all the important producing districts of the country is practically completed, and, while no definite figures are available as yet, the total pack is thought to have been smaller than early estimates indicated. Most factors were expecting quite a heavy production, but

from the looks of things now, the pack will be about the same as last year, although possibly a few hundred thousand cases larger. With the threat of overproduction avoided, considerable interest on the part of buyers has been experienced, and the market has ruled very firm, with price advances on certain sieves that appear to be short. Packers have been buying to some extent from each other to fill their orders, and there has developed real speculative strength in large-sized standards and in some grades of fancy Alaskas. Peas in gallon tins are particularly short. The only excess seems to be in extra standards, which are being sold in some cases at prices close to the present high level for standards. Del Monte has announced short deliveries on Alaskas, but at last advices was still offering to sell sweets. The market on string beans is well maintained, and while there is nothing to indicate that there will be a shortage like there was last season, volume of production so far has not tended to bring about a decline in prices. Corn has ruled dull, with quotations unchanged. Tomato market is dull and featureless.

Canned Fish—Salmon is unchanged in price with a fair demand. There is some shading in pink Alaska salmon. Main sardines are scarce, but demand is not heavy. Packers are hoping for and expecting a better catch in the near future. Other canned fish unchanged. Fancy tuna, shrimp and crab meat are scarce and wanted.

Macaroni — The market is steady, and movement continues at a normal rate for the season. Exports of macaroni from the United States during June were 958,000 pounds, as just announced by the Department of Agriculture.

Cheese — Offerings of cheese are small at the moment and so is the demand, therefore the market is steady.

Nuts—Nuts in the shell rule steady this week in the local market, and no changes have taken place in the entire list. Brazils have continued firm and operators state that they are looking for further advances in the market before long. The spot shelled nut market has also ruled steady at prevailing quotations. Shelled almonds have been moving freely to out-of-town buyers at firm prices. Manufacturers have let their stocks run low, as they have been playing a waiting game, but recently they have been forced to come into the market for supplies. In the foreign 1929 nuts, Tarragona almonds have advanced slightly, and the filbert market has gone up. Importers were asking 21 1/2c for spot Tarragona almonds. Spot Barcelona filberts were quoted recently at 13 1/2c per pound, with round Naples at 14 1/2c and long Naples at 15 1/2c per pound. For September shipment, 1/2c per pound higher was asked.

Beans and Peas—Pea beans continue the firmest item in the dried bean list. The cause is report of poor crop. The market is undoubtedly on an upward trend. The balance of the list remains unchanged and dull. Dried peas are also neglected.

Syrup and Molasses—The production of sugar syrup is still limited and demand is light, but prices remain steady. Compound syrup is very quiet and will remain so for some weeks. Prices are steady. Molasses is selling somewhat better than it did and low grades are higher, but the fine grocery grades remain unchanged.

Salt—Demand continues good for all kinds of salt, and prices are held firm at previously quoted levels. The situation is unaltered.

Sauerkraut—Sales of new crop kraut have been heavy, and the market is fully sustained at going prices. Canned kraut is moving at a seasonal rate on the spot, with prices steady and unchanged. In New York State crop conditions are good and indications are for a good average crop of cabbage.

Vinegar—The vinegar season is now on in full swing, but the market is stationary at prevailing prices. There is no sign of weakening in the market, however.

Review of the Produce Market.

Apples—\$2@2.50 per bu. for Duchess, Transparent and Red Astrachan.

Bananas—6 1/2@7c per lb.

Beets—40c per doz. bunches.

Butter—The market has shown little feature during the past week, ruling about steady during the entire period. There were no fluctuations, except an advance of 1c. Demand has been rather light during the week and offerings moderate. Jobbers hold prints at 45c and 65 lb. tubs at 44c.

Butter Beans—\$2.25 per bu.

Cabbage—\$1.40 per bu.

Cantaloupes—California stock is held as follows:

Jumbos, 45 ----- \$4.25

Jumbos, 36 ----- 4.00

Flats ----- 1.75

Carrots—40c per doz. bunches.

Cauliflower—\$2.50 per doz. for Ill.

Celery—40@60c per bunch.

Cherries—\$3.25 per box for Calif.

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

Cucumbers—\$1.35 per doz. and \$2.50 per bu. for home grown.

Currants—\$2.25 per 16 qt. crate for either white or red.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$9.50

Light Red Kidney ----- 9.00

Dark Red Kidney ----- 9.25

Eggs—The market has had a quiet week. Some grades have advanced 2c per dozen. Very finest grades of eggs are steady to firm because of scarcity, but anything under that is weak and hard to sell. Local jobbers pay 34c for strictly fresh, candled.

Garlic—23c per lb.

Gooseberries—\$2.50 per 16 qt. crate.

Green Corn—35c per doz. for white and 45c for yellow bantam.

Green Onions—Shallots, 40c per doz.

Green Peas—\$2.50 per bu. for home grown.

Green Peppers—60c per doz.

Honey Ball Melons—\$4.50 per crate.

Honey Dew Melons—\$2.50 per crate.

Lemons—Ruling prices this week are as follows:

360 Sunkist ----- \$11.00

300 Sunkist ----- 11.00
360 Red Ball ----- 11.00
300 Red Ball ----- 11.00

Lettuce—In good demand on the following basis:

Imperial Valley, 4s and 5s, crate \$5.50

Garden grown, per bu. ----- 90c

Limes—\$1.50 per box.

Mushrooms—65c per lb.

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

126 ----- \$8.00

150 ----- 7.75

176 ----- 7.50

200 ----- 6.75

216 ----- 6.25

252 ----- 5.25

288 ----- 4.50

324 ----- 4.25

Onions—Iowa white fetch \$2.25 per 50 lb. sack and \$2 for yellow.

Osage Melons — Benton Harbor grown commands \$2 for 10x10 and \$2.25 for 12x12.

Parsley—50c per doz. bunches.

Peaches — Elbertas from Illinois command \$2.25@2.50 per bu.

Pieplant—\$1.25 per bu.

Plums—\$3.25 per 4 basket crate for Calif.

Potatoes—Home grown are now in command of the market, selling at \$1.75@1.90 per bu.

Poultry — Wilson & Company pay as follows:

Heavy fowls ----- 26c

Light fowls ----- 23c

Heavy broilers ----- 27c

Light broilers ----- 20c

Radishes—20c per doz. bunches.

Spinach—\$1.40 per bu.

Tomatoes—\$1.60 per 10 lb. basket home grown hot house; \$1.50 for 20 lb. basket of outdoor grown.

Veal Calves — Wilson & Company pay as follows:

Fancy ----- 22c

Good ----- 18c

Medium ----- 15c

Poor ----- 10c

Watermelons—40@50c for Florida.

Whortleberries—\$5 per 16 qt. crate.

Americans Eat More Salads, Less Meats.

The American public eats 45 per cent less meat than it did ten years ago. In the same time its appetite for salads has increased 110 per cent. These are figures reached through a survey of hotel and restaurant records and published recently. The increasing tendency to maintain health by regulated diet has brought about a complete revision of the average menu, the figures show.

Dealer Must Keep Up With the Times

Those men who think as a boy never grow old. The boy loves adventure, he loves to plan, he looks forward not backward. The atmosphere of a boy is wholesome, alive, vigorous and inspiring. Boys are more daring than men—they love to invent new things and explore new fields. The successful merchant of today must be a pioneer, no matter how old his business is, to keep abreast of a fast-moving business world.

All business is appraising.

OIL AND NATURAL GAS.

Analysis of the Situation As It Now Exists.

(This review of the Oil and Natural Gas situation in Michigan was made by the Michigan Public Utility Information Bureau, Arthur W. Stace, director, Ann Arbor, Michigan.)

Oil has been found in Michigan at various places and in several geological formations. These geological formations are struck at different depths in different parts of the State because of the "dip" of the so-called "Michigan basin." The oil found varies in quality.

Three fields in Michigan are now producing oil in commercial quantities—Muskegon on the west side, Mt. Pleasant in the center, and Saginaw on the east side. Drilling is going on in all sections of the lower peninsula and some shows of oil have been struck but none thus far of imposing size.

The Muskegon field has again resumed full activity following the setback which began on Feb. 7, 1929, with the Standard Oil Co.'s sudden and unexpected decree that cut the price of Dundee oil from \$1.26 a barrel to 50 cents a barrel and restricted purchases of Dundee oil to 10 per cent. of the production of the field. At that time, production had mounted to 6,000 to 7,000 barrels a day.

The Standard Oil Company has made several advances in price since that time, and there have been active efforts by well owners and promoters to obtain markets elsewhere.

At the present time, the Standard Oil Company of Indiana is again buying oil in large quantities, and various independent companies are also buying. Three local refineries are in process of erection.

On July 1, the Standard Oil Co. was paying \$1.25 per barrel for Dundee oil shipped by boat—the Panoil—from Muskegon. It was taking 8,000 barrels a day of Dundee oil through the pipe line of the Dixie Oil Corporation, shipping it to its refineries at Whiting, Ind. It was taking 800 barrels of Traverse oil a day by rail for which it was paying at the Mid-Continental price, \$1.55 per barrel.

On the same date, the Simrall Pipe Line Corporation was collecting oil for the Shell Petroleum Corporation from the wells of the Muskegon Oil Corporation and associated companies. It was taking about 5,000 barrels a day, which was being shipped by the barge Altamaha, which has a capacity of 15,000 barrels and makes a trip twice a week between Muskegon and Lemont, Illinois, where the oil is refined. The Shell Petroleum Corporation was paying \$1.25 per barrel for oil shipped by boat as compared to 95 cents formerly paid for oil shipped by rail.

The Wellman Oil Co. of Grand Rapids was taking 3,000 barrels a day, shipping by rail to Henry H. Cross & Co., Joliet, Illinois, and to three other refineries. It was paying 95 cents per barrel.

Westlund & Whitehead, Inc., were shipping about 4,000 barrels a day to the Paragon Refining Co. at Toledo, Ohio.

Some minor independent shipments were also being made.

On this date, Dundee crude oil was being moved from the Muskegon field by rail and boat at the rate of more than 20,000 barrels a day. In addition, as already stated, the Standard Oil Co. was taking 800 barrels of Traverse crude oil per day.

New wells brought in within the past several months have increased the potential output of the Muskegon field to 75,000 barrels a day, according to a recent estimate of the manager of the Dixie Oil Corporation, which operates the principal pipe line. The Chamber of Commerce of Muskegon has been claiming a potential output of 30,000 to 35,000 barrels a day but has revised this estimate in view of the statement from the Dixie Oil Corporation.

Four pipe lines are operating in the field, as indicated above, the Dixie Pipe Line Co., serving the Standard Oil Co., the Simrall Pipe Line Co., serving the Shell Petroleum Corporation, the Independent Pipe Line Co., owned by the Wellman Oil Co., and the newly completed pipe line of Westlund and Whitehead, Inc.

The United Petroleum Corporation of Detroit is building a line into Laketon township to fill an order for 100,000 barrels of oil.

The Muskegon Refineries, Inc., expects to have a 600-barrel refinery in operation by Aug. 15. The Old Dutch Refinery expects to have a 3,000-barrel plant in operation by Sept. 15. The Michigan Central Refining Co. has set the same date for the completion of a 3,500-barrels of oil.

The big oil production in the Muskegon field is from the Laketon township section, the development of which began after the adjacent Muskegon township area had become crowded with oil and gas wells.

The producing oil wells in the Muskegon field are confined to an irregular oblong area about four or five miles in length and varying in width from half a mile to a mile, lying in the northwestern part of Muskegon township and the adjoining northeastern part of Laketon township.

All strikes of oil in commercial quantities have been within the area. The Dundee sand—the largest producer of oil—has been struck at about 2,000 to 2,100 feet. The Traverse sand—which has produced a limited amount of high-grade oil—has been struck at around 1,625 to 1,700 feet.

Whether there are further stores of oil in formations below the Dundee sand remains to be demonstrated by deeper drilling than has yet been done. Wells sunk to 2,700 feet have proved dry.

The Mt. Pleasant field has been "booming" since the first of the present year—1929. While the Muskegon field was suffering from the setback caused by the Standard Oil price-cut on its Dundee oil, operations were going forward strongly in the new Central Michigan field. Dozens of locations and a number of oil strikes have been made. Six good wells have been brought in within the past several

weeks. The oil is from the Dundee formation, which here—because of the dip in the Michigan geological basin—is struck at around 3,500 feet. Oil in minor quantities has also been found in the Traverse sand. The Mt. Pleasant Dundee oil is declared to be free from the ingredients which have caused difficulties in refining the Dundee oil from the Muskegon field. The price paid to producers by the Pure Oil Co. is \$1.70 per barrel.

Production in the Mt. Pleasant-Midland field on July 1 had reached approximately 2,500 to 3,000 barrels a day. Oil from the field is taken by a Pure Oil pipe line to Mt. Pleasant and is shipped from there by train to Bay City and thence by boat to the British American refining plant at Sarnia, Ontario. Ohio producers and refiners have secured a right of way for a pipe line to Mt. Pleasant of like capacity. The Pure Oil Co. is erecting a 5,000 barrel storage tank three miles east of the field, and there is a rumor it may build a pipe line to Bay City for direct shipment by water.

Present indications—on July 1, 1929—are that the Mt. Pleasant field may prove the most important yet developed in Michigan. It is primarily an oil field with enough natural gas to flow the oil.

The Mt. Pleasant field is located along the boundary line between Isabella and Midland counties, about eight miles east of Mt. Pleasant and sixteen miles west of Midland on State Highway M-20. Indications are that it is one to one-half miles wide and a length of more than three miles is already determined.

The region in which it is situated is old pine country, much of it given over to promiscuous second growth, with occasional clearings on which are struggling farms.

Land of the type that until recently have been flooding back to the State through tax abandonment, is now being sold at prices as \$1,000 an acre or thereabouts.

There are now in the Mt. Pleasant field eighteen producing wells flowing from the Dundee formation. Rigs are drilling on more than fifty locations.

The Saginaw oil field, which two years ago was strong in promise has suffered swift decline. No signs are left of the flurry of 1926-27 which turned the Northwestern part of the city into a hubbub of clanking drills and thumping pumps. Saginaw wells are still producing around 300 barrels of oil a day but the oil excitement is all over.

Drilling and prospecting for oil and natural gas is going on or has gone on in all parts of the Lower Peninsula of Michigan. And the fever has spread to the Eastern counties of the Upper Peninsula. The underground regions in the Western part of the Upper Peninsula have already been rather thoroughly explored through the iron and copper mining operations and searchings.

Some of the exploratory wells have struck a show of oil but nowhere in quantities sufficient to start a boom.

Counties with these shows of oil in-

clude Newaygo, Oceana, Gratiot, Kent, Van Buren, Cass, Mason, Manistee, Mecosta, Lenawee, Monroe, Wayne, Macomb, St. Clair, Shiawassee, and Montcalm.

Much interest has been aroused by a report that a wildcat well South of Lakeview in Montcalm county has found a good show of oil at 3,400 feet in the Dundee formation. This well is on a line between the Mt. Pleasant field and the Muskegon field and roughly on a line between the Saginaw and Muskegon fields. The showing of oil is regarded by some persons as significant because of this fact.

Farther west, at Newaygo, approximately on the same line, oil has been found by the Melrose Oil and Gas Co. on the Woodward-Hatch property. This well is a small "pumper," producing ten barrels of oil a day together with 1,500 barrels of water.

Natural gas has been found in Michigan wherever oil has been struck, and in some cases natural gas has been discovered where there were no findings of oil.

Gas was present in the Saginaw oil field, but in quantities insufficient even to bring the oil up consistently from the Berea formation. There was not enough gas to cause the people of Saginaw to consider it as a possible source of fuel supply.

When, however, oil was first struck in the Traverse formation at Muskegon on Dec. 12, 1927, the oil was thrown up by a powerful pressure of natural gas. Later on wells drilled into the Dundee formation disclosed gas in even greater volume.

These were the initial big findings of natural gas in Michigan. They were the first findings large enough to indicate a supply sufficient to warrant the development of natural gas resources on a commercial basis. As a result, steps were taken to pipe the natural gas from the field and supply it to the people of Muskegon for their domestic, commercial and industrial uses.

Four pipe lines on June 20 were drawing from the field approximately 12,000,000 cubic feet of natural gas per day.

The Muskegon Traction and Lighting Co. was taking approximately 900,000 cubic feet per day for the domestic and commercial uses of Muskegon.

The Continental Motors Corporation was taking 6,000,000 cubic feet per day through its line for its use and those of the Lakey Foundry and Machine Co. and the Brunswick-Balke-Collender Co.

The West Michigan Pipe Line was taking approximately 1,250,000 cubic feet per day for Muskegon factories.

The Muskegon Pipe line was taking 4,000,000 cubic feet for the Central Paper Co. and other plants.

The big loads of the industrial pipe lines are due to the fact that large plants are using natural gas to fire their boilers as well as for industrial purposes.

In early May, when steam was needed for heating purposes and before the summer lull set in, these four

pipe lines were drawing natural gas from the field at the rate of approximately 18,000,000 cubic feet per day.

It became evident early that the natural gas supply in the Muskegon field was limited, and that all wells in the Dundee formation were tapping the same "storage tank." At first, when the extent of the Muskegon field was believed to be larger than has since been proved, geologists made an estimate of a total of 12,500,000,000 cubic feet in the "reservoir." When later explorations narrowed the limits of the "pool," and when it was demonstrated that the gas producing area was even smaller than the oil producing area, this estimate was revised. It was dropped to eight billion cubic feet and by some observers to four and one-half billion cubic feet.

With a supply of 4,500,000,000 cubic feet and an average drain of 15,000,000 cubic feet per day, the natural gas supply would be exhausted in 300 working days. Whether this estimate is correct will be demonstrated within the next few months. Indications are that the natural gas supply is already running low.

Rock pressure, one of the gauges of natural gas supply—although not an infallible one—has declined rapidly in the Muskegon field since the pipe lines began to draw heavily upon the "reservoir."

The rock pressure of gas from the Dundee formation, the principle source of supply, was 920 pounds on Sept. 1, 1928, just before the Muskegon Traction and Lighting Co. put its pipe line into commission.

On Nov. 1, 1928, the pressure had dropped to 850 pounds. By this time both the Continental Motors line and the Muskegon Traction and Lighting Co. were drawing on the field.

On Jan. 1, 1929, after the West Michigan Consumers Co. and the Muskegon Pipe Line Co. had begun to take gas, the pressure was 725 pounds.

Under the heavy drain of all four pipe lines, the pressure continued to drop. On Feb. 15, it was 650 pounds; on March 15, it was 575 pounds; on May 1, 525 pounds; and on May 15, 450 pounds, less than half what it was on Sept. 1, just eight and one-half months before. On June 30, it was around 390 to 410 pounds.

When rock pressure drops below 150 to 200 pounds in the Dundee formation in the Muskegon field, it has been found there is a danger of salt water mixing with the gas or oil, spoiling them commercially. Salt water has already shut off gas wells in the southeast quarter of Section 5, Muskegon township, where some of the largest strikes of gas were made.

Time—and a very short time—promises to prove which estimates of the hidden, underground natural gas supplies are correct. There are so many unknown conditions deep beneath the Muskegon field that any estimate has much of guesswork in it.

Several large gas wells have recently "gone dead" for some unexplained reason. These wells were capped, waiting for a market. Now the gas has vanished, possibly being drained off through other wells connected with

pipe lines or being drowned out by water migrating up the flanks of the stratum.

There are two possibilities for the extension of the life of natural gas in Muskegon. One is the finding of natural gas reserves outside the limits of the present field. The other is the finding of natural gas stores in formations below the Dundee formation.

Thus far (up to July 1, 1929) wild-cat drilling outside the proved field has not developed other natural gas stores in the Muskegon area. Neither has deep drilling indicated lower layers of gas and oil.

Aside from Muskegon natural gas in quantities sufficient to promise possible commercial development has been found to date, July 1, 1929, in only two other places in Michigan—at Walhalla in Mason county, some sixty-five miles North of the Muskegon field, and in a small field under development along the border of Macomb and St. Clair counties, at the Eastern edge of the State.

Four gas wells have been struck in the Macomb-St. Clair county district. Representatives of the St. Clair Oil and Gas Co., their owner, have made claims that the gas is in commercial quantities, and have been quoted as asserting that they are negotiating for a market. No information has been given out as to the volume of the gas strikes.

It has been known for some time that there were at least small supplies of natural gas in this territory, which is not far from the old Western Ontario gas and oil field. Two wells drilled in St. Clair county in 1927 by the Diamond Salt Co. struck natural gas at 2,500 feet. The company uses the gas for firing its boilers.

Walhalla is close to the border of Mason and Lake counties, on the Pere Marquette railroad branch from Saginaw to Ludington and on Federal Interstate Highway US-10.

The Welch-Taggart Co. sank two wells to the so-called upper Monroe geological formation, just above the Sylvania sandstone, and struck gas with a good rock pressure at 3,300 feet. There was a little oil with the gas. Four others were located in the same vicinity. One of these showed oil in the Traverse formation.

Because of the rock pressure and other characteristics of the Walhalla gas wells, members of the State Geologist's Department have been inclined to look favorably upon the natural gas possibilities of the field. Drilling is still going forward there. Present potential output of the two gas wells is unknown. It has been reported as estimated at around 500,000 cubic feet per day each.

There have been shows of natural gas, but not in commercial quantities in other parts of Michigan as follows:

Oceana county—between Muskegon and Mason counties. Gas was struck near Hesperia at a depth of 500 to 600 feet.

Newaygo county—Shows of oil and gas in Traverse formation.

Livingston county — Gas in small quantities found in shallow wells.

Gratiot county—Good flow of gas

struck in three shallow wells near Ashley. Gas found at 490 feet.

Van Buren county—Two wells in Decatur township, near the town of Decatur, have made a show of natural gas and oil. Both wells, however, have struck salt water which has drowned out the gas and oil. Findings thus far have encouraged other drilling operations in Van Buren county and Cass county.

Cass county—Gas has been found in Wayne township of Cass county by a well sunk to 1,795 feet. In this case, apparently, the main body of gas has not been struck but the gas is leaking into the well from around the casing or from below. Another well drilled into gas sand at around 1,700 feet, where the line was filled with water.

Eaton county—One well in the so-called Marshall sand showed gas. Other wells have proved dry. Drilling is still going on in Eaton county.

Kent county—Show of gas in a well seven miles east of Rockford, sunk to 2,500 feet in Traverse sand. Not sufficient gas for commercial development. The well has been plugged. One of the wells drilled in Kent county has been abandoned as dry, and another well has been shut down.

Exploratory wells and deep test wells are being sunk in various other parts of the State, but no noticeable finds have thus far been made outside of those already indicated.

Building Up Civic Consciousness in Jackson.

Yesterday the Board of Directors met at noon and many subjects were brought up for discussion. By the vote of the Board members present, it was decided to rent a booth in the administration building for the week of the Jackson County Fair, Sept. 9 to 14. It was also voted to have a booklet printed containing information regarding the Home Owned Store Association's activities and an educational treatise on the subject.

Membership was one of the major discussions with the final decision reached that the members of the board would devote an hour to go with your Secretary in the procuring of new members.

One thing that was brought out very forcefully was the fact that this Association is not connected with any group or groups of stores in the endeavor to promote any new schemes of merchandising. This Association is formed and being fostered and financed by Jackson merchants in every line and is organized for the purpose of an educational campaign in the interests of the Home Owned businesses. Every activity that this Association promotes will be for the betterment of Jackson and surrounding territory and will be carried out in the interests of the citizens of Jackson as well as the merchants. The Association will fearlessly expose all unscrupulous practices in business, and in the combatting of the syndicate or chain store takes the stand that business in every line is being slowly but surely removed from the control of the people.

The Association champions the cause of the individual in business be-

cause this is the very foundation of American business. By this individualism and the encouragement of it, you can prevent standardization and this new remote control that is being evidenced in the new trend of concentrated ownership, which in the end will destroy opportunities.

I want to call your attention to an article coming from a chain store executive. Mr. Melville, vice-president of the Melville Shoe Co. says: "The situation had reached such a point that it was no longer possible for us to ignore it. I believe that chain stores have, as a whole, awakened to the fact that they have failed to do their share toward the building up of small communities. They have awakened to the need of taking a stand for civic betterment, and have made a firm resolve to do a large share toward securing it." Mr. Melville is one of the few who believe and is planning to support or share the burdens of local movements for civic developments.

I say here that you merchants who have always been the supporters of every civic development should merit the trade that is to come the same as before the advent of the chain store. And it will be the honest endeavor of this Association to promote better conditions in the Jackson Owned Businesses.

You have always had "civic consciousness." That is what has made Jackson the city that it is. Get into the Jackson Home Owned Stores Association and let us, through this organization, inform the buying public, the citizenry of Jackson, why they should be fair in making their purchases where all interests are akin.

Send in your membership dues of ten dollars and become identified with this Association.

James A. Andrews, Manager.

Leather and Shoes.

Improvement in the statistical position of this industry continues. Stocks of both leather and hides have shown a steady decline in recent months from the high levels reached early in the year. Nevertheless, with the exception of calf leather, the figures are still slightly above those reported for the corresponding dates of 1928. The present limited volume of imports, and the small herds of cattle in this country, combined with a slight but steady increase in consumption will, we believe, result in further strengthening in the coming months. We look for further slight advances in both hide and calfskin prices. Stocks of sole leather on hand are so large that the probability of any marked recovery in quotations for this product is not great.

Shoe manufacture is currently reported to be at a rate considerably above that of this time a year ago. With the probability that hide and leather prices will, at worst, show no near term decline, the prospect is for a continued good volume of business in this branch. Profits, therefore, for the current fiscal year, should be somewhat larger than 1927-28 for the better managed shoe companies.

THE VOGUE OF LEISURE.

Here is a new social riddle for the Best Minds. The thing called leisure—time off from the job—is coming to represent what Mr. Borah would call a serious National problem. Leisure is gradually coming to be regarded as every one's right, like sun tan and the privilege of not voting. It is the thing that all people have always craved. And now that leisure in a greater or less degree is being almost forced upon us, we are in a way to discover that we don't know what to do with it.

People, for example, are now popularizing a new sport. It is jumping from airplanes. Of course, one wears a parachute. Otherwise the thrill might be a little to great to bear. Yet a fall of a mile or two through the air cannot be much more nerve-racking than some of the other diversions organized for the amusement of the crowds that go out in summer to use up their leisure as expensively as they can.

A casual study of week-end police reports would make it appear that at least 50 per cent. of the population of the United States uses its week-end leisure to see how narrowly one may shave death in an automobile without actually dying.

The game of golf doubtless saved multitudes from extinction by ennui. It happened along just at the time when leisure was becoming general. It spread with the swiftness of scandal largely because it opened a way of escape from death through boredom for millions who had forgotten how to be happy in idleness.

It is a rule of American life that you must keep moving. So we keep moving at increasing speed even in the periods when we have nothing to do and no need for moving at all. While Mr. Ford continues to recommend two or three days of leisure each week as an economic necessity, many of us still wonder if we are not going a bit too fast. In the "bridge over" period we wonder where the money is to come from to meet the high costs of the excitement which all the country thirsts for on its off days. Motors, theaters, airplanes, parachutes, night clubs and day clubs run, as the saying is, into money. Find an American content to fill in the space of a holiday in reading or reflection or tending a garden, and we shall have him photographed. The type is almost extinct.

PROFITS AND SALES.

From the compilation made by the National City Bank of the semi-annual reports of 625 leading leading corporations it appears that net profits for the first half of the year increased in very satisfactory fashion. The aggregate for these companies ran 23.8 per cent. over results for the first six months of 1928. The conclusion is drawn that the collection of such a large number of companies embracing most of the major industries "gives a broad and fairly representative picture of American business."

No doubt the picture is representative enough of what big business has accomplished, but it would be well to qualify the returns by indicating that these are the most progressive con-

cerns, enjoying technical, producing and marketing advantages over their smaller competitors who may not have fared so well.

Another qualification suggested is that the first half of 1928 was a period of recovery from the reaction that took place late in 1927. The jump in profits for 1929 is impressive, but the comparison is made with spottier conditions that prevailed last year.

In considering these profit results it would be highly interesting to know their relation to sales. From not a few quarters the report is that profits are not gaining at a rate to correspond with the increase in gross volume. Exceptions are noted, and in one particular case sales dropped under 1928 and some 12 per cent. under 1927, but profits ran 35 per cent. over those of last year and were more than five times the net earnings in 1927. "This steady increase in profits accompanying a reduction in the volume of sales," the president reported, "indicated the discontinuance of the less profitable lines with a strengthening of sales of the better grades."

DISCOUNT RAISE FOREMOST.

Overshadowing all other developments in the general business situation during the week was the advance in the New York rediscount rate and the sharp break which this action immediately brought about in the security markets. Little comfort was taken out of the simultaneous reduction in the bill rate. The new move of the central banking system to hold down or reduce the funds employed in security speculation is one that was advised months ago. Action was postponed until practically forced by the necessity of financing crop and fall business needs and by the serious situation into which British exchange has fallen.

Apparently the intention of the Reserve authorities is to attack the speculation siphon directly by compelling banks to withdraw funds from Wall Street. This should result in lower call rates and consequently reduce the drain on foreign capital. At the same time the purchasing of acceptances will tend to ease money required for business purposes.

If this move has not been too long delayed (and there is anxiety on this score), the reaction in securities may not prove so severe as to endanger business prospects. That many will suffer through this corrective measure is not doubted, and it is likewise fairly certain that general sentiment will not gain by the setback in securities.

However, the many sound features of the present business situation are not ignored and the general opinion is that sufficient momentum exists to carry trade and industry along at a fair rate for the near future at least.

NEED OF CONSERVING OIL.

Minerals are not renewable. Once exhausted, they are gone forever. Petroleum is the only "migratory" mineral. Drilling by one landowner forces adjoining landowners to drill. Then begins the vicious circle of excess production, waste, low efficiency and still more excess production.

To go on as we have been going means the loss of millions of barrels of oil which are burned as fuel, with consequent loss of gasoline, Diesel oil and lubricating oil and rapidly increasing dependence upon foreign sources of supply. The alternative is to formulate and put into effect a program of conservation.

Last year about 912,000,000 barrels of oil were run to refineries, with an average "gasoline recovery" of 41.3 per cent. Some refineries, however, recovered more than 60 per cent. If all of them had been operated as efficiently as these, 625,000,000 barrels would have been sufficient to yield the products which were refined from the 912,000,000 barrels. Here is a theoretical saving of 287,000,000 barrels of oil. The actual saving would be somewhat less, since the burning of some oil for fuel—for instance, where good coal is not obtainable at reasonable prices—is justifiable.

The great value of oil lies in its "cracking" into gasoline. To use it indiscriminately as fuel instead of coal is to debase it and by so much to waste it. The problem is to devise a satisfactory conservation policy. Whatever the difficulties in the way, we should not stop until we have framed such a program. The matter at stake is too important to be neglected longer.

GOING EASY ON THE LIONS.

King Albert of the Belgians has set aside in the Belgian Congo an area comprising 800,000 acres for the preservation of the fauna and flora of Africa. Within this sanctuary for wild life it will be forbidden to kill or molest any animal, even those which are considered dangerous, or to remove any tree or wild plant.

The first reaction to the announcement of this plan is one of amazement that it has become necessary to take such drastic action for the preservation of Africa's animal life. We still think of the interior of the Dark Continent as a vast jungle which the white man penetrates at his peril, a land swarming with elephants, lions, gorillas, hippopotami, zebras and other strange species with such numerous representatives that it is impossible to imagine for them the fate of the American bison. But a sudden remembrance of the countless hunting expeditions which set out for Africa from this country every year, armed with all the instruments of modern warfare, convinces us that even the animals of Africa cannot withstand indefinitely this wholesale slaughter in the name of sport.

King Albert's action is, therefore, a wise and far-sighted step. Science, which studies but does not haphazardly kill, will be given the opportunity to observe the habits of African fauna in their natural and primitive surroundings.

TURNING THE CORNER.

The report of Secretary Stimson on his work as Governor of the Philippines is highly encouraging for the future of the islands and for progress toward a freedom satisfactory to both the Filipinos and the United States.

It is not merely a matter of friendliness and understanding between American officials and the Filipino leaders. The importance of the report lies in its opinion that the islanders have definitely turned away from a state of resentment against unwelcome intruders to concern themselves with industrial development. They have recognized the opportunity for constructive work in building the islands into communities with a sound economic basis and a commensurate dignity of their own.

This may be the turning point in the path toward freedom for the Philippines. It promises a genuine rather than a technical independence. It encourages ability, stability and responsibility in those who must steer the ship of state whenever it is launched. And it invites the increasing good will and encouragement of those who have worked long and sincerely for the rights of the Philippines to govern themselves whenever they are ready to do so.

THE RED TERROR.

The hot, dry summer this year has caused widespread and destructive forest fires. They have been sweeping our Northwestern States and the neighboring Canadian Provinces. From Washington, Idaho, Minnesota and Wisconsin and from the other side of the northern boundary come tales of thousands of men battling desperately to save their homes from the flames which, aided by the wind, have been feeding upon forests made dry as tinder by the merciless rays of the sun. For many of them rain is the only salvation. While carelessness of hunters and automobile campers is responsible for the start of most forest fires, reports of Government rangers in the National forests tell of more than two hundred fires kindled by lightning this year. A forest fire of any considerable dimensions is one of nature's most terrifying demonstrations, as well as being exceedingly costly. It is to be hoped that rain will soon come to the help of the weary thousands who are striving to save their homes from destruction by the "red terror."

READ THE KLEIN ARTICLE.

The Tradesman does not often devote so much space to one subject as it does to the Julian Klein article in this week's edition. The contribution is so complete and comprehensive in its discussion of the so-called chain store problem that it ought to be read carefully and thoughtfully by every independent merchant in America. The conclusion of Mr. Klein to the effect that there is ample room in this world for the independent merchant and that the "chain store menace" is no menace at all to the merchant who knows his business thoroughly and conducts his store properly is well grounded and excellently well stated.

Do not, under any circumstances, lay aside this week's Tradesman until this remarkable presentation has been read and thoroughly digested.

Unless you learn to like your job it won't treat you well.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Saturday was too warm to justify me in calling on my mercantile friends, so resort was made to the lake shore to seek partial immunity from the heat. Within five miles of the lake, the brisk breeze from the water caused us to forget all about the 90 degree temperature which was playing havoc with starched collars and human temperaments further inland.

I sometimes wonder if the people who live along the Eastern shore of Lake Michigan realize how much they owe to the cool Southwest winds—caused by contact with the water—which prevail most of the time during the summer season, making the heated term livable and under most conditions enjoyable. In no respect is this lack of appreciation shown more than in the small number of lake bathing places which have been developed and the few fine homes residents of the lake cities have created on the lake shore. Few locations of this kind were made by the people of the cities until the residents of interior cities pointed the way.

I have frequently condemned the detours provided by the State Highway Department whenever it has been necessary to divert traffic for a time from main thoroughfares. Because I think the Department has treated the automobile drivers very shabbily in this matter, I am glad to be able to commend a notable exception to the general rule. The three mile detour created on Buchanan street, South of Grand Rapids, while the pavement on South Division avenue is being widened from twenty to forty feet between the city limits and Kelloggville, is one of the finest examples of temporary road building it has ever been my pleasure to cover.

Many months ago the Michigan Central Railway purchased the roadbed of the defunct Michigan Railway Co. from Grand Rapids to Kalamazoo. The acquisition was certainly a strategic one, from the standpoint of the purchaser, and I am at a loss to understand why the Morgan road is permitting its property to lie idle so long without making any move to develop and operate it.

About forty years ago the Lake Shore & Michigan Southern Railroad purchased a tract of land which would enable it to come into the union depot over the trackage of the Michigan Central. An official of the Lake Shore assured me that this was done so the Michigan Central could run trains direct from Grand Rapids to Chicago without using the right of way of the G. R. & I. I happened to be in Allegan about that time and mentioned the circumstance at a banquet talk before the Allegan Business Men's Association. As such an arrangement would put Allegan in closer contact with Chicago, as well as in-

crease the train service to Grand Rapids, the disclosure was greeted with loud manifestations of approval. The statement of the railway official proved to be a little—more than a little—premature. The G. R. & I. immediately warned the Morgan management that the abandonment of the G. R. & I. by the Michigan Central for its Chicago service would result in the G. R. & I. diverting all the Detroit and Chicago business which originated on its Northern division from the Michigan Central to the Pere Marquette. This threat so staggered the Lake Shore that it has never made any use of its real estate purchased to enable it to enter the union depot. The purchase of the Michigan Railway right of way by the Michigan Central Railway has rendered its retention no longer necessary, so I expect to see it disposed of some of these days.

Railroads frequently purchase properties having a strategic value with no idea of ever using them themselves, but solely to keep other transportation lines from availing themselves of the advantages they offer. I am told that all the available frontage on Grand River in the harbor at Grand Haven was purchased more than fifty years ago by the Michigan Central Railway and Pennsylvania Railroad. Neither road has ever built a foot of road anywhere near these terminals, but the holdings have served the purpose of the owners by keeping any other line out of Grand Haven, because the local tonnage which originates in that city can be handled by the Pere Marquette and Grand Trunk.

Speaking of the Grand Trunk reminds me of the offer Grand Rapids made the promoters of our first railroad to locate its depot down town, instead of on Leonard street, a mile and a half away from the then center of the town—the tender of a free right of way down Canal street (now Monroe avenue) and a depot site where the Pantlind Hotel now stands. The promoters replied: "We cannot go to your town. The town must come to us." The railway people waited fifty years for the town to come to them, without result, and then acquired—at enormous expense—a narrow strip one mile long represented by riparian rights along the river bank and a small passenger depot site at Bridge street. Small as the depot is, it is ten times too large for the meager patronage accorded the road because of its arrogant and antiquated methods, short-sighted business policy and utterly wretched train service. No transportation company can ever be popular with the traveling public which is conducted along the lines on which the Grand Trunk is managed—or mismanaged.

E. A. Stowe.

He who tells a lie is not sensible how great a task he undertakes; for he must be forced to invent twenty more to maintain that one.—Pope.

Nothing worth while is lost by taking time enough to do it right.—Linncoln.

Success or Failure Lies With the Man Himself.

Grandville, Aug. 9—The present is the golden age for the workingman. Turn back on time and make me a boy again just for to-night. Back in the early lumbering days the laborer had but a few idle hours he could call his own.

Up in the morning at five, at the mill at six, then steady labor until noon. An hour for the noonday meal then at the mill again until 6 p. m. A steady round of labor for eleven hours, no less, and two years of the time I am recalling the mill owners decided on a twelve hour day of labor, the noon hour not being deducted.

And the wage? Aye! there's the rub. For a month's labor the workman contented himself with from twelve to sixteen dollars. Nobody went on a strike in those days, nor was it ever thought of. Contentment reigned throughout the camps and mills.

Winter days were not quite so long because daylight would not permit. Working all winter for sixteen dollars per month the men came out in the spring and went to the mills at about the same wage.

I have known young men of eighteen to work in a mill the summer and autumn through for eight dollars per month. Nothing inspiring in that perhaps, and yet there was no grumbling about wages. Not until the civil war came did the wage scale take a jump and that because of the depreciated currency put forth by the Government in the form of greenbacks.

When the greenback was worth only 30c on the dollar wages on the rivers and in the mills rose to \$30 per month, men boarding themselves getting as high as forty dollars. The cost of living, however, more than offset the increase in wages. Flour was twenty dollars a barrel, sugar 25c a pound and other things in proportion.

The golden age of labor certainly came to America with the world war, and has since held the boards. Saving, less spending, is the sesame to prosperity.

It is not so much what one earns as what one saves that counts. I call to mind a young German youth who came to Muskegon in an early day seeking work. He was placed in a mill yard cutting slabs at eight dollars per month. Perfectly satisfied was the youth, and yet he soon excelled as a slab-cutter, winning the praise of his employer.

That young man kept steadily at work, and gradually won his way until he finally landed in the company for which he began working. He was one of the wealthy lumbermen, passing away some years ago, rich in honors as well as in purse.

Keep trying is a very good motto, and the determination to save something however small out of your earnings is what counts in the end. That German in later years went to Europe on a visit to his old home. News came back that he had been seized by his government and thrust into the army over there. That was at the time of the Franco-Prussian war. Instantly there was a hum of excitement in America, and a demand for the now citizen of the United States was about to be made when the report of the man's seizure proved to be without foundation.

Nevertheless, had the Prussians laid hands on that German, Uncle Sam was ready to rise as one man and demand his release. So much for a poor German slab-cutter.

Even though this is the golden age of labor there is far too much slackness on the part of labor. Big wages should mean happy homes and a bank account. Not so in the main, however. Extravagance seems the order of the day. One of the most successful men of our country said that extravagance was the bane of civilization, more especially of the civilized Ameri-

can man and woman. He declared that without saving habits no man could ever be successful. There is as much in saving as in earning.

Men who worked in the woods for fifty cents a day, many of them became wealthy in after years, far more considering population than are making good to-day with the wage scale treble the old time emolument.

It is the man and not the amount of wage that counts. During the world war, with farm prices sky high, I recall a farmer who worked one of the finest farms in Michigan who failed to make good, in fact retired from that farm in debt. Such financiering would ruin a billionaire.

No doubt so many new fields for exploiting pleasure have opened with the passage of years explains in a measure the failure of so many workers of to-day.

In the old days women did not flock to factories and stores as to-day. Home was considered of sufficient importance to occupy the attention of womanhood. Such a thing as an old fashioned home no longer exists, and yet despite the fact that girls and women have replaced many men there has been no great lack of positions for the male.

Mechanics who have been paid the best of wages for years have no excuse for being without a home, yet the fact remains that there are perhaps a less number of home owners to-day than in the old days of low wages and long hours.

Man has his destiny in his own hands. It lies with him to say whether he shall always remain a wage earner and renter or a home owner with a business attached.

Saving as well as earning is the real secret of success. Old Timer.

When Dealer May Recover Lost Profits.

As a general rule the anticipated profits of a business enterprise cannot be proven, with any degree of certainty, and therefore cannot be recovered. They can only be computed or ascertained by guess or speculation, because they depend on so many contingencies, such as competition in business, supply and demand, the condition of the money market, availability of labor, and like uncertain conditions. However, where a seller fails to supply merchandise under a contract and the purchaser proves that he could have sold the goods at a profit, the seller is liable in damages for this amount.

For instance, in *Furst & Thomas vs. Davis*, 147 S. E. 654, it was disclosed that a hardware dealer supplied a letter of credit to a manufacturer which contained a clause that "either party shall have the right to terminate this contract by giving written notice to the other party."

The manufacturer refused to ship certain goods to the hardware dealer and failed to send a written notice. The hardware dealer sued to recover \$2,000, the profits he would have earned on the resale of the shipment. In holding the hardware dealer entitled to recover \$1,800, the court said:

"Lost profits are recoverable where the evidence can fix the loss of profits as certain and definite, and where it is not open to speculation and conjecture."

When mad at your job, remember it is the people who buy who pay your salary.

Work is activity with a purpose.

Dogs Are All Right in Their Place.

Grandville, Aug. 13—The dog in history ranks high.

And why not? He is man's most faithful friend, and yet out of place becomes a nuisance. The last is what nine-tenths of the dogs of to-day have become, doubtless because of their upbringing, which has not been of the best.

A dog in the right place is all right, but so many canines are in wrong it is almost impossible to regard the animal with favor. The upbringing of children is of vital importance. To say less of the dog would be nonsense.

Night made hideous by howling, barking, whining, crying canines is hardly to be considered a world of joy, and yet such is the condition in half the towns and cities of our State. To remedy this is a bigger job than many suppose.

The old saying, "love me, love my dog," is a proposition very hard to swallow as we know the dog to-day. If the human race has gone bughouse with jazz shows and hideous prancing, the dog has certainly gone his human master one better and made this a world of unrest and turmoil hardly to be endured.

It is high time an example was made of those dogs which are a pest to the community. It would seem as though half the people of our villages—and perhaps it is so in the cities—own from one to three dogs, not a good one in the lot. They bark and snarl at passers by, and if anyone calls he or she is in danger of a nip from doggie's teeth.

I noted only a short time ago a small newsie standing at bay before the house of a customer, not daring to deliver his paper because a snarling cur was prancing up and down in the yard. Such dog owners deserve no free delivery of the daily news.

A flower garden is a favorite place for three or four dogs to get in their playful prancing, and oft times they smell something in the soil and begin digging up the lawn. Pests of the worst kind are these common place curs which, however, is not saying there are no good dogs because there are. I knew one who saved his master from the loss of several thousand dollars because of his timely barking at midnight.

That dog was worth his weight in gold and he remained a favorite until the day of his death. Good dogs are worthy of all kind treatment and honor but a bad one is a pest not to be endured.

A place for everything and everything in its place is a very true saying, and it applies to dogs as well. A good dog in the proper place is an ornament to the world. Where you find one such you will find a dozen of the other kind.

It is not pleasant to be waked at midnight by the howl of your neighbor's dog under your window, and yet you are supposed to like this sort of thing and smile over the antics of a pet pup.

Flowers, gardens, lawns are simply no good after half a dozen canines have raced through and over them for a few days' sport. It is sport for the dogs, but death to the flowers and lawns. "A dog has his place and should be kept there" has often been said. This is quite true, but the often heard remark that the farm is the only proper place for a dog is not always true.

A dog might be kept on a village lot if that dog was trained to behave decently. Like so many children, however, the upbringing spoils all. Even the farm is not invariably a proper home for a dog. Some dogs are an ornament as well as a useful member of society, but even on a farm a dog can become a pest and a nuisance.

I recall that when I was peddling fruit from my farm a number of years ago, I now and then encountered a

vicious dog at the farmer's gate. I soon learned where these dogs hung out and cut out all dealing with owners thereof. Most country dogs were friendly, yet now and then one was despicably bad, and a bad dog should be classed with bad humans who are a menace to society.

Children have been rescued from drowning by the good dog. If you tell me that dogs cannot be taught to be good I must beg leave to differ. Perhaps there are incorrigible instances as there are with humans, but they are exceptional.

While on this subject of canines we might mention that other animal which has cut a figure in human history equally with the dog—splendid old Dobbin, who unfortunately has been gradually going out of existence since the advent of the automobile.

Which do you love most, your gas wagon or your horse? There is much that seems human in a horse which, of course, no mechanical contrivance can duplicate.

Horses and dogs are the best friends among animals man has, and it will be a sad day should both these splendid animals be wiped out of existence. I am the friend of the good dog and really believe that bad members of the dog family are the result of their neglect by their owners while young.

The idea that a dog is nothing but a dog and needs no education is fatal to the upbringing of good dogs. On farms as well as in towns these are bad canines which should never be tolerated. The bite of a dog is very often fatal to the victim of its savagery, and if nine-tenths of the present dog family were obliterated the world would be better off. Old Timer.

Strong Plea For the Independent Merchant.

Coldwater, Aug. 6—I have read several of your articles on chain stores and find you are strong for the independent merchant.

I have been fighting the competition for several years in my town and after a struggle I am getting my business back to normal.

Enclosed is an article I have written and used as individual advertising to each of my customers who own property and have found that it increased my business over last year.

Several business men have seen my advertising and asked me to send it to you. If it will be of any help to you, very well and if not just throw it in the waste basket.

Wilma Gust Fillmore.

This Chain Store Madness.

During the past year the independent merchant has felt a great depression in business. Unless every one of us throughout the country take a greater interest in the methods of retailing we cannot exist. First of all we must co-operate.

Manufacturers, wholesalers, jobbers, retailers and even chain stores have their ups and downs, not knowing what is the best thing to do for the interest of their business. If chain stores have a better system of economy and distribution in catering to the public than the independent merchant has, then we must adopt their methods.

The chain store terms are cash. They make no deliveries. They keep their stores well lighted. They keep their windows clean. They do not overstock. They display their merchandise well. They keep close check on their business. They have a big turnover. They do not subscribe much to local affairs.

The managers of these chain stores



Guarantee Your Home Through a Life Insurance Trust

After all the reason you carry Life Insurance is to maintain your home and give your family financial security. Today you can doubly assure your Insurance . . . guarantee you home . . . through the modern Insurance Trust.

You can secure expert investment care with no worry to your wife or family, who will get the income and such sums from the principal as you may direct for emergencies. The agreement is very flexible and can be made to meet your particular situation. . . . Drop in and talk it over with one of the officers in our Trust Department.



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are not doing anything we cannot do: but we can do a number of things they cannot do, the most valuable of which is to inject personality into our business.

I do not think that any business man, laboring man, farmer or any of their family should trade with chain stores. Why? Because money made in chain stores is sent to their headquarters and distributed as dividends to the owners who live in larger cities. The money from our town is spent with their own doctors, lawyers, dentists, insurance men, druggists, merchants, picture shows, butcher shops, bakeries, garages, churches and schools.

Let us have just two chain stores like this operating in our town and see how quick they will kill a town. Why wouldn't they? How can any small town or city be prosperous without the independent merchant? He must make money in order to be able to spend it with his town folks.

We must build business blocks, homes, churches, schools, roads and other interests, but how will we be able to do it if all property owners trade with chain stores. What if all the business men should take their profits and spend them out of town each year, well, we wouldn't have much of a town.

When your town is dead, your carpenters and bricklayers are idle, no one needs to build stores or homes, for there will be plenty of empty houses and buildings. Your laboring man will have to go elsewhere to get work. Your schools and churches will go down from lack of support and your poor people will suffer. Your farms will be hard to sell and your property in town will go down in value.

Every business man, laboring man and woman trading with a chain store is driving nails into his own business casket. What few dollars you save is not to be compared with the harm you are doing your own town, yourself and your business.

Let us all co-operate and keep our town on the map.

Spheres of Human Activity.

Every human being is the center of a sphere of thought and activity. The dimensions of that sphere depend on the individual's knowledge, capacity and ambition. It may be a small sphere with definite limits or it may be a large and constantly expanding one. A person's thought and endeavor may be almost entirely confined within the limits of the home. All thought and activity may be for the physical needs of the members of the home. And yet in that limited sphere one may be very capable, very efficient; therefore, a valuable member of society, because his or her work is a unit in a solid foundation. The members of that family go out into the world as industrious, substantial citizens, building for peace and prosperity.

Another person may occupy a larger sphere, so far as his interest, study and knowledge is concerned and yet be of no great value to humanity. His study is for his own pleasure; his knowledge used to further his selfish

aims and his interest does not extend to the benefit of others.

A person may be the center of several separate and distinct spheres. He may have a sphere of knowledge, a sphere of activity, a sphere of endeavor, a sphere of influence. One may have a domestic sphere, an educational sphere, a political sphere. These separate spheres may be co-existent, yet different. The person operates in one sphere at one time and in another sphere at another time. Again he or she may operate in more than one sphere at the same time—at the same moment. For example, a person may conduct a private business, he may be a public officer, he may be engaged in educational, religious or philanthropic work. He is not a divided personality and yet he may exhibit different aspects in the different services. As a superintendent, a ruler, a judge, he must be rigid, exacting, unyielding; as an acquaintance, as a neighbor, as the master of his own business, he may be accommodating, lenient, generous, complacent. Circumstances determine the characteristics he may exhibit. And yet he need never be two-faced; never a pretender. He can adapt himself to varying situations and still be true to himself.

A diagram might help to a better understanding of this subject. We start with a small circle representing the individual's unshared, unspoken thoughts, views, desires, plans and purposes—known only to God. Outside of this a larger circle represents the family life and its contacts. Beyond this circle is a larger one which still includes neighbors, friends, associates in school, church and recreations. As one advances in age he presses on into a still larger circle and comes into contact with the general public. Work, business, travel, all the varied experiences with acquaintances and strangers, with friends and enemies, and yet he may not have forsaken or vacated a single one of the lesser circles.

Sooner or later the studious, thoughtful, enquiring person will pass from these lesser circles—spheres—into an unbounded, unlimited sphere—and he will become interested in problems of life, of existence, of truth, of the past, of the future, of the spiritual realm. And yet he who presses into this limitless sphere must not neglect the duties and opportunities of every day life. The mind in its excursions into various fields should bring back helpful knowledge or inspiration. Otherwise, the pleasure of roaming abroad tends to discontent in the ordinary vocations.

It is well to know one's limitations and not to attempt the unattainable. Find your life sphere—your true work—and even if a small one, make it abound with results, rather than try to operate in so many spheres that little is accomplished.

E. E. Whitney.

A man must first govern himself ere he be fit to govern a family, and his family ere he be fit to bear the government in the commonwealth.—Sir Walter Raleigh.

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FINANCIAL

Stocks Now Move in Groups.

It is quite true, as pointed out in the monthly bulletin of general business conditions issued by the Investment Research Bureau, Auburn, N. Y., that shrewd observers no longer speak of the stock market as a composite body of stocks but rather as a market for a great number of stocks all of which are subjected to divers influences and changing conditions.

No one supposes to-day that all stocks will move in the same direction or to the same extent within any given period of time as in days gone by.

The old fashioned tape readers who developed their trade into a high art would be completely befogged if, instead of having to gauge the swing of the tide first in one direction and then another, they were asked to breast the choppy seas where bull and bear markets meet.

"There was a time," says the Bulletin, "when all stocks tended to fluctuate more or less in unison, and when all stock exchange operations involved considerably more than the present degree of speculative risk because they were carried on more or less in the dark.

"Earnings statements and operating data were released so infrequently that it was impossible to form an intelligent opinion as to a company's prospects. Under such circumstances it was easy for insiders to use their advance information to the detriment of the public.

"Recent years have witnessed industrial and financial developments of far reaching significance. Leading corporations in various industries are constantly improving their position and the smaller members of each group are losing ground.

"Through mergers and consolidations many corporations have grown to tremendous size and importance. These consolidations result in the elimination of overhead, and enable corporations to show satisfactory profits, even though their products are sold at lower prices.

"Production is scientifically planned and operating economies are being introduced continuously. The net result is that profits have been stabilized to an extent that no one would have believed possible a decade ago.

"There has been an important change in the attitude of corporate executives towards the public and a corresponding alteration in the attitude of the public towards 'Big Business.' Few people comprehend the meaning or the importance of the latter development."

F. J. W.

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Country Prosperous Even When Savings Are Stationary.

The Monthly Review of credit and business conditions in the Second Federal Reserve District, issued by the Federal Reserve Bank of New York early in August, again draws attention to the small increases in savings deposits in this country month by month.

Reports from thirty representative savings banks in the district have

shown unusually small increases in deposits during the first half of 1929, notwithstanding a tendency to pay higher interest rates on deposits and to offer more liberal terms in calculating the period on which interest is paid.

For the district as a whole, the increase in the deposits of reporting savings banks during the first six months of this year has been less than 1 per cent., as compared with an increase of more than 2 per cent. in the corresponding period last year.

Reports from the New York City and Northern New Jersey showed increases approximately half as large as occurred last year, and reports from up-State New York and from the section of Connecticut which is included in this district showed actual declines in deposits from January to July this year, whereas there were increases of nearly 2 per cent. in each case in the first six months of last year.

This is not a new situation. The figures given simply show an aggravation of a condition that has vexed bankers for some time. Throughout last year there was a steady decline in savings, month to month and quarter to quarter.

That is, savings did not actually decline, but they did not increase at the customary pace.

Last year the stock market was to blame for taking money away from the savings banks. This was during the very heavy bull market period, when the speculative fever had spread through the country. Since then the stock market has cooled down and the public is not supposed to be so very heavily interested.

It is now being pointed out that a country can be in a state of sound prosperity even with declining savings deposits. So many new channels of investment have been opened up to people of modest means in recent years that the investment ideas of the country have undergone a change.

There are plenty of bad investments to-day, and the public is suffering accordingly. Those who fall into them probably wish they had left their money in the savings bank. But in the main the public appears to be withdrawing its savings to buy homes and real estate mortgages, to buy investment trust securities and to maintain the higher standards of living offered by the growth of installment buying.

F. J. W.

[Copyrighted, 1929.]

Paying the National Debt.

The Bureau of Business Conditions of the Alexander Hamilton Institute has made a study of the war debts to the United States and has produced some interesting figures.

The interest in the matter of the settlement of the war debts, of course, lies in the relation of those settlements to the present National debt of the United States, since all payments as they are received are applied to the reduction of that debt.

In a short time the debt payments will not only pay the interest on the National debt of the United States, but help to reduce the principal owed by the United States to its bondholders.

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Only Russia to whom loans of \$187,729,750 were extended and whose Soviet government is not recognized by the United States, remains outside the circle of governments who have come to friendly agreements for the settlement of debt problems.

The cost of the war for the United States has been estimated at approximately thirty-five billions of dollars. The policy of this country has been to waive all claims against Germany leaving the European Allies to do the collecting on the understanding that they in turn will pay the United States advances made to them on account of the war.

The amount of the Allies' debt was figured originally at \$10,338,058,352. The fourteen nations indebted to this country have agreed to pay the principal sum of \$11,542,684,000 which represents their original debt and accumulated interest. Interest rates on this sum vary from 0.4045 per cent. to 3.306 per cent. and the time for payment is extended over sixty-two years.

The total amount of interest that will be paid reaches the sum of \$10,621,185,993 making a grand total to be paid by the fourteen nations of \$22,163,869,993.

The present debt of the United States is given by Secretary Mellon as \$16,931,000,000. At the average rate of interest as paid on that debt last year 3.94 per cent., the annual interest amounts to approximately \$640,000,000.

Last year the total payments of principal and interest of the fourteen nations amounted to about \$207,000,000 or less than one-third of the interest on the National debt.

Next year the payments will amount to approximately \$300,000,000 or more than one-half of the interest paid by the United States.

As the payments increase to a maximum of \$415,000,000 annually and as the interest requirements of the National debt decrease the payments from the debtor nations will pay the interest on the internal debt of this Nation.

F. J. W.

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Steel Common Stock Must Advance Substantially.

One prominent New York Stock Exchange house, E. F. Hutton & Co., estimates that United States Steel common would have to move up about 100 points to bring it to a fifteen-times earning basis. It is pointed out that hundreds of stocks of far lesser quality are selling between twenty and fifty times earnings and above.

The tremendous business and unusual profits enjoyed by United States Steel now, together with its recent action of clearing away bond issues, sinking funds, etc., this house says, leave little doubt that some developments favorable to stockholders, such as a splitup, stock dividend, extra dividend or increased dividend rate, will be taken shortly.

The letter sent out by E. F. Hutton & Co. says: "United States Steel is in entirely new high ground. In the last three weeks it has made a new high seven times, or on the average of once

in every two and one-half trading days. The daily range of the stock has been very narrow, seldom exceeding 5 points, and the buying has been of the highest quality and both consistent and insistent.

"The possibility that earnings will exceed \$20 this year is pretty generally conceded about the Street to-day.

"The fact that the company's directors have retired bonds, abolished sinking funds, etc., indicates that they will very certainly do something for the common stock, the position of which has been greatly strengthened.

"The public has very little of this stock, partly because of its high price in dollars and partly because insiders and powerful interests have been faster to realize its present low price. We think at this time United States Steel stands out particularly among the steel stocks.

"To-day the industry is operating at the greatest pace in years. It is very clear that United States Steel can be expected to continue to progress and expand earnings even after some of the independent companies start on the down grade. This particularly makes Steel a stock to hold when the industry reaches the latter stage of a boom period. We look forward to several more good quarterly income statements from United States Steel."

F. J. W.

[Copyrighted, 1929.]

A Business Man's Philosophy.

The contemporary definition of success is the making of money; with this I have no quarrel. There is, however, another shyer form of success.

If, sophisticated and disillusioned, as you are, you can still remember with a thrill some of the thoughts and ideals that stirred your soul in high school; if, agnostic and scoffer, though you may be, you can still be touched by the quiet beauty of worship; if, above the din and strife, you can still hear singing in your heart some of the songs of your youth; if, at times, you can re-live the golden moments of courtship and engagement; if, above all, you have kept the divine gift of supreme happiness at the sight of a sunset, at the sound of music, at the revealing of poetry's hidden beauty, then you are successful, though you owe all your tradesmen and drive a 1922 motor car. William Feather.

To Get an Acknowledgement.

A man was lamenting to his banker an uncollectible debt of \$500. "I would sue the man, and might get it, but unfortunately I have nothing in writing confirming the debt. Don't tell me that I am a chump, because I know it."

The banker paid no attention to the last remark but said, "Write and tell him that you need the \$1,000 at once."

"You mean the \$500," the creditor interposed.

"No, I don't. If you say \$1,000, he will write back a letter of protest, and then you will have the written acknowledgment you need of the debt."

The way a man applies for a job can prevent his getting it.

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Last Gasp of Murderous Trades Union Crooks.

Los Angeles, August 9—As formidable and far-reaching a unionization campaign as the American Federation of Labor has ever undertaken in its history now is centering upon Los Angeles. The attempt to force the motion picture industry under the control of the Actors' Equity Association, a unit of the federation, is actually only a minor phase of the war now waging in Hollywood.

All that the unionization of one of the country's largest industries means and much that motion pictures themselves mean to the world in the way of entertainment and enlightenment are in the balance. There is at stake another major open-shop element of Los Angeles which so long has been the country's outstanding exponent of industrial freedom. But larger issues still hang on this result.

For more than a generation the phenomenal industrial growth of Los Angeles under open-shop conditions has been to the American Federation of Labor not only a thorn in the side, but an actual menace. With the example of Los Angeles before them, it has become increasingly difficult for the federation to retain its domination over other large American cities. It was due to that example that San Francisco, a traditional labor union stronghold, finally broke her shackles and has since been waging a courageous war for freedom in industry. Other union-ridden cities are following suit, seeking to profit by the same conditions that have raised Los Angeles from nineteenth to fifth place in industrial rank in ten years.

It has become painfully apparent to the federation that unless Los Angeles is unionized the whole labor union structure may crumble. Hence the recurrent unionizing campaigns in Los Angeles—campaigns from every possible angle of attack and by every effort known to cunning and experienced campaigners. It is their belief that if a single major industry can be completely subjugated here it will furnish a foothold wide enough to bring all the rest of them under the yoke as well.

It is the city's largest payroll industry, that of motion pictures, which has been singled out for the attack. This, also, was the object of the last previous federation campaign here, possibly because the attitude of certain producers made it particularly vulnerable. In that attack the several craftsmen union officials outplayed the producers into virtual quits. No actors' union officials have been bidden by the federation to try their hand. Confidently they proclaim that they intend to win and, if they win here, they win wherever motion pictures are made.

But they have by no means made any considerable showing with the producers. A few, weak-kneed, so-called, independent producers, have made concessions for the time being. For some time there has been a movement looking toward a virtual consolidation of moving picture industries, and for this reason there has been a disposition among the small concerns, but the large corporations have proven adamant and should the present activities of the murderous union show any results whatsoever, it would be only for the purpose of "passing the buck," so to speak and would have little bearing on the future of unionism in their relations with the producers.

Recently the musicians' union made a grand stand play by taking their controversy into the courts. The introduction of the sound-producing films with orchestral accompaniments made the employment of musicians in movie theaters superfluous and bade fair to remove from payrolls a very large army of professionals. Promptly the musicians' unions began court proceedings by the injunction route to com-

pel the employment of a certain number of union musicians, whether there was work for them to do or not. Now the courts of Los Angeles have had a surfeit of union labor litigation and they promptly threw all of these cases out of court, declaring that the right to employ labor or release it, unless regulated by a written contract, was purely optional with the employers, just as it would be with employees, if they didn't feel like wearing out elbow-grease.

Hence the Actors' Equity League was again brought to the fore, polished up, and the hari kari sought to apply the "third degree" to the movie producers. Equity members were forbidden to work in film plays unless the producers recognized their union and submitted to such rules and regulations as Equity officials laid down. Theaters were picketed and some few of them closed. Production was hampered. So-called union leaders—determined by the police department to be bandits—were brought on here from the East to "direct" operations. Members of the vaudeville unions refused to play at the theaters where Equity actors were striking. This interdiction also applied to stage hands, bill posters and even went so far as to include baggagemen at stations.

Then the balloon began to deflate. Prominent movie celebrities like Marie Dressler and others of high degree began to counsel rational action, but who ever heard of rationality in any campaign of trades unions? Those who were attending to their knitting and supplying the financial backing became tired of depleting their bank accounts for the purpose of supporting the aggregation of miserable vultures known as "delegates," and began to analyze the situation, with the result that unionism suffered, one might virtually say, its death-blow, so far as Los Angeles is concerned. Their last, dying gasp, occurred last week, when a janitor at Hollywood Bowl turned on the lights for the evening performance. He didn't belong to the lamplighters' federation and, as a consequence, a hundred or more musicians walked out. Some of them have organized little German bands, in lieu of the orthodox hand-organ and monkey, others are basking in the abbreviated shade of the pepper trees in the city parks, picking pockets for a living, but the Hollywood Bowl is still "sitting pretty" on the map.

Such is the status of the organization which has the temerity to say to moving picture producers that they must enter into an agreement to abide by union rules and regulations and must employ 100 per cent. union casts and scene shifters, and it is such an organization with such tactics which is asking the public to stay away from movie houses which do not show the "blown in the bottle" trade mark. Do they do it? Well I'll say not. The institution which had to depend on union patronage for subsistence would have a sickly showing at the box office.

Labor has flocked into Los Angeles in battallions, due to the establishment of major industries from the East, but unionism is not one of the requisites for employment. That is the reason the manufacturers have moved here.

Public lands that might possibly prove irrigable when the Colorado River improvement has been completed have been withdrawn from settlement. It may be ten years before much of anything is known concerning them and the valuation at best will be negligible. Any exploitation will be purely on chance, and the victim of same will stand no chance.

The California railway commission, in a lengthy report, shows that when railroad fares have been raised by the corporations in the transportation business, the movement of humanity has

been lessened. There have been no material gains in the finances of these companies. They craved greater volume of income but did not get it. The lower the fare the vaster the movement and the bigger the receipts, but of course, there is the added cost of caring for and handling increased traffic. It seems hard to make the proper adjustment. Of course there has always been room for improvement in such conditions, and I doubt much if there is any great element who desire the transportation companies to operate at a loss. But the corporations have been slow in interpreting certain signs of the times. A few years ago railroad fares universally were on a two cent per mile basis. Many people and a good many lawmakers thought this charge was too small to create a profit for the carriers, and as a result an increase was voted. But the thing that sticks in the craw of the average traveler is the cold fact that a war tax of twenty per cent. granted to railways on their ticket fares, is still in full force and effect, a dozen years after all war activities have ceased, and the traveling public resent it. In fact they are sore about it. They will employ other means of transportation wherever possible, even at a greater outlay because they resent this method of exacting tribute from the public. It is just as apparent in the East as it is in California, but out here the railroad commission are tuned into act for the public, and are not looking for possible transportation jobs, due to an uncertainty in political results.

I think the transportation people should take the public into their confidence, and the best way to establish a basis for such establishment of confidence is to show practically, that a war measure, ten years after the cessation of such hostilities is, at least, passe.

Frank S. Verbeck.

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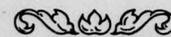
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MUTUAL FIRE INSURANCE

Cigarette Smokers Cost Country Over Fifty Millions.

Calling attention to the many serious forest fires which have been taxing Federal, State and private protection agencies to the utmost for the last two weeks, Associate Forester E. A. Sherman of the Forest Service, Department of Agriculture has issued a warning to all smokers to be doubly careful in the use of cigarettes. The full text of the Department's summary of the statement follows:

"Hot, dry weather in many parts of the country has brought about the most dangerous fire situation of the year. Foresters have been fighting for control of bad fires in California, the Pacific Northwest, the Inland Empire region, and in Minnesota and Wisconsin. A number of these fires were caused by carelessness with cigarettes.

"The reduction of losses from cigarette fires has been given a good deal of study by Government agencies. The United States Bureau of Standards has published the results of an investigation which indicated the seriousness of the hazard and possible methods of reducing it. According to these results, the property loss from fire attributable to cigarette smoking is about \$45,000,000 a year, and this does not include forest fire damage, which in 1927 amounted to more than \$6,000,000, nor all the loss from grain field fires started by cigarette smoking, for which separate figures are not available.

"More than 30,000 fires are estimated to have been caused by cigarette smokers in 1927, the latest year for which statistics are available, in the forests of the country. In an effort to reduce the number of fires caused by cigarette smokers on Government lands the Forest Service has closed extensive areas of National Forest land to smoking during the forest fire season. On such areas, cigarette smoking is prohibited on National Forest land except at improved camp grounds and places of habitation.

"Some of the progressive cigarette manufacturers are becoming interested in the problem of reducing cigarette fire losses. Investigations by the Bureau of Standards on possible methods of fire-proofing the tips of cigarettes are receiving the manufacturers' attention. The Forest Service has been in communication with cigarette manufacturers concerning the development of a plan for co-operation in educational work to induce greater care on the part of smokers with burning tobacco and matches, and some of the manufacturers are already going ahead with educational efforts. By including cautionary notices in cigarette packages and possibly on cigarettes themselves it may be possible to reach millions of smokers with direct warnings.

"Cigarettes should be pressed out and discarded only in unquestionably safe places. Matches should be broken in two before they are thrown away. Every automobile should be equipped with ash receivers for both front and rear seats, as many fires are caused by burning cigarettes or matches thrown from cars along the roadsides."

Annual Family Picnic of Post A.
Grand Rapids, Aug. 13—Vacation time for the kiddies is nearly over and it is fitting that they have one more big outing before they return to school. We know they always look forward to this event, for T. P. A. picnics are always planned with the thought of providing a good time for the youngsters.

As usual Post A will furnish plenty of pop, peanuts, bananas, ice cream and coffee, so all you have to do is pack a basket of lunch, load in the family and meet the gang at Jenison park—August 18.

Dinner 12:30 to 1:30, big keno game 1:30 to 2:30, sports from 2:30 for the remainder of the day. Suitable prizes will be given for each event and a grand prize will go to the member holding the lucky number in a drawing which will be held sometime during the day.

Plan to be there. Your paid up membership card will admit you.

George E. Oswald, President.

Strong Call For Cheaper Silks.

Reports from the silk trade indicate no lessening of the demand for cheaper silks and price competition on more staple lines continues a feature of the business being done. Orders for weighted silks continue heavy, the demand coming from both cutters-up and retailers. The view is taken that no marked decline in the call for weighted goods is in sight, despite the growth of favor for rayon mixture weaves, particularly crepes. Canton crepes continue to be leading fabrics, with satins moving only in fair quantities at the moment.

No Decision on Lower Price Collar.

Another advance in the price of men's collars is not contemplated, nor has there been any decision to bring out a lower price collar, according to an executive of Cluett, Peabody & Co. He added that the advance of 25 cents per dozen, effective Aug. 1, covered only the Arrow brand, the other lines of this company not being affected. Decreased production was responsible for the increase. The view is taken that the advance will help conditions in the collar trade and also afford retailers a wider margin on the merchandise.

Markdowns on Metal Weaves.

While a strong fall vogue for metallic silk fabrics is indicated, buyers are seeking to avoid the mark-downs on these cloths in previous seasons. They are steering away from the heavy brocade types and are devoting almost their entire attention to sheer, tissue-like metallics. While primarily designed for evening wear, these sheer metal weaves also lend themselves to afternoon wear, thus opening up an added outlet. Incidentally, the outlook also favors much use of silver and gold accessories.

Annoying.

Tramp: Yes, sir, an' after my last operation they were in such a hurry to sew me up that they went and left a sponge inside me.

Gentleman: Goodness me! Doesn't it hurt?

Tramp: Nothing to speak of, sir, thank you, but it does make me mighty thirsty.

ASSOCIATED TRUCK LINES



The Outstanding Freight Transportation Line of Western Michigan.

State Regulation means Complete Protection.

ASSOCIATED TRUCK LINES

Phone 93401 108 Market Av. Grand Rapids, Mich.

You Can Do More Business on Less Money

That doesn't sound true—but it is. In ordering "Uneeda Bakers" products, buy in smaller quantities more frequently—this will cut down your capital outlay and assure you of fresh products at all times.

That means less money tied up, quicker sales and more satisfied customers.

NATIONAL BISCUIT COMPANY
"Uneeda Bakers"



OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENE, 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.



Announcing

**GENERAL FOODS
SALES COMPANY, Inc.**



Successor to



POST PRODUCTS COMPANY, INC. HELLMANN PRODUCTS COMPANY, INC.

BAKER ASSOCIATED COMPANIES, INC. CALUMET-CERTO COMPANY, INC.

LA FRANCE MANUFACTURING COMPANY, (INC.)



THAT Postum Company, Inc., has changed its name to General Foods Corporation is no longer news. Those interested in the food industry are by now familiar with the new name and understand the reasons for it.

Now comes the Announcement of General Foods

Sales Company, Inc., which on August 1, 1929, was established as the sales company for General Foods Corporation.

This new sales company represents a combination of the five companies listed above, which formerly acted as sales divisions of the Postum Company.



The officers of General Foods Sales Company, Inc., include:

PRESIDENT

CLARENCE FRANCIS, *Vice President in charge of Sales of General Foods Corporation.*

VICE PRESIDENTS

JAMES F. BROWNLEE, *formerly President of Baker Associated Companies, Inc.*

CARL WHITEMAN, *formerly President of Post Products Company, Inc.*

MARION C. HARPER, *formerly President of Hellmann Products Company, Inc.*

GUY M. LA PIERRE, *formerly Export Manager of Post Products Company, Inc.*

THE former vice presidents and sales managers of the five companies which have been merged into General Foods Sales Company, Inc., become Managers of Sales for the various products in the General Foods line.

Damon E. Walke has been made Eastern Sales Manager of the new sales company; Arthur C. Unger, Western Sales Manager; and Ralph H. Whitmore, Pacific Coast Sales Manager.

Each of the 26 district offices of General Foods Sales Company, Inc., is headed by a District Sales Manager, chosen from one of the old Postum Company selling organizations. These District Sales Managers have complete charge of sales of all General Foods products in their respective territories.

Through this combination of five separate sales companies into one company, the representatives of all the products in the General Foods line are united into a

single, closely knit organization.

With the formation of General Foods Sales Company, Inc., the five companies which it succeeds—Post Products Company, Inc., Baker Associated Companies, Inc., Hellmann Products Company, Inc., La France Manufacturing Company, (Inc.), and Calumet-Certo Company, Inc.—cease operations.

The various manufacturing companies of General Foods Corporation retain their identities and activities. The name "Postum Company, Inc." returns to its old home at Battle Creek, Mich., where this company continues as the manufacturer of our Battle Creek products.

Finally—and this is most important—that creed of fair dealing which is known throughout the trade as the "Postum Policy" has *not* been changed. It is the very foundation of all the activities of General Foods Sales Company, Inc.



THE PRINCIPAL ADVERTISED PRODUCTS SOLD BY GENERAL FOODS SALES COMPANY, INC.

Maxwell House Coffee • Post's Bran Flakes • Franklin Baker's Coconut • Post Toasties • Walter Baker's Cocoa • Minute Tapioca
 Calumet Baking Powder • La France • Log Cabin Syrup • Instant Postum • Grape-Nuts • Swans Down Cake Flour
 Jell-O • Certo • Hellmann's Mayonnaise Products • Postum Cereal • Satina • Walter Baker's Chocolate • Sanka Coffee

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.

Gay Decorations For Umbrellas.

Umbrellas this season show close adherence to the Paris styles as to the use of colors and borders. More attention is being placed on the centers and some unusual treatments are resulting. One consists of wide strips of varying widths, in plain or fancy effects, covering the center to about six inches from the edge of the umbrella, where the selvage repeats in miniature some part of the center pattern. In some, also, the selvage is left plain.

Colors advanced for the Fall models give the lead to navy blue, then brown and black with white or gray to go with the new gray tweeds. Purple, red and green follow, and a new combination is being made of two shades of gray.

Most of the new umbrellas are about twenty inches in length; they are considered more graceful, easier to carry, and more serviceable when made this size.

Handles are made in countless styles and materials. New compositions are being constantly introduced to represent amber, tortoise shell, glass and semi-precious stones. They are made to represent animals or birds or perhaps merely in fantastically shaped knobs. One new handle is of a composition in a pale lemon shade, and has a crooked end like the handle of a riding crop. Others of composition represent long-necked birds, such as the crane, duck and swan. The heads serve as finish for the ends and the necks as handles. The bills and heads usually come in to meet the handle, forming a complete loop. Some of the birds are in natural colors, while others match or form attractive contrasts with the covering.

An umbrella for carrying with a costume of gray tweeds this Fall and Winter is made of steel gray silk with a deep center decorated with amber and light gray stripes in jacquard patterns. The handle is of composition in slate gray and has an inlay of black finished with a silver edge. Another model that appears to be decorated in solid black and gray proves, when held to the light, to have a navy blue finish inside. The handle is crooked and carved. A brown silk umbrella has a sunburst design for the center and a handle of composition in a very modernistic treatment, partly straight and partly angular.

Silk cords are widely used, even on the sports models where leather was at one time the type of loop considered.

Vogue For Buckles.

Buckles and brooches for use on dresses, hats, belts and bags are being brought out in shapes, sizes and metals to blend with the new Autumn styles and color schemes. To wear with a brown ensemble suit that has a tuck-in blouse and one of the smart skirts, there is a wide suede belt finished with

a huge buckle in bright yellow gold. It is almost square in shape and has a single prong going off at an angle. If one is to carry a brown handbag of either suede or calfskin, there is another and smaller buckle to match which may be used as an ornament in one corner, or on the tab.

Large spiral effects furnish the design for some buckles recently brought from Paris for the new evening gown. They have a somewhat sprawling appearance which is attributed to the popularity of the bouffant bows and hip trimming. When so much silk is shirred together such a buckle is required to set off its fullness. These buckles come in a variety of colors and color combinations. Shapely buckles made to conform with the new low-cut backs are seen in white metal, black enamel and solid crystal effects. Most of them are large enough to be noticed, and often constitute the only item of trimming on the entire dress.

Buckles for the sweater and tweed suits come in tailored and sports treatments. Animals and birds and scenes from the various types of sports are used in one form or another. White metal, bright yellow gold, silver and enamel are used.

Offers New Bathing Suit Type.

A line of ribbed bathing suits made of a new type of French spun pure worsted yarn will be put on display this week by the Malden Knitting Mills. It will consist of sunbacks for misses and women and speed models for men and boys, and will be distributed through the manufacturing and jobbing trades at prices ranging from 18 to 20 per cent. under those quoted on similar suits for the 1929 season. The styles will be simple, but the merchandise—due to the new process of spinning the yarn—will be priced low enough to permit retailers to sell suits for both sexes over the counter at \$2.49 at a substantial profit. Experienced buyers say the new goods may have a revolutionary effect on the entire industry.

Blue Sheets Gaining Rapidly.

The rapidly increasing call for blue and the growing demand for rose and Nile are the current outstanding features in the business being done in solid-color sheets. Sales of this merchandise are irregular, but the leading producers continue to turn over a good volume. As a general proposition, colored-border sheets are moving better than the solid color ones, with white still dominant. In both types in which color is used maize and peach are the slow movers at the moment. Pink still leads both by considerable margin, despite the progress being made by blue. General activity in both colored and colored-border goods is looked for after Labor Day.

Novelty Jewelry Orders Gaining.

Substantial orders for novelty jewelry for delivery after Labor Day have been placed by buyers in the New York market. Pearls in both choker and long lengths and in regulation and seed types have been outstanding, as have crystal lines. There is much use of semi-precious stones in neck-

laces which will have the effect of raising the unit sales in this class of merchandise. Baguette styles are strongly stressed in higher grade lines. Rhinestones are believed due for much favor for evening wear. The Spanish influence is particularly evident in the color combinations recently introduced. The revival of interest in earrings is being closely watched.

Reversible Soleils Gaining Ground.

If the advancing fall reason in millinery is doing any one thing it is to strengthen the already strong position held by reversible soleils in the higher price lines. In this field they are easily the dominant fabrics. Some buying of velvets in the finer grades is reported, but hats of this material are not moving so freely as in the lower price ranges. One of the current features in the color trend is the increasing strength of green, which is aided by the emphasis placed on this shade at Paris dress openings. A growing call for eggplant is another color feature, but brown continues to top the list. In shapes, small off-the-face effects lead.

Attractive Boxes.

Boxes for various purposes are made of washable chintzes, printed crepes and a fine twill. Some are for the children and others to match serve different household purposes. A sewing box to match nursery and playroom accessories is made of the chintz, with a patented lock that prevents it from opening and letting the contents be lost or soiled. A very large box,

somewhat after the size and proportions of a suitcase, is partitioned inside to accommodate either small articles of clothing or towels and bed linen. Hat boxes for the small child and the grown-up girl come in cretonnes.

Dark Blue Shoes For Men.

Men's shoes of a dark blue shade will be an important style factor for the late Fall and early Spring, according to forecasts made at a meeting of style committees of the Tanners' Council and the Boot and Shoe Retailers' Association at New York last week. Four shades of tan, ranging from medium tan to brown, and two new shades of leather, one an ox-blood calfskin, which is a reddish-brown, and commander blue, an exceptionally dark and deep shade of blue, were foreseen by those present as popular colors for Spring, 1930.

Reptile Leather Shipments Light.

Brokers dealing in reptile leathers note somewhat of a scarcity of the skins on spot and report that incoming shipments are less than a year ago. Prices are being firmly held and, unless arrivals increase, a trend to higher levels is predicted. Lizard and water-snake are the varieties most in demand. The shoe trade is reported taking the bulk of the leathers, with handbag producers also actively interested. Antelope leather is also in keen demand by the handbag trade, the leather being used in popular priced bags to a greater extent than last year.

The deadliest sin is cynicism.



Sell What Women Want!

Duro-Belle
HAIR NETS

Quality at a price! Lustrous, invisible, popular for years. In gross counter container of mahogany finished steel.

And for a great 10c seller
DURO-BELLE
WATER WAVE (OR
SLUMBER) NET
with handy chin elastic

Triple-strength artificial silk conveniently packed on card cellophane wrapped. Two dozen cabinet assorted, or open stock.

NOW have us quote on YOUR OWN BRAND!
Also importers of the well known UNICUM Nets.

NATIONAL GARY CORPORATION

Successors to
NATIONAL TRADING CO.
and THEO. H. GARY CO.
251 Fourth Ave., New York, N. Y.
535 South Franklin St., Chicago, Ill.

FOR SALE

Display Cabinets

CHEAP, GOOD AS NEW

Two double display cabinets, each 7 ft. high, 15½ ft. long, 25 in. deep, weathered oak. All glass fronts excepting draws in bottom. Each in two sections in height and width. Sliding doors, lots of display stands included.

Four clothing sales cabinets for suits, overcoats, etc. 78 in. high, 44½ in. wide, 32½ in. deep, mahogany finish, glass doors. When opened, slide back into cabinet. In fine condition.

Will sell any or all.

Vault Doors

One very heavy vault door with frame and time lock complete, double inner doors.

Four vault doors with combination locks, double inner doors with frames; in good condition.

All of these were in use recently by a Bank until their new 12 story bank building was completed and all new equipment installed.

Vaults are cheaper than large safes and many times as large.

For sale cheap, any number you may want.

"What a grand and glorious feeling"—time lock protection.

Elevator

One second hand hand-power elevator in good working condition. Owner put in power passenger and freight elevator.

One Cash Register.

CENTRAL WAREHOUSE CO.

Saginaw, Mich.

SHOE MARKET

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

Selling More Juvenile Shoes.

That the radio—one of sciene's greatest modern inventions — is not only a means of entertainment, reporting National conventions and other worthwhile events, but also a means of bringing business in children's footwear, has been well demonstrated in the Baltimore Cantilever Shoe Shop, 316 North Charles street, Baltimore, Md. In a radio tie-up over stations WCAO and WOR, the shop gives a varied and entertaining programme for children under "Old King Cole." The entertainment winds up with interesting the children "listeners in" in the "Old King Cole" Club of the store, and in the comfort-giving, stylish, flexible, Cantilever shoes featured exclusively in Baltimore by the Cantilever Shoe Shop.

Hundreds of children from every walk of life have written in to "Old King Cole" for enrollment. They have come to the shop for their membership buttons. In this way they have come to know the Cantilever Shoe Shop, and that they can have their footwear needs well taken care of by men who are efficient in their professional work of shoe fitting, who are more concerned about giving their juvenile customers shoes that not only look stylish but that are designed to give comfort and fit properly, rather than making a sale for the sale of a sale.

The children have not contented themselves with merely enrolling in the "Old King Cole" Club and receiving their "Old King Cole" buttons, but through their parents, have seen fit to invest in a pair of Cantilever shoes. During the two months of the radio tie-up, the shop has witnessed a substantial increase in juvenile patronage. In the coming weeks, an even more substantial increase is anticipated, basing the prediction on the steady weekly increase noted since the radio tie-up was inaugurated by the Baltimore Cantilever Shoe Shop.

H. B. Duvall, manager of the local shop, said the results from the radio tie-up have been very gratifying. One man alone, he said, who has five children, came into the shop and bought a pair of shoes for each of the five children, as a result of the radio tie-up. Selling five pairs of children's shoes to one customer is not a matter to be overlooked or regarded lightly. It is practically certain that at least seven customers have been made from the one family—the parents and the five children. The children, it is safe to assume, will be Cantilever Shoe Shop customers, always.

Other sales of children's shoes were not as large, it is true, but nevertheless interesting. Parents are known to have made special trips to the Cantilever Shoe Shop to have their children fitted in a pair of "those shoes mentioned by 'Old King Cole.'" These same parents had never before patron-

ized the shop themselves. The logical result will be that by interesting and selling the children footwear, the store also will sell footwear to their parents.

The children of to-day are the men and women of to-morrow. Making friends and customers of the children of to-day is blazing the way for the men and women patronage of to-morrow. The Cantilever Shoe Shop in building up and increasing its juvenile patronage through its "Old King Cole" radio tie-up, actually is doing a missionary work for its future patronage. Interesting children in Cantilever shoes and educating them to the advantages of wearing Cantilever shoes is certain to make them partial to these shoes as they grow up and when they become of age to choose for themselves they will decide in favor of those shoes that have given them satisfaction, comfort and pleasure in walking during their days of childhood.

The substantial juvenile patronage of this shop, is all the more interesting in view of the fact that the footwear sold is priced higher than that which can be bought in most shoe shops. It is an indication that parents are willing to pay a higher price provided their children are having their footwear needs properly taken care of.

In addition to the radio tie-up the Baltimore Cantilever Shoe Shop is employing a unique display method of making men and women customers acquainted with the fact that they are carrying children's footwear as well as for men and women. On one side of the store, which customers must face in being fitted, about a dozen shoe boxes are pulled out a short way and on them are placed a pair of children's shoes. This method of display does not fail to attract the attention of the men and women patrons. A logical reaction, very often noted, is they become interested in the children's shoes and either buy a pair then and there or bring the child or children in.

Another means employed to build up the children's footwear business is the placing of a circular on children's footwear in every box of footwear that goes out of the shop. Seeing this circular as the shoe box is opened, the customer looks it over and becomes aware of the fact that every children's footwear need can be well taken care of at the Cantilever Shoe Shop.

The best evidence that the "Old King Cole" radio tie-up, the shoe box display of children's shoes and the enclosure of "literature" on children's shoes in each shoe box leaving the shop, are building up business, is the steady increase in the sales of children's shoes.

We have been learning in recent years that business prospers most when it is human. Humanity in business, however, does not imply sloppiness, indulgence or favoritism. These things are not part of the human equipment that business needs. They are the cankers and the worms that eat into the heart of the best and the strongest business.

Cash on hand is handy.

**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
 Information write to

**L. H. BAKER, Secretary-Treasurer
 LANSING, MICHIGAN**



SANITARY HANDY PACKAGES

The Popular
 10c Seller.



Packed 12 Packages in a Box.
 24 different kinds to select from.
 ORDER TODAY.

MADE ONLY BY

PUTNAM FACTORY, NATIONAL CANDY CO. Inc., Grand Rapids, Mich.

Uncle Jake Says



"Whenever a man gets a notion into his head that he is indispensable, then is the time for him to grab his rubbers because he is due for a long, long slide."

Our

KVP Delicatessen Paper

has proven itself to be what we say it is, therefore, you are taking no chance of slipping when you use it.

**KALAMAZOO VEGETABLE PARCHMENT CO.
 KALAMAZOO, MICHIGAN**

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President — A. J. Faunce, Harbor Springs.

First Vice-President—G. Vander Hooning, Grand Rapids.

Second Vice-President—Wm. Schultz, Ann Arbor.

Secretary — Herman Hanson, Grand Rapids.

Treasurer—J. F. Tatman, Clare.

Trustees—O. H. Bailey, Lansing; M. C. Goossen, Lansing; Grover Hall, Kalamazoo; O. L. Brainerd, Elsie; Ole Peterson, Muskegon.

Solidly Established Business Divides the Risk.

Waynesburg, Pennsylvania—not to be confused with Waynesborough—lies far up in the mountains of that undulating state. When I saw it, some seven or eight years ago, it was a delicious place, reachable only by a narrow gauge railroad which hair-pinned its way through the defiles. Now, I understand, transportation has been improved which, to my mind, means much charm has been taken from Waynesburg.

But, as so often happens in out-of-the-way places, Harvey Call & Co. have a general store there which was established in 1875 and has long been a local institution. So stable and prosperous is that business that folks thereabouts approach it as the local banker is elsewhere approached: the idea being that if you want Call to do something or want something from Call, you must expect to meet a quiet reception and be prepared to give some valuable consideration in return for what you want.

That is an enviable situation for any business. It can demand concessions and considerations not open to less stable businesses. So what I relate this week may point the target for others to aim at and be helpful—not saying you can put it across on the Call basis at once, you understand.

This letter tells its own story:

A local wholesale produce man who is fully capable and also experienced in retailing fruits and vegetables proposes to handle our fruit and vegetable department under the following arrangement:

He to buy and pay for all fruits and vegetables sold in the store, using his own funds; he to furnish sales people for the sale of these lines, also to furnish bags, paper, twine, cash register, scales and all other needful special equipment; to stand all loss on un-saleable goods; and to pay us 12½ per cent. on sales.

Our expense is to be that part of telephones, telephone operators, delivery, credit costs, rent, order filling, etc., which should be charged to the perishables department.

We have entered this arrangement for a trial period. Our share for June at 12½ per cent. amounted to \$446.25.

Not having kept separate record of this department hitherto, we are somewhat at a loss to estimate whether this is an advantageous arrangement. Sales have been increased, the department has had constant attention, the display has been much more elaborate, and other departments have no doubt benefited by this added pulling power.

Any opinion you may offer will be appreciated. Clyde M. Call.

Well, my opinion is that Call has everything to gain and virtually nothing to lose by such an arrangement. True, the earnings may be a bit narrow in percentage, but he now has the attention of a skillful merchandiser, actuated by his own self-

interest, without cost. That is a factor of great value to any business. Thus the ratio which might seem small, viewed offhand, may, in fact, be greater by far in net results than what was realized while Call was running the department himself with hired, largely indifferent, help.

A department hitherto run without specific record may have looked fine, but what were the actual charge-offs under that arrangement? Experience shows that actualities always tend to surpass calculations when they deal with expense, and to be less than expectations when we consider net results.

Chain merchants, for example, found out ten years ago that 25 per cent. did not yield a net profit on perishables. Commonly they then advanced to 30 per cent. To-day they aim at 35 per cent. and, despite the fact that many of them attain that average gross, many of them fail to make any net out of this department.

Chains which make little profit or, in a few cases, play even, would gladly drop the line, but it cannot be abandoned these days, because our people demand fresh perishables the year round. Hence chain executives pay most careful and rigid attention to the line. Results in other instances are good. The great Flickinger chain in and around Buffalo, for example, now runs as high as 40 per cent. of its total volume of sales in some of its units.

If it be found that 12 per cent. is not really profitable, taking all things into account, unquestionably the ratio can be advanced to 15 or 17½ per cent., because the manager of that department, being a wholesaler, enjoys lower costs than Call could enjoy. Hence he can share up more liberally than could, for instance, another retailer who might enter such a joint deal.

Before I'd seek too much directly from that department, I'd weigh most accurately the special advantages such an arrangement affords to the entire store. Already there is notable improvement in displays. There is better, fuller, more liberal assortment on hand. No question Call's customers have a wider range of choice than ever before. All such factors are points of vast importance. Every one of them reacts favorably on the entire business.

My immediate suggestion to Call is that he has a good thing—a remarkably good thing. Let it run until it shapes itself, as it surely will, being an arrangement advantageous to both parties.

I see the National Association has devised a plan under which it is hoped that the Governmental investigation of grocery conditions in Louisville may be implemented effectually by grocers everywhere.

Questions arise on every hand as to whether the National is the right avenue for this to reach the grocers; whether those who are approached with the plan will buy it; whether of those who buy it any fair percentage will derive adequate benefit from it and "all that sort of thing."

It should be easy enough to dispose

(Continued on page 31)

GROCERS EVERYWHERE WRITE

Of increased sales they are enjoying from new customers that the great Fleischmann Yeast-for-Health advertisting campaign is sending them every day. And a large number of these grocers are not only selling Yeast, but are eating it themselves and recommending it to their customers. They are thus building up good will and a greater volume of business.

If you are not profiting, as these other grocers are from the Fleischmann advertising, ask your Fleischmann man to tell you how you can.

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

GRAND RAPIDS

--

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MICHIGAN

ROLL TOP — STENOGRAPHERS — FLAT TOP

Single or Double Pedestal Desks.

Complete line office, restaurant, and store fixtures. New or Used.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

Phone 67143

N. FREEMAN, Mgr.

VINKEMULDER COMPANY

Grand Rapids, Michigan

BRANCH AT PETOSKEY, MICH.

Distributors Fresh Fruits and Vegetables
Cantaloupes, Peaches, "Yellow Kid" Bananas, Oranges,
Lemons, Fresh Green Vegetables, etc.

M. J. DARK & SONS

INCORPORATED

GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS

SUNKIST ~ FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables

MEAT DEALER

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

Chains Lower Quality of Live Stock Produced.

One of the reasons given by a St. Louis newspaper for the protests recently filed by many organizations of livestock producers against the enforcement of the Packers' Consent Decree is the circumstance that the chain stores are having the effect of lowering the quality of herds. The issue, as this paper sees it, is between the packers on the one hand and the chain stores on the other. To enforce the decree would be to give the chains an open field for monopolizing the retail meat trade. To allow the packers to enter the retail field, on the other hand, would provide the chains with formidable competition.

Another interesting allegation made by this paper is that the independent retailers would rather have the packers for competitors than the chain stores and consequently should logically stand for non-enforcement of the Consent Decree.

"The livestock growers," says the article, "would rather see the packers in the retail meat business than have it in the hands of the chains and it is contended that the independent meat dealers would rather have the packers as competitors than the chain stores as they contend the packers do not desire to put the independents out of business as the independents are their principal outlets.

"Another reason why the live stock growers are backing the packers in the retail field as competitors of the chain stores is the fact that the demand of the chains for cheap meat is lowering the grades of the herds and producing a demand for low grade animals and rendering difficult the marketing of high quality animals. This is upsetting the policy upon which the Department of Agriculture and the live stock growers have been working, that of raising fewer and better animals and of improving the quality of those marketed."

New Method of Preserving.

Recent announcement was made by Dr. A. G. Huntsman of the discovery of a method employed in cold storage of fish. Under the old system, the loss in weight of fish ran as high as 7 per cent. of the total weight in storage. This was caused by moisture being drawn from the fish by cold pipes which lined the storage chamber; this accumulated on the pipes in the form of frost. It is also claimed that the quality of the fish deteriorated somewhat under the old method of keeping.

Under the new method, a double-walled chamber is provided and the pipes placed in the space between the walls. The temperature of the room is constant and, as a result of experiments, the fish loss is less than one-half per cent. of their weight through loss of moisture. The quality is pre-

served since the temperature remains constant. It is claimed that fish which are properly frozen soon after being landed, can be preserved for a year or more without deterioration. The Biological Board of Canada perfected the new system in their Halifax experimental station and find it satisfactory.

Steak Best Reward of Distance Fliers.

"After Reb Robbins and Jim Kelley, Fort Worth aviators, had established a new world's record for sustained flight," says the Fort Worth Record Telegram, "someone asked them what they considered the best part of the entire flight. The answer came in one breath: 'There's a great, big, thick, juicy steak on the way.'

"That was the award of valor to which they looked forward that was the most glorious medal to be presented them—the big, thick, juicy steak that was to be devoured as they sat with their legs stuck underneath a real honest-to-gosh table."

Fresh Water Fish Big As a Cow.

With due regard to the traditional pinch of salt with which fish stories are received, the Bangkok Daily Mail recently published photographs showing a giant fresh-water fish about the size of a cow and described its capture by the paper's Chiengral correspondent.

"Pla-buk" is the Siamese name of the creature, described as much like a dolphin, being scaleless, with a hide an inch thick and edible flesh.

The capture of the fish, according to the correspondent, is no mean affair, involving the entire population of the city.

Chain Store Markets Doping Hamburger.

Discovery of preservatives in 25 per cent. of the samples of hamburger and sausage collected at Ft. Wayne, Ind., recently by state pure food men has resulted in a number of arrests of chain store market managers.

Eighty-one samples of hamburger and sausage were gathered from restaurants and meat markets by the inspectors and twenty-one of the samples taken from chain store markets were found to contain a preservative, they said. In most instances the preservative was a sulphite.

Says Reindeer Will Be Principal Meat.

The prediction is credited to Vilhjalmur Stefansson, Arctic explorer, by the West Chicago, Ill., Press that within fifty years the principal source of the world's meat supply will be reindeer from Alaska, Canada and Siberia.

He gives several reasons for his prediction, says the Press, an important one being the economy in raising reindeer, which live on grass in summer and on lichens and bushes in winter. Besides, reindeer meat may be kept in natural cold storage in the far North until it is desired to ship it out.

Far better it is to dare mighty things to win glorious triumphs, than to rank with those poor spirits who neither enjoy much nor suffer much because they live in the gray twilight that knows neither victory nor defeat.—Roosevelt.

GRAND RAPIDS PAPER BOX CO.

Manufacturers of SET UP and FOLDING PAPER BOXES
 SPECIAL DIE CUTTING AND MOUNTING

GRAND RAPIDS MICHIGAN

Don't Say Bread

— Say

HOLSUM

HEKMAN'S

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

Cookie-Cakes
 and Crackers

MASTERPIECES
 OF THE BAKER'S ART



for every occasion



Hekman Biscuit Co.
 Grand Rapids, Mich.

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

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

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

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.

Giving the Fall Stove Campaign an Early Start.

In summer there are always certain days when very little is doing in the hardware store. It is too hot for customers to bestir themselves except for necessary buying. Most people at this season are away on their holidays; and those who stay home do not over-exert themselves. About all the salespeople have to do is to keep cool.

One feature of the successful merchant is, that he is never idle. He finds something to occupy every spare moment. If he is not busy with his work, he is at least engaged in healthful recreation. Still, in the hot, wilting August days, even the most energetic of merchants is apt to feel strongly inclined to sit around in his shirt sleeves and take things easy.

There are things, however, the wide-awake hardware dealer will find it worth while to do these hot midsummer days when customers are few and far between.

Among other things, a great deal of preliminary work can be done right now in preparation for the fall stove campaign.

On a hot day the very thought of stoves may be abhorrent. Still, a time is coming when stoves will be in demand; and when the hardware dealer prepared to cater intelligently to the stove trade, to go out after the business and to locate individual prospects, will find a little preparatory work worth while.

What can be done now? For one thing, the advertising can be outlined, and perhaps actually written. The prospect lists can be revised and brought up to date. Orders can be placed. Salespeople can be coached in regard to the selling points of this year's models.

Many dealers leave these necessary preparations until practically the last moment. They take things easy throughout the hot spell; and then, before they have time to prepare, the stove season is right upon them. There is a mad rush of last-minute preparation. In nine cases out of ten, however, the fall stove campaign is rendered ineffective for lack of careful preparation. The dealer sells some stoves, but not as many as he might have sold.

Much of the work in connection with the stove campaign can be done in advance. The advertising matter can be prepared, at least in outline. It takes considerable thought to write a series of good advertisements, and with most people thought requires time. If this work is left to the last moment, the time will not be available, and the advertisements will be "just dashed off" with all the defects that procedure implies.

A first essential, probably, is to get thoroughly acquainted with the lines you propose to handle. Some August day when there is little doing get out the literature supplied by the manu-

facturers and pick out the strong selling points of the models you intend to feature. It may pay to visit the manufacturer and talk over the line with his selling and advertising experts. The main thing is, make yourself thoroughly master of the line of stoves you mean to handle.

Put your salespeople through the same process as opportunity offers. Have a staff conference, or talk to them individually, if you prefer. But make them, in their turn, acquainted with the line of stoves they will be called upon to sell.

Then get together on the advertising. Take pencil and ruler and figure the lay-outs. Most retail merchants pay too little attention to the manner in which their advertising is arranged. They leave the make-up to the printer.

It is better, however, to plan a lay-out in advance, when time permits. All needful time can usually be found in the summer months. Study good advertising by other merchants, not necessarily hardware merchants only. Talk over the subject of make up with your local newspaper's advertising expert, or its make-up man, or both. Most newspapers will be glad to help merchants who show an intelligent interest in good advertising.

Window display is an important factor in stove selling; and even more important, perhaps, is the arrangement of the main stove stock inside the store. You can outline your displays on paper now; and with such outlines to guide you, it will be a simple matter to put a display together when the time comes. Arrangement of the stove stock should be designed to permit easy examination of all stoves, and to ensure the stoves being thoroughly presentable at all times.

The prospect list is an important adjunct to every successful stove campaign. The stove dealer can divide his public into two classes: those who are not in the market for stoves, and those who are good prospects. If he can find out just what individuals belong to the latter class, he can concentrate on them instead of scattering his efforts over the entire field.

Many dealers send out literature supplied by the manufacturers to people they think may be induced to buy stoves. This is an excellent means of developing business, but care is needed. To send out literature to a promiscuous list of names is apt to be a wasteful process. It should be borne in mind that the most successful form of advertising is the follow-up type; involving a series of three or four, or even more, communications to the same individual. It is better business to send four pieces of advertising literature to one man who is definitely in the market for a new stove, than to send the same circular to four individuals, three of whom may not be in the market for years to come. And it is better to concentrate your selling campaign on a few hundred definite prospects than to broadcast printed matter over the entire community.

The drawing up of a real prospect list will be a good job for some of these hot August afternoons.

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle

Special Reservation Service — "Wire Collect"



In Detroit—the Detroit-Leland Hotel

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

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

DETROIT-LELAND HOTEL

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

Direction Bowman Management

WM. J. CHITTENDEN, Jr., Managing Director

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

Every live retailer nowadays keeps such a list. Names come to him in various ways. People enter the store to buy some small article and reveal interest in the stoves—the wide-awake clerk, although he does not make a sale at the moment, gets the name and address of the interested customer. Again, an order for repairs may come in. Find out if the stove is old and in poor repair; if it is, here is the finest kind of prospect. Then, new families come to town; and spring and summer brides have started housekeeping, but are putting off the purchase of the heater until they actually need it. Jot down the names and addresses of such people whenever you run across them.

It is not difficult by such means to compile a lengthy list of people really likely to buy stoves. The dealer who has a goodly number of such prospects will usually be justified in confining his direct by mail advertising very largely to these names.

The sending of stove literature and personal letters to these prospective customers is educational work. It may be some time, it may require several circulars or letters or booklets, before your advertising shows any definite results. Therefore, the dealer should plan his follow-up campaign a good time in advance, and start it quite a while before the active buying season opens. Educational work done the latter part of August will yield results in September and October.

Don't expect the advertising matter—whether direct by mail, through your window display or through your newspaper advertising—to actually sell the stoves. It may do that in some few cases; but it's better to concentrate on getting the customer to visit the store and look at the stoves. "Come in and see what we have to offer," should be the keynote of your advertising. Once you get the prospect inside your store, the battle is half won. Personal salesmanship and the actual merit of your goods will do the rest.

Two features may be very helpful in selling stoves this coming fall, and both may be arranged for now. As a rule, a stove display at the fall fair is a good business-getting stunt. Now is a good time to bargain for the best space in the main building, to get the measurements of your booth, and to plan your display there. You can even prepare a good many of the decorative accessories, and arrange for supplies of advertising matter to hand out.

In stove selling, and particularly in range selling, the demonstration is a good stunt. Quite often a demonstrator is supplied by the manufacturer. Arrangements should, if possible, be made now. Quite often the dealer finds it advantageous to secure a local demonstrator. A housewife who is locally known as a good cook will often do quite as good work as an outsider, and may prove more convincing. But some preliminary practice is desirable. Or quite often a salesman with a little training can demonstrate the selling points of your range and show just how it does its stuff. But in that case you can't afford to defer the "little training" until

the evening before you stage the demonstration.

In these many respects you can look ahead and plan ahead for the fall stove campaign. One thing very important is to have your salespeople thoroughly posted in regard to the line. You can do a lot yourself to put them wise, and to teach them how to handle difficult customers. One hardware dealer has a representative of the stove manufacturers visit the store and spend an afternoon or so coaching his salespeople in regard to stove selling. Another merchant takes each member of the staff in turn, personifies a difficult customer, and drills that salesman thoroughly in the art and science of overcoming objections. All this preliminary training is worth while—and now is the time to get it under way. Victor Lauriston.

Big-Scale Marketing.

The machinery of the new farm-relief act includes a series of stabilization corporations to be set up to aid farmers in obtaining better markets for their crops. The first of these was proposed last week in Chicago at the meeting attended by members of the Federal Farm Board and fifty-two officials of agricultural organizations. They discussed the formation of a \$20,000,000 grain-marketing corporation by the farm-owned pools, co-operatives and elevator associations.

This is nothing less than the proposed mobilization of the present multitude of farmers' marketing agencies, including more than 6,000 elevators, to control the disposal of wheat and coarse grains. The corporation would not be financed by the Government but by the farmers themselves, and would serve as the intermediary between the Farm Board and the farm co-operatives. It may be assumed that \$20,000,000 is no more than adequate capital for such a scheme.

Eventually one of these stabilization corporations is to be formed for each major branch of agriculture. Their purpose is not to duplicate the work of existing co-operatives in their existing fields but to enable farmers to sell their output at a good price in the world markets.

Tweeds Face Record Season.

Something of a record season for tweeds is indicated for the Fall. Earlier predictions of marked favor for this type of cloth are substantiated in the good orders being placed for women's tweed sports ensembles and three-piece suits which give promise of being outstanding in the early Fall purchasing of consumers. Makers of knitted fabrics and ensembles have taken a leaf from the book of the tweed producers and are placing great stress on tweed reproductions in their new offerings.

Rag Paper Resists Heat.

A rag fiber permanent ledger paper has been developed by a manufacturing concern in co-operation with the Bureau of Standards. It remains practically unaffected when heated for seventy-two hours at a temperature of 100 degrees centigrade.



Capital and Surplus \$750,000.00
One of two national banks in Grand Rapids.

Member of the Federal Reserve System.

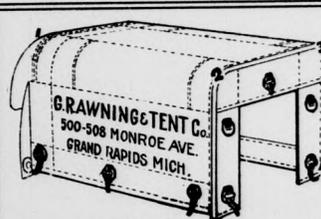
President, Gen. John H. Schouten
Vice President and Cashier,
Ned B. Alsover
Assistant Cashier, Fred H. Travis

The Brand You Know by HART



Look for the Red Heart on the Can

LEE & CADY Distributor



Waterproof tarpaulin, guaranteed for one year. Any size, or custom made as illustrated. Send measurement. Prices and samples submitted without obligation. 24 hour delivery.

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

Nucoa

KRAFT CHEESE
All varieties, bulk and package cheese

"Best Foods"
Salad Dressings

Fanning's

Bread and Butter Pickles

Alpha Butter

TEN BRUIN'S HORSE RADISH and MUSTARD
OTHER SPECIALTIES

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

GEO. B. READER

Wholesale Dealer in
Lake, Ocean, Salt and
Smoked Fish
1046-1048 Ottawa Ave., N. Tel. 93569
GRAND RAPIDS, MICH.

FRIGIDAIRE

ELECTRIC REFRIGERATING SYSTEMS
PRODUCT OF GENERAL MOTORS



For Markets, Groceries and Homes

Does an extra mans work
No more putting up ice

A small down payment puts this
equipment in for you

F. C. MATTHEWS & CO.

111 PEARL ST. N. W

Phone 9-3249

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.

When you want good cheese
ASK FOR

KRAFT CHEESE

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

HOTEL DEPARTMENT

Programme Prepared For Michigan Hotel Association Convention.

Los Angeles, August 9—Announcement has been made to the effect that Wm. H. Wells, formerly manager of the Elks' Hotel, Indianapolis, has been appointed manager of the Park-American, at Kalamazoo, by the new owners the New England Hotels Co. If he fits into the niche recently vacated by Ernie McLean, he may be accredited with having arrived.

M. H. Gilbert, manager of the Prince Edward Hotel, Windsor, Ontario, on account of being a real fellow and in close touch with Michigan affairs, has for some time been on the honorary list of the Michigan Hotel Association. Recently he gave a dinner to his colleagues on the American side, which has been much talked about as being a most felicitous affair.

Every little while the question of paying commissions to outside agencies for the promotion of business comes up for discussion among the hotel men. It really ought never to be allowed to take up any time whatsoever. This form of graft, so prevalent in other lines, a few years ago, was found to be dishonest and was abolished. A proper amount of legitimate advertising in journals which reach hotel patrons is all right, but paying a commission on business furnished, or alleged to be, never gets anywhere. It looks very much like cheap comedy every time it is discussed.

The Michigan Hotel Association is going to hold its annual meeting at Saginaw on Friday and Saturday, September 13 and 14. H. M. Hollister, manager of the Bancroft Hotel, in that city, is President of the Association and, as a consequence, headquarters will be at the Bancroft, although delegates will, in many cases be distributed among all the hotels and will naturally be most welcome. The officers and council members, feeling that the true functions of these meetings are educational rather than pleasurable, have asked the local committees to hold the entertainment features to a minimum, but in spite of these admonitions, Mr. Hollister has arranged a delightful series of social events so timed that they will not interfere very greatly with the educational program. There will be an informal dinner on Thursday evening for the official staff, and such of the members as may constitute the advance guard. This will be given at the Bancroft, as will be the luncheon for the entire delegation the day following.

On Friday evening the delegation will be transported some few miles out of Saginaw to Frankenmuth, where a typical village inn, operated by Herman Fischer, will serve a chicken dinner for which the institution is famous. The luncheon on Saturday will either be at one of the hotels or one of the numerous golf clubs, and the afternoon will be devoted entirely to golf, with the annual banquet Saturday evening at Hotel Bancroft, which will naturally be the real social function of the convention.

An alluring program has also been arranged for the entertainment of the wives of the delegates during the two days of the convention. On Friday a luncheon will be served to them at the Saginaw Canoe Club. There will be a dinner for them on Friday evening and on Saturday they will join the gentlemen at the golf club, attending the annual banquet in the evening.

Three factors will be given serious consideration in preparing the program for the educational portion of the meeting: selling the members on hotel education, selling the association on the protective work and selling the public on the hotel industry. The entire pro-

gram will be centered around these three points and entertaining speakers will touch on various angles of each of them.

Phil. Lins, operator of one of the outstanding country hotels in Ohio, and president of the Ohio Hotel Association, will address the members on this occasion. Mr. Lins has been a frequent visitor with the Michigan contingent, has been a most successful operator of what he claims is a country hotel, and will, undoubtedly, prove one of the real hits of the meeting.

Walter J. Hodges, president and general manager of Hotel Burdick, Kalamazoo, and Michigan member of the executive council of the American Hotel Association, will address the members on the advantages enjoyed by the smaller hotels from membership in the National body.

Thomas J. Marston, executive secretary of the East Michigan Tourist Association, will talk on the fly-by-night sign schemes that have been perpetrated on a number of Michigan hotel operators. Hugh J. Gray, of the West Michigan Tourist and Resort Association, will be asked to outline the reasons for the success of his organization, and there will be several other addresses by persons of note from the hotel fraternity at large.

For many years John A. Anderson, president and general manager of Hotel Harrington, Port Huron, has conducted the real feature of the annual conventions—the question box. His versatility has created for this particular offering a reputation which always excites great interest and is of much value to the members. It is a sort of round table session where each member brings in his particular problems and compares them with the perplexities of his neighbors. Mr. Anderson has given this offering the most careful consideration at former conventions and may be said to be a past master in this particular type of research.

Another feature that bids fair to develop much helpful information will be a series of five-minute articles by Michigan hotel men on ideas that have built up business for them.

Hotels throughout the country are giving some considerable attention to the question of mutual insurance. For no apparent reason hotel rates have been made to conform to hazard classification, while in reality they are preferred risks. The newer structures are invariably fire-proof and the casualties among the older structures have been negligible in their character. Stock insurance companies have recently discovered that the hotel risk is desirable business and some of them are specializing on same. In many sections of the country state hotel organizations possess a stability which would warrant them to enter the underwriting field and for one I see no reason why they could not accomplish a great saving for members if they undertook this class of protection.

Year by year the "hot dog" barks, some folks claim, less loudly. It has finally developed into the statistic stage. In 1927 there were upward of eighty millions of the lusty canines disbursed, but for 1928 there was a falling off of twenty per cent. So far no one has tried to demonstrate just how far, end to end, they would extend beyond the nearest fixed star, or how many pots of mustard would be required to give them the proper "tang."

The Eagle Hotel, at Leslie, which is claimed to be one of the oldest hotel buildings in the State, will soon be a thing of the past. It was erected in 1838 for other purposes, but soon thereafter converted into a tavern and has been operated as such ever since.

M. M. Feldman, who is managing



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

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

PANTLIND HOTEL

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

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -- 400 Baths
RATES
\$2.50 and up per day.



Warm Friend Tavern

Holland, Mich.

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

E. L. LELAND, Mgr.

HOTEL CHIPPEWA

HENRY M. NELSON, Manager
European Plan
MANISTEE, MICH.

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

Park Place Hotel

Traverse City

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

HOTEL KERNS

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

E. S. RICHARDSON, Proprietor

WESTERN HOTEL

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

NEW BURDICK

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

Wolverine Hotel

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

HOTEL OLDS

LANSING

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

Occidental Hotel

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

Columbia Hotel

KALAMAZOO
Good Place To Tie To

CHARLES RENNER HOTELS

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

CODY HOTEL

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

the Auburin, Pontiac's latest hotel offering, formerly operated the Wayland Hotel, at South Haven. He originally was connected with the Schroeder hotel system, important operators in Wisconsin.

William J. Chittenden, Jr., managing director of the Detroit-Leland, conducts his hotel intensively the greater portion of the year, but he takes his vacations seriously and does not care who knows it. When the accepted time arrives he packs up his duffle bag and hies himself to Siasconset, Massachusetts, where he numbers among his possessions a summer home. I am always glad to know that he exercises the same energy in his play as he does in managing one of the most satisfactory hotel propositions in Michigan, and, also, I don't care who knows this.

Patrick H. Cull, who is now resident manager of the Norton-Palmer Hotel, in Windsor, Ontario, under general manager Preston D. Norton, will be remembered among the fraternity as having been manager of Hotel Belcrest, Detroit. Frank S. Verbeck.

Ready To Meet Chain Stores in Debate.

A short time ago, I made a statement in the course of a lecture which was being delivered before a community gathering. This statement was challenged by a chain store executive, who asked to have it published in some paper of wide circulation.

My statement was to the effect that I, a consumer, had read everything that I came across that had to do with the alleged superiorities of the chain store and mail order house and that I was still unconvinced. I was still ready to be shown, if I were wrong; and I was ready to meet anyone in public debate, seriously to settle the question of the independent merchant and the syndicate, if possible, from the consumer's viewpoint.

To satisfy the challenge of my chain store friend, I submit my proposition through the Michigan Tradesman. I shall also send it to the Grand Rapids Press for publication in the Public Pulse (if acceptable to the Press) in order that his request shall be fully met.

I, the undersigned, being an average American consumer, and interested in matters of economy solely from the consumer's viewpoint, hereby challenge any American citizen to public debate, on any date that is mutually agreeable to all concerned, and at any place which can be agreed upon, on the question:

RESOLVED—That syndicate methods of trade are inconsistent with democracy and unsafe for the present and future welfare of the American people.

This statement was not made for purposes of impression or effect. It was uttered sincerely; and it still stands. The only condition, as explained previously in the hearing of my challenger, is that such a debate shall be held, not before a chosen jury of judges, but before an open audience under free admission to which anyone is eligible, and subject to decision by a vote of all present, one vote allowed for each attendant.

Anyone professing to be familiar with the syndicate in all its aspects

and favorable to it on the basis of his information, should be pleased to accept this challenge. Try it on the next syndicate disciple you meet. We're ready. W. H. Caslow.

Latest News From Traverse City.

Traverse City, Aug. 13—Persons employed in the canneries report that more time is required to sort the cherries received from growers than in former seasons. Heavy wind storms caused the limbs of trees to whip the cherries, bruising them badly. Hence the extra sorting necessary.

The past week witnessed the largest number of arrivals of resorters and tourists in the history of this city. Hotels, rooming houses and camps were crowded to the limit. Restaurant keepers, hot dog merchants and caterers at roadside shacks were busily employed night and day. The banks are overflowing with money spent by the visitors for entertainment and in the acquirement of gift goods, curios, baskets and knick knacks of various kinds.

Traverse City will subscribe for bonds of the National High School Orchestra and Band to the amount of \$30,000. Citizens recognize the fact that the orchestra of 200 and band of 150 is an attraction which has proved itself of inestimable value to this community, financially and socially. The concerts, given twice each week at Interlochen, have been rendered in the presence of many thousands of music lovers.

Supplies for State institutions are purchased by an official employed for that purpose at Lansing. Local merchants and jobbers complain that only a small amount of the State's disbursements for the food, medicines and other requirements of the State Hospital for the Insane reach their offices. Naturally the institution is of value in the measure that it serves to bring relatives and friends of the 2,000 mentally deranged inmates of the hospital to this city. Hotel keepers, taxi owners and tradesmen, the latter to a limited extent, share in the expenditures of the visitors.

The location of the hospital is a detriment to owners of real estate in the Western section of the city. Owners of homes are frequently awakened during the night by the screams of the unfortunate demented inmates of the hospital. Patients in the Munson hospital, adjoining the State institution, are frequently disturbed, sometimes seriously, by the screams of the demented. In the future the State should locate such institutions at points remote from the cities.

Arthur Scott White.

Between Prices Needed.

The possibility that the ready-to-wear trade may have to establish in-between price lines in addition to those already considered standard was given basis during the week by the announcement of a leading store that it is opening another specialized price dress department with an anticipated volume of \$600,000 annually. The store stated its belief that the present wholesale market is inadequate for its needs at the price line of \$17.75 set for this department.

Present wholesale dress price lines are established at \$10.75 and \$16.75. The trade being geared up to take care of these demands, comparatively little merchandise being available at in-between these figures. While the move of this store may lead to the general adoption of another price line, it was

pointed out that the wholesale market must decide whether the price set is a "logical" in-between price. A factor in this for the trade as a whole will be whether or not there will be sufficient demand from retailers generally to make the new price line standard.

Green Tea Lacks Vitamin.

Green tea has been found to contain only a very small amount of vitamin "C" according to a statement issued by the Department of Agriculture. This conclusion was reached after a three-month feeding experiment with guinea pigs. "Popular interest in good diet, and especially the recent emphasis on the importance of vitamins in our food, has led some dealers to make claims that cannot always be substantiated by laboratory investigations," it was said. "Green tea is one of the products for which distributors have claimed value as a source of vitamins—a claim which appears reasonable to many people because they know that only the young tender leaves of the tea plant are gathered for the market."

Junk Barred From the City Markets.

Grand Rapids, Aug. 13—On August 8 I received from you a copy of the Michigan Tradesman dated August 7, with a marked article headed "Why Not Change Name to Junk Market?" Upon receipt of this I immediately took the matter up with our superintendent of markets, and he advised me that there was one party on the market selling articles such as described by your paper. I immediately instructed the Superintendent to notify

these people that the sale of such articles as dry goods and notions would not be tolerated on the market.

In regard to the sale of fruits and vegetables shipped in from the South, wish to say that this is permissible according to the present market rules.

Geo. H. Waring,
Assistant City Manager.

Time is the one thing that can never be retrieved. One may lose and regain a friend; one may lose and regain money; opportunity once spurned may come again; but the hours that are lost in idleness can never be brought back to be used in gainful pursuits. Most careers are made or marred in the hours after supper.

Large well known candy manufacturing company has excellent opening for capable salesman acquainted with Northern Michigan territory.

Address Candy Salesman
c-o Tradesman.

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

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.



Fill up those gaps
on pantry shelves

Here are four items in the Beech-Nut line that belong on every pantry shelf. Tell your customers about the advantages of keeping these delicious essentials handy, ready for instant use, and you lay the ground work for stable repeat business.

Beech-Nut
FOODS OF FINEST FLAVOR

Note: Beech-Nut is on the air. Every Friday morning, over 19 stations of the Columbia Broadcasting System, Mrs. Ida Bailey Allen talks to the best homes about Beech-Nut Food Products. Tune In!

DRUGS

Michigan Board of Pharmacy.
 President—J. C. Dykema, Grand Rapids.
 Vice-Pres.—J. Edward Richardson, Detroit.
 Director—Garfield M. Benedict, Sandusky.
 Examination Sessions—Beginning the third Tuesday of January, March, June, August and November and lasting three days. The January and June examinations are held at Detroit, the August examination at Marquette, and the March and November examinations at Grand Rapids.

Michigan State Pharmaceutical Association.

President — Claude C. Jones, Battle Creek.
 Vice-President—John J. Walters, Saginaw.
 Secretary—R. A. Turrell, Crosswell.
 Treasurer—P. W. Harding, Yale.

What of Pharmacy and the Pharmacist?

The question to-day seems to be "quo vadis" — whither way? Almost every issue of the drug trade journals has an article on the future of the pharmacy and the drug store, and the subject has been considered and discussed from almost every angle, notwithstanding the subject appears hazy as ever and the answer as remote as before.

There are so many important factors that have become a part of the problem that it is well nigh impossible to predict what the future has in store. In the face of all that has been said or written by those well versed on the subject, it would appear to be temerity on my part to say anything on the subject at all. Moreover, it might be considered hardihood even to attempt to prophecy to what ultimate end pharmacy is drifting. My only object, therefore, is to present some phases of the problem which may have not yet been considered or discussed. Inasmuch as I have not been engaged in the retail business I would be apt to look at the matter from a point of view somewhat different from that of the professional educator or the druggist who by virtue of years of experience and service has seen and felt the changes that have altered the character of the retail drug business and has philosophized on or studied the subject from his own premises and has drawn his individual conclusions.

For a period of almost fifty years I have been in close touch with the retail drug trade in my capacity as traveler, wholesaler, jobber and manufacturer, and necessarily have witnessed some remarkable changes both in the retail as well as the wholesale drug business. In some departments these changes have been slow or gradual; in others they have come almost overnight. The retail drug business of today is vastly different from that of forty, thirty, twenty or even ten years ago, and it may also be said that the druggists of to-day are also different from those of the periods named. Then again, the city drug store differed from the country, town or village drug store, even in those times and when one considers the changes that have taken place in both they become startling. What the status of the drug business was before the periods mentioned we know only by inference and from the records and what we have read, but certain it is that in those days, too, there have been changes, one period

from another. In other words, there has been an evolution in the drug business right along and this evolution has gone hand in hand with that in other lines. It will also continue and the point is—where is it leading us and to what?

There has been an evolution in medical practice, in manufacturing, in selling methods, in teaching in colleges, in advertising and in the attitude of the general public respecting drug stores.

The relations between the doctor and druggist have changed, the relations between the manufacturer and druggist also have changed, and owing to advanced advertising methods and various propaganda, the mind and the attitude of the public toward pharmacy and the drug store have changed so radically as to be almost unbelievable. All these changes have fallen heavily on the retailer—the man who stands between the doctor, manufacturer, advertiser and the fickle and variable minded consumer called the "general public." This evolution or change in methods has reduced the prescription business, lessened the direct sale of household drugs and remedies and has more or less diverted their sale to the manufacturers of proprietary preparations, who to-day are the biggest users of crude drugs, medicinal chemicals, essential oils, etc. The dwindling legitimate drug business has forced the excess of pharmacists to launch out in other lines of goods, beside drugs, prescriptions and pharmaceuticals and as a result, we have the merchandise "emporiums" of to-day, "drugless drug stores" and pseudo-pharmacies, all parading under the name of "drug stores."

I would like to have it understood that I am not criticizing the pharmacist. I have no such object in mind. I simply want to demonstrate that he has been forced by the exigency of these changes and resultant conditions to consider his self-preservation, his livelihood and possibility of meeting his financial obligations. I believe that any educated pharmacist would prefer to practice his profession ethically were it possible. However, "a condition not a theory," confronts him—he has got to make his living and pay his bills, and it is evident that the prescription business and sales of drugs pure and simple are not, under present conditions, sufficient to enable him to do so. As long as conditions are what they are he is justified in earning an honest dollar as he sees fit, or finds it possible to do so. Department stores and general stores have drug departments nowadays, so why should not the druggist use any honorable means, as long as such conditions exist, to augment his daily total in his cash register?

To bring about a different state of affairs—one favorable to ethical pharmacy a number of plans might be suggested—but will they work? Also, will the retail drug trade be willing to work to bring about such a change? For instance, suppose a pharmacy law were to be enacted by each state prohibiting the sale of drugs, poisons, remedies

and sick room utensils, etc. by anyone other than proprietor pharmacists. Could such a law be passed? I leave the answer to you. Or would the colleges of pharmacy be willing to cut down the number of students or limit the number of graduates in pharmacy to meet only actual requirements. Could such a change be brought about? Again, I leave the answer to you.

Would the owners of drug stores as now constituted be willing to give up the sale of other goods or side lines, those outside of drug, medicinal preparations, prescriptions and what might be considered as belonging to pharmacy? Once more I leave the answer to you.

In these days of mass production of pharmaceuticals by manufacturers — would the pharmacist be willing to go back to himself manufacturing such preparations as he now buys ready-made? Certainly not so long as he can buy them cheaper than he can make them. And yet this comes within the scope of "practice of pharmacy." Every druggist is supposed to know and should know how to make them. The old time pharmacist does know. How about the present generation? Do they practice pharmacy as they were taught? I leave the answer to this question to you also.

The present day graduate in pharmacy knows very little about conditions antedating his entrance to the drug trade, nor does he, in the main, care to know. He adapts himself to conditions as he finds them, and to succeed he must make the best of them. He faces an inordinate competition; he wants to succeed financially. He studies present day commercial methods; he studies advertising. And the store he establishes reflects all these particulars and becomes the so-called modern drug store. And the public, the ultimate consumer, his mind fashioned and molded by propaganda and cunningly composed advertisements, whether specious or honest, comes in to buy. very little of drugs, a few prescriptions and somewhat more of proprietary preparations and such merchandise which the buyer can get also in other than drug stores, including department stores.

It seems to me that the pendulum has swung in one direction to the limit and that the time is approaching when it will begin to swing the other way. To my mind two factors will bring the change about. It may be slow in coming but it will be sure. One factor is the physician and the other factor is the general public.

For some years the modern drug store, so-called, has been looked at askance by the physician—he has lost confidence in them. When he writes prescriptions he frequently indicates where it should be put up and by whom. He even, in some instances, mentions stores to which the patient should not go.

Only a short time ago a physician had occasion to write a prescription for Elix. I. Q.&S. The patient went to a modern drug store with it; the patient was informed that it would

take some time to put it up and that it would be delivered to his home. When the bottle arrived it was noticed that the prescription was not filled by the druggist who accepted the prescription; the bottle bore the label of another local druggist. And another patient visited six stores before he found one that would or could put up a prescription given by a physician. These may be isolated cases—but are they?

When the public shall insist on a change it will come. When the public is educated to the need of real drug stores they will become the vogue. And when pharmacist proprietors only shall be allowed to conduct drug stores a mass of business now being diverted by department stores and other kinds of "emporiums" will revert to them. Can this process be hastened by special legislation? I leave the answer to you.

Robert R. Lampa.

Annual Convention of Pharmacists.

The forty-eighth annual convention of the Michigan State Pharmaceutical Association, which was held at Battle Creek last week, was well attended. In fact, it is claimed that there were more druggists present than have attended any convention of the organization for the past quarter of a century. The entertainment features were well handled by the local druggists and the traveling men's druggist auxiliary organization. There was more entertainment for the ladies present than has been the case in many years. The attendance of druggists from Grand Rapids was in the neighborhood of fifteen. Three cities put in an invitation for next year's convention—Grand Rapids, Saginaw and Kalamazoo. The Saginaw pleas were especially effective, because they were presented by the druggists themselves in no uncertain terms. Unfortunately, the Grand Rapids druggists were not organized so as to shape their invitation up as completely as they could have done. As a result, it is not unlikely that the Board of Directors will decide to hold the 1930 convention in Saginaw and recommended that the 1931 convention be held in Grand Rapids.

Election of officers resulted as follows:

President—Claude C. Jones, Battle Creek.

First Vice-President — John J. Waters, Saginaw.

Second Vice-President — Alexander Reid, Detroit.

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

Members Executive Committee—J. J. Dykema, Grand Rapids; Ralph Lloyd, Flint.

We wear our habits as we do our clothes, but we get into them in a different way. Clothes are just slipped on from the outside, but habits grow from within as fruit does, or the leaves of a tree. The way to make a complete and convincing change of habit, is to undergo a change of heart. With that accomplished, the question of habit very largely takes care of itself.

Trying to do a job you do not understand is unpleasant for you and costly for the firm.

GROCERY PRICE CURRENT

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

ADVANCED

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

DECLINED

Evaporated Milk	
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AMMONIA

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



MICA AXLE GREASE

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

APPLE BUTTER

Quaker, 12-12 oz. doz.	2 25
Quaker, 12-38 oz. doz.	3 35

BAKING POWDERS

Arctic, 7 oz. tumbler	1 35
Queen Flake, 16 oz. dz	2 25
Royal, 10c, doz.	95
Royal, 6 oz., doz.	2 70
Royal, 12 oz., doz.	5 20
Royal, 5 lb.	31 20
Calumet, 4 oz., doz.	95
Calumet, 8 oz., doz.	1 85
Calumet, 16 oz., doz.	3 25
Calumet, 5 lb., doz.	12 10
Calumet, 10 lb., doz.	18 60
Rumford, 10c, per doz.	95
Rumford, 8 oz., doz.	1 85
Rumford, 12 oz., doz.	2 40
Rumford, 5 lb., doz.	12 50

K. C. Brand

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

BLUING



JENNINGS

The Original	
Condensed	
2 oz., 4 dz. cs.	3 00
3 oz., 3 dz. cs.	3 75

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

BEANS and PEAS

100 lb. bag	
Brown Swedish Beans	9 00
Pinto Beans	9 25
Red Kidney Beans	9 75
White H'd P. Beans	11 00
Col. Lima Beans	19 50
Black Eye Beans	16 00
Split Peas, Yellow	8 00
Split Peas, Green	9 00
Scotch Peas	7 50

BURNERS

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

BOTTLE CAPS

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

BREAKFAST FOODS

Kellogg's Brands	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
Corn Flakes, No. 102	2 00
Pep, No. 224	2 70
Post Brands	
Krumbles, No. 424	2 70
Instant Postum, No. 624	2 45
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 70
Rice Krispies, 1 oz.	1 10
Kaffe Hag, 12 1-lb. cans	7 30
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 1/2 oz.	2 00

Post Brands

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

BROOMS

Jewell, doz.	5 25
Standard Parlor, 23 lb.	8 25
Fancy Parlor, 23 lb.	9 25
Ex. Fancy Parlor 25 lb.	9 75
Ex. Fcy. Parlor 26 lb.	10 00
Toy	1 75
Whisk, No. 3	3 75

BRUSHES

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

Shove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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CANDLES

Electric Light, 40 lbs.	12.1
Plumber, 40 lbs.	12.8
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, 6s, per box	30

CANNED FRUIT

Apples, No. 10	5 40
Apple Sauce, No. 10	7 50
Apricots, No. 2 1/2	3 40@3 90
Apricots, No. 10	8 50@11 50
Blackberries, No. 10	7 50
Blueberries, No. 10	15 00
Cherries, No. 2	3 25
Cherries, R.A., No. 2 1/2	4 30
Cherries, No. 10	13 00
Peaches, No. 10 Pie	7 20
Peaches, No. 2 1/2 Mich	2 20
Peaches, 2 1/2 Cal.	3 10
Peaches, 10, Cal.	10 40
Pineapple, 1 sli.	1 45
Pineapple, 2 sli.	2 65
P'apple, 2 br. sli.	2 35
P'apple, 2 br. sli.	2 40
P'apple, 2 1/2, sli.	3 20
P'apple, 2 cru.	2 65
Pineapple, 10 crushed	12 00
Pears, No. 2	3 00
Pears, No. 2 1/2	3 25
Raspberries, No. 2 blk	3 75
Raspb's. Red, No. 10	11 50
Raspb's. Black, No. 10	15 00
Rhubarb, No. 10	4 75
Strawberries, No. 2	3 25
Strawb's, No. 10	11 00

CANNED FISH

Clam Ch'der, 10 1/2 oz.	1 25
Clam Ch., No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Minced, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	3 75
Wan Flakes, small	1 25
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 75
Lobster, No. 1/2, Star	2 90
Shrimp, 1, wet	2 00
Sard's, 1/4 Oil, Key	6 10
Sard's, 1/4 Oil, Key	5 75
Sardines, 1/4 Oil, k'less	5 25
Salmon, Red Alaska	3 25
Salmon, Med. Alaska	2 40
Sardines, Im., 1/2, ea.	10@25
Sardines, Im., 1/2, ea.	25
Sardines, Cal., 1 3/8	2 25
Tuna, 1/2, Curtis, doz.	4 00
Tuna, 1/4s, Curtis, doz.	3 30
Tuna, 1/2, Blue Fin	2 25
Tuna, 1s, Curtis, doz.	7 00

CANNED MEAT

Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Beef, No. 1, CoCrnd	3 50
Beef, No. 1, Roast	3 10
Beef, No. 2 1/2, Qua.	1 65
Beef, 3 1/2 oz. Qua. sli.	2 15
Beef, 5 oz., Am Sliced	2 90
Beef, No. 1, B'nut, sli.	4 50
Beefsteak & Onions, s	3 70
Chili Con. Ca., 1s	1 25
Deviled Ham, 1/2s	2 30
Deviled Ham, 1/4s	3 60
Hamburg Steak & Onions, No. 1	1 15
Potted Beef, 4 oz.	1 10
Potted Meat, 1/2 Libby	52
Potted Meat, 1/2 Libby	92
Potted Meat, 1/2 Qua.	90
Potted Ham, Gen.	1 45
Vienna saus., No. 1/2	1 45
Vienna Sausage, Qua.	95
Veal Loaf, Medium	2 25

Baked Beans

Campbell's	1 15
Quaker, 18 oz.	1 05
Frement, No. 2	1 25
Snider, No. 1	1 10
Snider, No. 2	1 25
Van Camp, small	90
Van Camp, med.	1 15

CANNED VEGETABLES

Asparagus.	
No. 1, Green tips	3 75
No. 2 1/2, Large Green	4 50
W. Beans, cut 2 1/2	65@2 25
W. Beans, 10	8 00
Green Beans, 2s	1 65@2 25
Green Beans, 10s	@3 00
L. Beans, 2 gr.	1 35@2 65
Lima Beans, 2s, Soaked	1 25
Red Kid, No. 2, wh.	1 25
Beets, No. 2, cut 1 1/2	2 40
Corn, No. 2, stan.	1 15
Corn, Ex. stan. No. 2	1 40
Corn, No. 2, Fan.	1 80@2 35
Corn, No. 10	8 00@10 75
Hominy, No. 3	1 10
Okra, No. 2, whole	2 15
Okra, No. 2, cut	1 75
Mushrooms, Hotels	32
Mushrooms, Choice, 8 oz.	35
Mushrooms, Sur Extra	50
Peas, No. 2, E. J.	1 35
Peas, No. 2, Sift.	1 85
June	2 25
Peas, No. 2, Ex. Sift.	2 25
E. J.	2 25
Peas, Ex. Fine, French	25
Pumpkin, No. 3	1 60@1 75
Pumpkin, No. 10	5 00@5 50
Pimentos, 1/4, each	12@14
Pimentos, 1/2, each	37
Swt Potatoes, No. 2 1/2	1 75
Sauerkraut, No. 3	1 45@1 75
Succotash, No. 2	1 65@2 50
Succotash, No. 2, glass	3 50
Spinach, No. 1	1 25
Spinach, No. 2	1 60@1 90
Spinach, No. 3	3 25@3 50
Spinach, No. 10	6 50@7 00
Tomatoes, No. 2	1 60
Tomatoes, No. 3	2 25
Tomatoes, No. 10	7 00

Bar Goods

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

McCaughrin's Kept-Fresh



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

Coffee Extracts

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

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK

Quaker, Tall, 4 doz.	4 25
Quaker, Baby, 8 doz.	4 15
Quaker, Gallon, 1/2 doz.	4 25
Carnation, Tall, 4 doz.	4 35
Carnation, Baby, 8 doz.	4 35
Oatman's Dundee, Tall	4 70
Oatman's D'dee, Baby	4 80
Every Day, Tall	4 80
Every Day, Baby	4 70
Pet. Tall	4 85
Pet. Baby, 8 oz.	4 25
Borden's Tall	4 35
Borden's Baby	4 25

CIGARS

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

Worden Grocer Co. Brands

Airedale	35 00
Havana Sweets	35 00
Hemeter Champion	37 50
Canadian Club	35 00
Robe Emmet	75 00
Tom Moore Monarch	75 00
Webster Cadillac	75 00
Webster Astor	75 00
Webster Knickerbocker	35 00
Webster Albany	95 00
Bering Apollo	95 00
Bering Palmitas	115 00
Bering Diplomatics	115 00
Bering Delicacies	120 00
Bering Favorita	135 00
Bering Albas	150 00

CHEWING GUM

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

COCOA



Droste's Dutch, 1 lb.	8 50
Droste's Dutch, 1/2 lb.	4 50
Droste's Dutch, 1/4 lb.	2 35
Droste's Dutch, 5 lb.	6 00
Chocolate Apples	4 50
Pastelles, No. 1	12 60
Pastelles, 1/2 lb.	6 60
Pains De Cafe	3 00
Droste's Bars, 1 doz.	2 00
Delit Pastelles	2 15
1 lb. Rose Tin Bon	1 00
Bons	1 00
7 oz. Rose Tin Bon	9 00
Bons	9 00
1 1/2 oz. Creme De Cara-	13 20
que	13 20
12 oz. Rosaces	10 80
1/2 lb. Rosaces	7 80
1/4 lb. Pastelles	3 40
Langues De Chats	4 80

CHOCOLATE

Baker, Caracas, 1/4s	37
Baker, Caracas, 1/8s	35

CLOTHES LINE

Hemp, 50 ft.	2 00@2 25
Twisted Cotton,	
50 ft.	3 50@4 00
Bralded, 50 ft.	2

GELATINE

Table with 2 columns: Gelatine product name and price. Items include Jell-O, Minute, Plymouth, Quaker.

Table with 2 columns: Jelly and Preserves product name and price. Items include Pure, Imitation, Pure Asst.

Table with 2 columns: Jelly Glasses product name and price. Item includes 8 oz. per doz.

Table with 2 columns: Oleomargarine product name and price. Item includes Van Westmbrugge Brands.



Table with 2 columns: Nucoa product name and price. Items include Nucoa 1 lb., Nucoa 2 and 5 lb.

Table with 2 columns: Wilson & Co.'s Brands Oleo product name and price. Items include Certified, Nut, Special Roll.

MATCHES

Table with 2 columns: Match product name and price. Items include Swan, Diamond, Searchlight, Ohio Red Label, etc.

Safety Matches

Table with 2 columns: Safety Matches product name and price. Item includes Quaker, 5 gro. case.

NUTS-Whole

Table with 2 columns: Nuts product name and price. Items include Almonds, Brazil, Fancy Mixed, etc.

Shelled

Table with 2 columns: Shelled Nuts product name and price. Items include Almonds, Peanuts, Filberts, etc.

MINCE MEAT

Table with 2 columns: Mince Meat product name and price. Items include None Such, Quaker, Libby.

OLIVES

Table with 2 columns: Olives product name and price. Items include 4 oz. Jar, 10 oz. Jar, 14 oz. Jar, etc.

PARIS GREEN

Table with 2 columns: Paris Green product name and price. Items include 1/2 lb., 1 lb., 2 and 5 lb.

PEANUT BUTTER



Table with 2 columns: Peanut Butter product name and price. Item includes Bel Car-Mo Brand.

Table with 2 columns: Petroleum Products product name and price. Items include From Tank Wagon, Red Crown Gasoline, etc.

Table with 2 columns: Petroleum Products product name and price. Items include Perfection Kerosene, Gas Machine Gasoline, etc.

ISO-VIS MOTOR OILS

Table with 2 columns: Iso-Vis Motor Oil product name and price. Items include Light, Medium, Heavy, Ex. Heavy.



Iron Barrels

Table with 2 columns: Iron Barrels product name and price. Items include Light, Medium, Heavy, Special heavy, etc.



Table with 2 columns: Sempac product name and price. Items include Sempac, 12 pt. cans, Sempac, 12 qt. cans.

PICKLES

Table with 2 columns: Pickles product name and price. Items include Medium Sour, Sweet Small.

Dill Pickles

Table with 2 columns: Dill Pickles product name and price. Items include Gal. 40 to 1 1/2 doz., No. 2 1/2 Tins, etc.

PIPES

Table with 2 columns: Pipes product name and price. Item includes Cob, 3 doz. in bx.

PLAYING CARDS

Table with 2 columns: Playing Cards product name and price. Items include Battle Axe, Torpedo, Blue Ribbon.

POTASH

Table with 2 columns: Potash product name and price. Item includes Babbitt's, 2 doz.

FRESH MEATS

Table with 2 columns: Fresh Meats product name and price. Items include Beef, Veal, Lamb, Mutton, Pork.

Table with 2 columns: Fresh Meats product name and price. Items include Good, Medium, Poor.

Table with 2 columns: Fresh Meats product name and price. Items include Light hogs, Medium hogs, Heavy hogs, etc.

PROVISIONS

Table with 2 columns: Provisions product name and price. Items include Barreled Pork, Clear Back, Short Cut, Dry Salt Meats, D S Bellies.

Table with 2 columns: Provisions product name and price. Items include Pure in tierces, 60 lb. tubs, 50 lb. tubs, etc.

Sausages

Table with 2 columns: Sausages product name and price. Items include Bologna, Liver, Frankfort, Pork, Veal, Tongue, Headcheese.

Smoked Meats

Table with 2 columns: Smoked Meats product name and price. Items include Hams, Cer., Hams, Cert., Skinned, Ham, dried beef, Knuckles, California Hams, Picnic Boiled, Hams, Boiled Hams, Minc'd Hams, Bacon.

Beef

Table with 2 columns: Beef product name and price. Items include Boneless, rump, Rump, new, Liver, Calf, Pork.

RICE

Table with 2 columns: Rice product name and price. Items include Fancy Blue Rose, Fancy Head.

RUSKS

Table with 2 columns: Rusks product name and price. Items include Dutch Tea Rusk Co., 36 rolls, 18 rolls, 12 rolls, 12 cartons, 18 cartons, 36 cartons.

SALERATUS

Table with 2 columns: Saleratus product name and price. Item includes Arm and Hammer.

SAL SODA

Table with 2 columns: Sal Soda product name and price. Items include Granulated, 60 lbs. cs., Granulated, 18-2 1/2 lb. packages, Palm Olive.

COD FISH

Table with 2 columns: Cod Fish product name and price. Items include Middles, Tablets, Wood boxes, Whole Cod.

HERRING

Table with 2 columns: Herring product name and price. Items include Holland Herring, Mixed, Kegs, Mixed, half bbls., Mixed, bbls., Milkers, Kegs, Milkers, half bbls., Milkers, bbls., K K K K Norway, 8 lb. pails, Cut Lunch, Boned, 10 lb. boxes.

Lake Herring

Table with 2 columns: Lake Herring product name and price. Item includes 1/2 bbl., 100 lbs.

Mackerel

Table with 2 columns: Mackerel product name and price. Items include Tub, 60 Count, Pails, 10 lb. Fancy fat.

White Fish

Table with 2 columns: White Fish product name and price. Item includes Med. Fancy, 100 lb.

SHOE BLACKENING

Table with 2 columns: Shoe Blackening product name and price. Items include 2 in 1, Paste, E. Z. Combination, Dri-Foot, Bixbys, Shinola.

STOVE POLISH

Table with 2 columns: Stove Polish product name and price. Items include Blackne, Black Silk Liquid, Black Silk Paste, Enameline Paste, Enameline Liquid, E. Z. Liquid, Radium, Rising Sun, 654 Stove Enamel, Vulcanol, Vulcanol, No. 10, Stovoll.

SALT

Table with 2 columns: Salt product name and price. Items include Colonial, 24, 2 lb., Colonial, 36-1 1/2, Colonial, Iodized, Med. No. 1 Bbls., Med. No. 1, 100 lb. bk., Farmer Spec., Packers Meat, Crushed Rock for ice cream, Butter Salt, Block, Baker Salt, 24, 10 lb., per bale, 35, 4 lb., per bale, 50, 3 lb., per bale, 28 lb. bags, Table, Old Hickory, Smoked, 6-10 lb.



Table with 2 columns: Morton's Salt product name and price. Items include Per case, 24, 2 lbs., Five case lots, Iodized, 24, 2 lbs.

BORAX

Table with 2 columns: Borax product name and price. Items include Twenty Mule Team, 24, 1 lb. packages, 48, 10 oz. packages, 96, 1/2 lb. packages.

SOAP

Table with 2 columns: Soap product name and price. Items include Am. Family, Crystal White, Big Jack, Fels Naptha, Flake White, Grdma White, Jap Rose, Fairy, Palm Olive, Lava, Octagon, Pummo, Sweetheart, Grandpa Tar, Quaker Hardwater, Cocoa, Fairbank Tar, Triby Soap, Williams Barber Bar, Williams Mug.

CLEANSERS



30 can cases, \$4.80 per case

WASHING POWDERS

Table with 2 columns: Washing Powders product name and price. Items include Bon Ami Pd, Bon Ami Cake, Brillo, Climaline, Grandma, Gold Dust, Golden Rod, La France Laun., Old Dutch Clean, Octagon, Rinso, Rub No More, Spotless Cleanser, Sani Flush, Sapolio, Soapine, Snowboy.

Table with 2 columns: Tea product name and price. Items include Snowboy, Speedee, Sunbrite, Wyandotte, Wyandot Deterg's.

TEA

Table with 2 columns: Tea product name and price. Items include Medium, Choice, Fancy, No. 1 Nibbs, 1 lb. pkg.

SPICES

Whole Spices

Table with 2 columns: Whole Spices product name and price. Items include Allspice, Cloves, Cassia, Ginger, Mace, Mixed, Nutmegs, Pepper.

Pure Ground in Bulk

Table with 2 columns: Pure Ground in Bulk product name and price. Items include Allspice, Cloves, Cassia, Ginger, Mustard, Mace, Penang, Pepper, Nutmegs, Pepper, White, Pepper, Cayenne, Paprika, Spanish.

Seasoning

Table with 2 columns: Seasoning product name and price. Items include Chill Powder, Celery Salt, Sage, Onion Salt, Garlic, Penalty, Kitchen Bouquet, Laurel Leaves, Marjoram, Savory, Thyme, Turmeric.

STARCH

Table with 2 columns: Starch product name and price. Items include Corn, Kingsford, Powdered, Argo, Cream, Quaker.

Gloss

Table with 2 columns: Gloss product name and price. Items include Argo, Silver Gloss, Elastic, Tiger.

SYRUP

Table with 2 columns: Syrup product name and price. Items include Blue Karo, Red Karo.

Maple Flavor

Table with 2 columns: Maple Flavor product name and price. Items include Orange, Tribby.

Maple and Cane

Table with 2 columns: Maple and Cane product name and price. Items include Kanuck, Maple.

COOKING OIL

Table with 2 columns: Cooking Oil product name and price. Items include Mazola, Pints, Quarts, Half Gallons, Gallons.

TABLE SAUCES

Table with 2 columns: Table Sauces product name and price. Items include Lea & Perrin, Pepper, Royal Mint, Tobasco, Sho You, A-1, Capers.

WASHING POWDERS

Table with 2 columns: Washing Powders product name and price. Items include Products of Van Buren Co., Italian Spaghetti Dinner, Dinner, Salsa Sauce, Chinese Soy Sauce.



Table with 2 columns: Italian Spaghetti Dinner product name and price. Items include 4 1 gal. glass, Chinese Brown Sauce, Local Pride Brand, Noodles, Bean Sprouts, Genuine Chinese Bean.

THE INDEPENDENT RETAILER

(Continued from page 3)

stores to-day being done by women—even in hardware and paint stores—the far-sighted retailer is, commercially at least, graciously considerate of My Lady's whims and foibles. As one discerning observer put it, "Shall we join the ladies?" is no longer a perfunctory after-dinner query: it is an important problem in merchandising. And the answer is "Yes"—emphatically.

There may be great waste and loss arising from injudicious choice and slack, careless management of the stock of goods carried. Much of the stock of the average retail merchant is apt to be deadwood. It does not move. It makes no profits. A merchant striving for success needs to make at frequent intervals a drastic checkup of the items he has been handling. If they prove to be slow moving and unprofitable, he should have no hesitation in eliminating them.

Results developed through investigations by the Department of Commerce have shown conclusively that it is very often possible to increase a merchant's profits substantially by means of an extensive reduction of the items in his inventory. Sometimes a 50 per cent. cut in the number of different articles carried may bring about a 50 per cent. increase in net returns.

Another common cause of loss is laxity in credit extension. It has been estimated that, out of the 24 billion dollars of our retail sales on credit, at least a billion a year is lost through mistakes in credit policies, collections, and careless installment methods—truly a terrific drain on the resources of the retailer.

In numerous instances, retailers unwisely undertake types of service which result in loss—such, for example, as deliveries over too extensive a territory or in too small amounts.

In consequence of such deterrent elements, there is a large class of retail business men whose income is so small as to puzzle the observer when he tries to figure out how they can possibly make both ends meet.

Let us look now at the other side of the picture. If the independent retailer faces certain undeniable handicaps, he possesses, also, a number of highly important advantages. As contrasted with the units in larger organizations, he enjoys greater freedom of action. He is not restricted by unvarying systems. He is at liberty to adjust his methods and his stock to the peculiar tastes, moods and predilections of his clientele. He has a broad leeway for the qualities of flexibility and adaptability in the conduct of his business.

This freedom is a challenge to his resourcefulness, a stimulus to his merchandising ingenuity. He is able to devise original methods which will appeal especially to his customers. This possibility of rendering a pleasingly individual service is, perhaps, the greatest asset of the independent retailer to-day.

He is, as a rule, an integral part of his community or neighborhood. He

knows his patrons not only as customers but as people—is familiar with their circumstances, their likes and dislikes, their well-grounded preferences and their capricious whims. In his store, therefore, he greets them in a spirit of old established friendliness. So he has that intangible but invaluable quality that we may call "the personal touch." There is a psychological asset here that every independent retailer should realize and justly prize.

The vast majority of independent American business men, possessing a reasonable margin of capital, with native ability and with willingness to work, to utilize new methods and to take advantage of new conditions have as great an opportunity for success to-day as ever in the past—in fact, a greater opportunity, because of the steady advance in our living standards and our buying power.

What does the independent retailer need to do in order to attain success? Before all else, he needs, I think, to take a leaf from the book of his formidable competitors—that leaf on which the word "Efficiency" is written. He needs to introduce (or reinforce) business practices of the most rigorous economy, based on principles of modern scientific management. Innumerable retail stores are already so managed, being correspondingly successful; and whatever I have said in the way of criticism should be considered as applying only to those enterprises which are obviously deficient.

To proceed efficiently, the independent retailer needs above all else (as I have already emphasized) dependable facts as to his particular trade problem. There is certainly no lack of statistical and factual services and of eager prophets and seers (often of a self-appointed, self-anointed variety) ready to furnish the enquiring retailer with facts or near-facts. Some of these are fairly good and genuine and others suspiciously synthetic. The retailer's main difficulty then seems to be to choose those that are really trustworthy and useful to him. In this important task, he would do well to consult the facilities of the Department of Commerce, particularly its tabulation of the functions of some 600 business researching agencies. These are scattered throughout the land and cover every conceivable type of trade.

If he is to survive, the retailer must marshal every possible item of experience and information bearing upon his particular situation. That situation is one of profound concern to the entire Nation. As President Hoover expressed it, when he was Secretary of Commerce, "the foundation of American business is the independent business man. We must maintain his opportunity and his individual service."

Julius Klein.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Syracuse Washing Machine Corp., Detroit.
Van Allen Drug Co., New Baltimore.
West Side Lumber Co., Grand Rapids.
Bonded Floors Co., Inc., Lansing.

Wagner Malleable Iron Co., Detroit.
Fulton Citizens' Improvement Co., Fulton.

Professional Garment Mfg. Co., Inc., Detroit.

Derry Lumber Co., Detroit.
Square Deal Fur Farm, Inc., Detroit.
Arco Battery and Plate Co., Lansing.
Phonograph Corp., Jackson.
Cardon Corp., Jackson.
Spencer Etheridge Paper Co., Grand Rapids.

Dynamic Detroit Realty Corp., Detroit
Charlotte Republican, Charlotte.
Barrett Products Co., Monroe.
National Plating & Enameling Co., Jackson.

Selective Brake & Mfg. Co., Detroit.
Tom H. Bartel Co., Detroit.
Specialty Candy Co., Grand Rapids
Rein Pharmacies, Halfway.

Owosso Merchandise Co., Owosso.
National Products, Inc., Detroit.
Hager Wall-Tile Corp., Lansing.
J. C. Nelson & Sons, Inc., Detroit.

Dry Milk Co., Charlotte.
Grass Lake Mutual Oil Co., Adrian.
Hillsdale Mutual Oil Co., Hillsdale.

Mutual Petroleum Corp. Adrian.
St. Johns Gas & Oil Co., Adrian.
Tecumseh Mutual Oil Co., Adrian.
Morenci Mutual Oil Co., Adrian.
Central Michigan Mutual Oil Co., Adrian.

Hudson Mutual Oil Co., Adrian.
Eastern Michigan Mutual Oil Co., Adrian.

Mutual Auto Service Co., Adrian.
Adrian Mutual Oil Co., Adrian.

Blissfield Mutual Oil Co., Adrian.
Branch County Mutual Oil Co., Adrian
Monroe Mutual Oil Co., Adrian.

Enot oundry Co., Wayne.
Perfo Manufacturing Co., Detroit.

Newport Stone Co., Highland Park.
Star Motor Coach Line, Birmingham.
Public Service Transit Co., Royal Oak
Anchor Bay Salt Co., Highland Park.
Detroit & Toledo Trackless Coach Co., Detroit.

Wolverine Transit Co., Detroit.
Pierce Motor Bus Co. Ypsilanti.

Peoples Motor Coach Co., Detroit.
White Star Motor Bus Co., Detroit.
Outer Belt Transit Lines, Pontiac.

Highway Motor Bus Co., Detroit.
Cedar Springs Co-operative Co-partnership Creamery Co., Ltd., Cedar Springs.

Peabody Houghteling & Co., Detroit.
Leatham D. Smith Stone Co., Muskegon.

Ottawa Oil Corp., Grand Haven.
Midwest Petroleum Co., Grand Haven.
North Ottawa Oil Co., Spring Lake.

H. O. P. Live Stock Co., Detroit.
Wood-Gas-O-Larm Corp., Detroit.
Norton Lumber Co., Grand Rapids.

Artercraft Garment Co., Alpena.
General Blanking and Stamping Corp., Detroit.

L. A. Darling Mfg. Co., Inc., Bronson.
Thompson Transfer Co., Ltd., Escanaba.

Property Service Corp., Ferndale.
American Contract Co., Detroit.

Hyssop Distributing Co., Detroit.
Dabrooks Perfume Co., Grand Rapids.
Chesaning Mfg. Co., Chesaning.

Industrial Liquidation Corp., Detroit.
Guarantee Loan Co., Detroit.
Popular Finance Corp., Detroit.

Imlay Co-Operative Co., Imlay City.
Decker Grain and Lumber Co. Decker.
Michigan Parfay Co., Detroit.

Lansing Silver Fox and Fur Farms, Lansing.

W. L. Ratz Shoe Co., Detroit.
Re-Nu Parts Corp., Detroit.
Alfred A. Panyard Sales and Service Corp., Detroit.

Williamston Oil & Gas Co., Williamston.

French Road Co., Detroit.
Creston Drug Co., Grand Rapids.
Federal Farm and Real Estate Co., Inc., Plymouth.

Sharp-Edge Service, Inc., Detroit.
Northern Dairy Products Co., Charlevoix.

Continental Contract Corp., Detroit.
Muskegon River Light and Power Co., Jackson.

Witt Lumber & Building Corp., Detroit.

Custodian Warehousing Co., Detroit.
Carlin Plater, Inc., Detroit.
Coughlin Theatrical Enterprises, Inc., Detroit.

M. C. B. Stockholders, Inc., Detroit.
Hastings Wool Boot Co., Hastings.
General Gypsum Co., Detroit.

G. H. Sherman Underwood Co., Detroit.

Kramer Mfg. Co., Detroit.
Queen City Scenic Studios, Inc., Detroit.

William P. Pollock Erecting Co., Detroit.
Hoosier Engineering Co., Lansing.

Large Plans in Prospect By Manager Hammond.

The officers, directors and other members of the Michigan Retail Dry Goods Association who have transacted business at the headquarters office in Lansing during the past five years have long since learned to appreciate the loyal and efficient services rendered by our office Secretary, Marion R. Given. Those who have met her at the office and at the conventions will be interested in this item.

On Saturday, Aug. 17, at the Peoples church in East Lansing, will be solemnized her marriage to J. Victor Gauss, of Lansing. Mr. Gauss is a graduate of the Michigan State College and has a responsible position with the Olds Motor Works in Lansing. He is to be congratulated on his choice and the Association is to be congratulated that she will continue in its service. The wedding vacation will continue until the day after labor day, when she is expected back in her accustomed place.

From the above item the conclusion may be reached that no more news letters will be issued from this office until after Sept. 1. We will have occasion to comment more fully later regarding our visits during the remaining portion of this month. The manager will endeavor to complete his once over trip among the members.

Much sentiment prevails that our bulletins should contain research information; and beginning with September we will quote from the Harvard Bureau of Research, National Retail Dry Goods Association, the University of Michigan Research Bureau and other sources. Already we have received letters of approval of the figures published in previous letters. An announcement of our Fall program will be made about Sept. 15.

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

Window Glass Demand Improves.

The demand for window glass has evidenced some improvement during the past week. In other branches of the flat glass industry the situation has not changed materially. Plate glass manufacturers continue busily engaged in meeting the unusually heavy seasonal demand. While movement of rough-rolled and wire-glass products is in fairly satisfactory volume, the producers are understood to recognize the need of a stabilizing influence in that section of the market.

Not So Crazy.

During an inspection of an asylum the trustees came upon a party of workmen who were repairing a wall. One of the harmless patients, apparently assisting in the work, was pushing a wheelbarrow along upside down. "My friend," said a kind-hearted trustee, gently, "you should turn your wheelbarrow over."

"Not on your life," replied the patient. "I turned it over yesterday, and they put bricks in it."

Solidly Established Business Divides the Risk.

(Continued from page 20)

of all those moots in a word or two, like this: Certainly, if there be any organization anywhere whose natural and proper function it should be thus to cash-in on Louisville, that organization is the National Association of Retail Grocers. No plan or scheme of any kind will operate 100 per cent. because in any line or division of work only the exceptions among men respond. Those who are fit to buy and use the plan will buy it and use it. Of those who buy it there will be the usual percentage of those who, like those who purchase books, think they will get knowledge by merely paying the cost of the sources of knowledge. Such idle-minded men—and there are plenty of them—will "look the books over," yawn, set the stuff aside, and get nothing from it.

But the point is that those who are worthy will gain, and the trade will gain. This is progress made in everything. Incidentally, I have two unused notes I took last February in Louisville. I give them as is for what they may cause us to think about. First, that already 10 per cent. of all coffee into our country comes in for and by the Atlantic & Pacific Tea Co., and, second, that one-third of coffee sales in Louisville are made by Atlantic & Pacific Tea Co. Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, July 29. On this day was held the first meeting of creditors in the matter of John Renger and Edward Renger, doing business as Renger Bros., and John Renger, individually, Bankrupt No. 3829. The bankrupts were present in person. They were also represented by attorneys Wicks, Fuller & Starr. No creditors were present or represented. Claims were proved and allowed. No trustee was appointed. The bankrupts were sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of F. M. Gray, Jr., Inc., Bankrupt No. 3816. The bankrupt was present by its acting secretary and represented by attorney K. J. Kenny. Creditors were represented by attorneys Cross, Foote & Sessions. Claims were proved and allowed. The acting secretary of the bankrupt was sworn and examined without a reporter present. The Hackley National Bank, of Muskegon, was elected trustee, and its bond placed at \$500. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Hendrick Candy Co., Bankrupt No. 3843. The bankrupt corporation was present by two of its officers and represented by attorneys Hilding, Hilding & Tubbs. Creditors were present in person and represented by attorneys and by G. R. Credit Men's Association. Claims were proved and allowed. One of the officers was sworn and examined, without a reporter. Shirley C. De Groot, of Grand Rapids, was elected trustee, and his bond placed at \$500. The first meeting then adjourned without date.

July 29. On this day was held the first meeting of creditors in the matter of Ernest W. Kraus, Bankrupt No. 3825. The bankrupt was present in person and represented by attorney Charles H. Kavanagh. Creditors were present in person and represented by attorneys Frank L. Hammond and Hilding, Hilding & Tubbs and by G. R. Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Henry W. Dancer, of Detroit, was elected trustee by creditors and his bond placed at \$3,000. The first meeting then adjourned without date. In the same estate a sale of the assets herein, consisting of groceries, wall paper, stoves, dry goods, furnishings, shoes, radios, together with furniture and fixtures for the operation of a general store and meat market, and with the trustee's equity in the electric refrigerator case installed and the trustee's equity in a certain land contract, all of the appraised valuation of \$7,000 will be had at the premises of the bankrupt, at Baroda, on Aug. 9, with the

official auctioneer presiding. All interested should be present at the time and place of sale. The trustee, Henry W. Dancer, may be addressed in care of Edson, Moore & Co., at Detroit. The official auctioneer may be addressed at 734 S. Jefferson street, Saginaw.

July 30. On this day was held the first meeting of creditors in the matter of Louis F. Deitz, Bankrupt No. 3838. The bankrupt was present in person and represented by attorney Willard J. Turner. Creditors were represented by attorneys Jewell, Face, Messinger & Grettenberger. Claims were proved. The bankrupt was sworn and examined without a reporter. Dean S. Face, of Grand Rapids, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Herman F. Higgs, Bankrupt No. 3835. The bankrupt was present in person. Creditors were represented by attorneys Linsey, Shivel & Phelps. Claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Clarence W. Morgan, Bankrupt No. 3847. The bankrupt was present in person. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

July 31. On this day schedules, adjudication and order of reference were filed in the matter of Howard Harner, Bankrupt No. 3863. The bankrupt's occupation is that of a builder. His attorney is Sigmund S. Zamierowski. Assets are scheduled at \$117 and liabilities at \$2,403. Letter has been written asking funds as indemnity for expenses and as soon as this is deposited, meeting of creditors will be called.

In the matter of Bert I. Banta, Bankrupt No. 3892, the sale of assets was held July 23. The trustee was present. The official auctioneer was present. Bidders were present in person. The stock in trade was sold to Sam Gerber, for \$1,400. The fixtures were sold to Chris Valentine, of Conklin, for \$600. The sale was confirmed and the meeting adjourned without date.

In the matter of George A. Jackson, doing business as Hastings Upholstering Co., Bankrupt No. 3831, the sale of assets was held July 25. The trustee was present. The official auctioneer was present. Bidders were present. The stock, fabrics, office furniture and one lot of lumber were sold to H. Goddard, of Detroit, for \$200. The frames, truck and odds and ends of the estate were sold to W. Newton, of Hastings, for \$207.50. The sales were confirmed and the meeting adjourned without date.

July 31. On this day schedules, adjudication and order of reference were filed in the matter of Horace T. Dekker, Bankrupt No. 3864. Charles B. Blair was appointed temporary receiver. The bankrupt's occupation is that of grocer and he is represented by Robinson & Parsons, of Holland. Assets are scheduled at \$1,887.24 and liabilities at \$4,335.52. First meeting of creditors will be called at an early date and note of same made herein. Creditors are as follows:

Dayton Scale Co., Dayton, Ohio	\$ 80.00
Standard Grocer & Milling Co., Holland	891.31
Henry Kraker Co., Holland	745.00
Percy Ray, Holland	500.00
Jas. B. O'Leary, Grand Rapids	240.26
Holland Crystal Creamery, Holland	177.20
John S. Dykstra, Holland	125.00
Taylor Produce Co., Holland	102.13
Isaac Knowl, Holland	100.00
A. A. Visscher, Holland	100.00
E. C. Brooks, Holland	100.00
Bert Habing, Holland	100.00
Holland City News, Holland	61.35
Dr. Wm. Westrate, Holland	58.65
Dr. R. H. Nichols, Holland	52.00
P. S. Boter & Co., Holland	51.97
Dr. R. C. DeVries, Holland	50.00
Dr. Wm. Tannan, Holland	50.00
Dr. C. F. Sulkers, Holland	50.00
Dr. W. F. DeVries, Holland	50.00
V. V. Hoover, Holland	50.00
Alfred Van Duren, Holland	50.00
Geo. Mool, Holland	50.00
John Klassen, Holland	50.00
Sam Habing, Holland	50.00
A. Harrington, Holland	50.00
Fred T. Miles, Holland	50.00
Ottawa Sales Service, Holland	38.02
National Biscuit Co., Grand Rap.	31.62
Charles Fabiano, Holland	21.03
Holland Baking Co., Holland	19.99
Oscar Mayer & Co., Chicago	18.69
H. J. Heinz Co., Holland	18.30
Hekman Biscuit Co., Grand Rap.	17.69
Corner Hardware, Holland	16.65
Holland Evening Sentinel, Holland	11.84
Board of Public Works, Holland	11.03
Federal Baking Co., Holland	9.01
F. Breve & Sons, Holland	7.94
Harry Meyer, Grand Rapids	4.50
Model Drug Co., Holland	4.49
Nick Van Dyke	4.10
G. Wissink, Zeeland	2.60
White Bros. Electric Co., Holland	1.75
Martin & Martin, Chicago	1.44
Muskegon Candy Corp., Muskegon	1.00

Robnson & Parsons, Holland --- 60.00
In the matter of St. Joseph Motor Supply Co., Bankrupt No. 3868, the trustee has filed his first report and account, and an order for the payment of current expenses of administration has been made.

In the matter of Henry Boutell, Bankrupt No. 3730, the trustee has filed his first report and account, and an order for the payment of expenses of administration has been made.

In the matter of Frank Harwick, Bankrupt No. 3747, the trustee has filed his first report and account, and an order for the payment of expenses of administration has been made.

June 30. On this day was held the adjourned first meeting of creditors in the matter of Jerry Knapper, doing business as Knapper Heating & Ventilating Co., Bankrupt No. 3828. The bankrupt was not present or represented. No creditors were present or represented. M. N. Kennedy, of Kalamazoo, was appointed trustee, and his bond placed at \$100. The first meeting, as adjourned then adjourned without date.

In the matter of Lawton D. Smith, Bankrupt No. 3769, the trustee has filed his first report and account, and an order for the payment of expenses of administration and secured and preferred claims has been made.

Aug. 3. On this day schedules, adjudication and order of reference were filed in the matter of Charles Kooistra, Bankrupt No. 3865. Represented by Corwin, Norcross & Cook, Grand Rapids. Assets are scheduled at \$235.91 and liabilities at \$1,822.60. Letter has been written asking for funds as indemnity for expenses and as soon as this is deposited, meeting of creditors will be called.

In the matter of Sunfield Lumber Co., Bankrupt No. 3810, the sale of assets was held July 30. The trustee was present. The official auctioneer was present. Numerous bidders were present in person. The stock, furniture, fixtures, equipment and real estate were sold to Fred & Velte, of Sunfield, for \$3,500, free and clear of liens. The sale was confirmed and the matter was then adjourned without date.

In the matter of Prouditt Loose Leaf Co., Bankrupt No. 3823 the sale of assets was held Aug. 1. The trustee was present in person. The auctioneer was present in person. Numerous bidders were present in person. The entire assets of the estate were sold to Cyrus B. Newcomb, of Grand Rapids, for \$15,000. The sale was confirmed and the matter was adjourned without date.

Aug. 5. On this day was held the first meeting of creditors in the matter of Robert G. Thompson, Bankrupt No. 3844. The bankrupt was present in person and represented by attorney Howard L. Campbell. No creditors were present or represented. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of William Bradley, Bankrupt No. 3849. The bankrupt was present in person and represented by attorney Willard G. Turner, Jr. No creditors were present or represented. Claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without date, and the case has been closed and returned to the district court, as a case without assets.

On this day was held the first meeting of creditors in the matter of Floyd M. Eement, Bankrupt No. 3846. The bankrupt was present in person and represented by attorney Glen R. Faling. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupt was examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

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In the matter of Herman Knoop, Bankrupt No. 3837, the sale of assets was held July 31. The trustee was present. The official auctioneer was present. Bidders were present. The stock in trade and fixtures, less exemptions, were sold to various bidders at the aggregate sum of \$3,025. The sales were confirmed and the matter adjourned without date.

Aug. 5. On this day was held the first meeting of creditors in the matter of Wilson & Sons, Bankrupt No. 3840. The bankrupts were present in person. No creditors were present or represented. One claim was proved and allowed. The bankrupts were each sworn and examined without a reporter. A trustee was appointed. The first meeting then adjourned without date and the case has been closed and returned to the district court, as a case without assets.

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of Alpheus W. Triggs, Bankrupt No. 3848. The bankrupt was present in person and represented by attorney Albert Wing. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Power companies should not own newspapers—secretly or openly.

Hoover is engineering Congress pretty well so far.

Do You Wish To Sell Out!
CASH FOR YOUR STOCK,
Fixtures or Plants of every description.
ABE DEMBINSKY
Auctioneer and Liquidator
734 So. Jefferson Ave., Saginaw, Mich.
Phone Federal 1944.

Business Wants Department

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

LOCATION FOR GENERAL STORE WANTED—I want desirable location for general store in prosperous community South or East of Grand Rapids. Can handle \$10,000 stock. Must be a bargain for spot cash purchaser. Joseph P. Wenzel, Mackinac Island, Mich. 120

SPLENDID OPPORTUNITY for man and wife, or two partners. High-class workman's hotel, close to busy factory. Three stories, forty-four rooms. Filled with satisfied roomers. Full basement dining room. Sacrifice \$30,000, one-third cash. Consider good trade. Elizabeth Martin, 752 E. Baker St., Flint, Mich. 131

For Sale—FLOWING spring water, in Northville; great opportunity for bottling works. Enough water flows each day to supply all business houses in Detroit; house and large lot, \$8,000. Lovewell or Smith, Northville 132

FOR SALE AT ONCE—Complete equipment for an up-to-date shoe store. Five high class chairs, three settees, 180 linear feet one box shelving nine feet high, fitting stools, mirrors, show cases, window fixtures, etc. Going out of business is reason for offering. Part offers considered. James A. Adams & Son, 320 Conover St., Saginaw, Mich. 133

For Sale—Brick gasoline station on 27. Several acres good land with brick house. Investigate quick. Parmelee, Matherton, Mich. 129

For Sale—Meat market in Battle Creek, now doing GOOD business. Mechanically equipped, including electrical refrigeration. Reason for selling, death of owner. Address No. 122, c/o Michigan Tradesman. 122

FOR SALE—General stock, consisting of groceries; dry goods; ladies', children's, and men's shoes; ladies' and gent's furnishings; men's caps; flour; feed; hay. Complete stock of general merchandise as should be carried in a farming community. Stock will inventory about \$15,000. Will sell stock and rent building or sell real estate, whichever the purchaser prefers. Have done business here for thirty-one years. My good will goes with the business. E. E. Kobe, Scottville, Mich. 124

For Sale—Solid oak tables, desks chairs and other office equipment. Used only a few months in office of a local broker. Cheap for cash. On display at our office. Tradesman Company.

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

I OFFER CASH!
For Retail Stores—Stocks—
Leases—all or Part.
Telegraph—Write—Telephone
L. LEVINSOHN
Saginaw, Mich.
Telephone Riv 2263W
Established 1909

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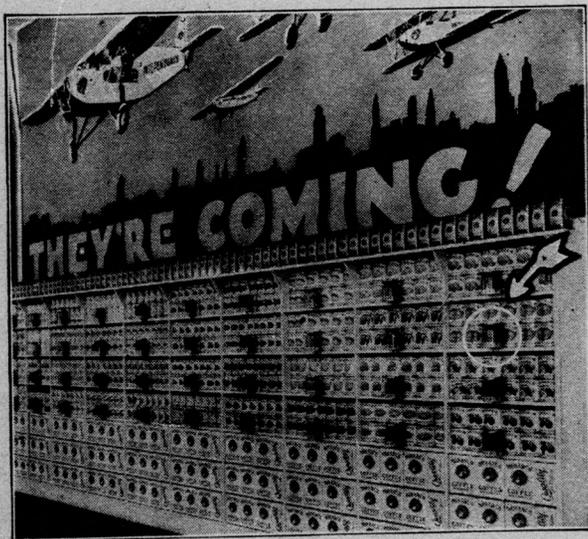
Through its unique texture, unexcelled flavor, Kellogg's Rice Krispies developed into one of the most popular ready-to-eat cereals.

Cash in on this popularity—mention Rice Krispies to your customers—place an open carton on your counter for them to sample. Rice in its most delicious flavor.

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U. S. Patent No. 1720876



The Greatest Silent Salesman of Them All

Experience proves this Display of Monarch Canned Foods will double the canned foods business of any merchant.

MONARCH Display Equipment is fully protected by U. S. Patent and is loaned only to independent merchants to build business on the only nationally advertised line of foods not sold to chain stores.



MONARCH
FOOD PRODUCTS

REID, MURDOCH & CO., Established 1853
Chicago, New York, Boston, Pittsburgh, Wilkes-Barre, St. Louis,
Tampa, Jacksonville, Phoenix, Los Angeles, San Francisco

WORDEN GROCER COMPANY
The Prompt Shippers

When You Sell

Morton House
COFFEE

You Know That It Will Satisfy

WORDEN GROCER COMPANY

Wholesalers for Sixty Years

OTTAWA AT WESTON - GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver.

STRENGTH

ECONOMY

THE MILL MUTUALS
Lansing **AGENCY** Michigan

Representing the

MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY
(MICHIGAN'S LARGEST MUTUAL)
AND ASSOCIATED COMPANIES



Combined Assets of Group

\$45,267,808.24

20% to 40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES

Tornado—Automobile—Plate Glass

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**THE MILL MUTUALS
AGENCY**

Lansing

Michigan

Representing the

**MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY
(MICHIGAN'S LARGEST MUTUAL)
AND ASSOCIATED COMPANIES**



Combined Assets of Group

\$45,267,808.24

20% to 40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES

Tornado—Automobile—Plate Glass



*An Institution for the Retail Dealer,
producing trade enlargement*

1. It combines and utilizes certain Ideas such as:
 - a. Civic Luncheon Club.
 - b. Playground and recreation.
 - c. Chamber of Commerce as related to the retail merchant unit.
 - d. etc.
2. The Ideas are so combined and conducted in any community that a reaction is produced on all its elements such as:
 - a. The entire community as individuals.
 - b. All organizations in the city as organizations.
 - c. Individuals who have the characteristics of leadership.
 - d. etc.
3. The activities developed produce a big community institution that appeals to every common trait in human nature such as:
 - a. Fun.
 - b. Achievement.
 - c. Thrift.
 - d. etc.
4. Results for the Retail Dealer such as:
 - a. Good Will.
 - b. Increased number of customers.
 - c. Increased sales. (25% guaranteed by bond.)
 - d. etc.

NOTE: This Red Arrow Institution is now being successfully conducted in many cities; its program is simple but very comprehensive, from its installation it has a cumulative growth from week to week. If you are near one of them, motor over and see it in operation.

RED ARROW SERVICE COMPANY
SPRINGFIELD, ILLINOIS