

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS.

EST. 1883

Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 16, 1929

Number 2404

## WHAT IS LIFE TO YOU?

To the preacher life's a sermon,  
To the joker it's a jest,  
To the miser life is money,  
To the loafer life is rest,  
To the lawyer life's a trial,  
To the poet life's a song,  
To the doctor life's a patient,  
That needs treatment right along.

To the soldier life's a battle,  
To the teacher life's a school,  
Life's a good thing to the grafter,  
It's a failure to the fool.  
To the man upon the engine  
Life's a long, heavy grade,  
It's a gamble to the gambler,  
To the merchant life is trade.

Life is but a long vacation  
To the man who loves his work,  
Life's an everlasting effort  
To shun duty, to the shirk,  
To the earnest Christian worker  
Life's a story ever new,  
Life is what we try to make it—  
Brother, what is life to you?

# Improvements *in* Telephone Service

EVERY effort of the Michigan Bell Telephone Company is being made toward constantly improving telephone service with the result that:

1. During 1928, operating errors were materially reduced.
2. The average time for handling calls to out-of-town points has been reduced.
3. The great majority of all Long Distance calls are handled while the calling party "holds the line."
4. Clearness of voice transmission, over both local and long distance lines, is improving continually.

This company always will endeavor to provide for Michigan a more efficient telephone service and one more and more free from imperfections and delay.

Our policy—"To continue to furnish the best possible telephone service at the lowest cost consistent with financial safety".

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## MICHIGAN BELL TELEPHONE CO.

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## MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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JAMES M. GOLDING  
Detroit Representative  
409 Jefferson, E.

### Hanson Starts Activity in Kalamazoo.

I am privileged to report a dinner meeting was extended the retailers of Kalamazoo at the Columbia Hotel, Thursday, Oct. 10, through the courtesy of David B. Chindblom, President of the Muller Bakeries, Inc. It was in personal charge of E. L. Schafer, local manager of the Kalamazoo branch.

The entire evening was given over to the writer to discuss with the Kalamazoo retailers the advisability and necessity for a trade association local, which has been sadly neglected in Kalamazoo, as well as many other points in Michigan, and the opportunity such an organization affords not only in guarding their interests locally, State and Nationally, but also of increasing the efficiency of retailers by acquainting themselves through organized effort of the modern merchandising methods in order to appeal to the consuming public for their patronage.

The retailers present unanimously pledged themselves to assist in the re-organizing of their local trade association and to affiliate with the State and National associations.

The writer has appealed to the Michigan wholesalers to cooperate with the State Association in their various communities in assisting to arrange meetings of retailers for the purpose of renewing local association activities in order that their own interests and business channels of distribution might be benefited, as well as individually owned stores, insuring competition to every city and community, that the communities may also prosper and which the syndicated stores do not insure.

The responses from Kalamazoo and Saginaw to date are very commendable and should be an

incentive for other cities to fall into line, the services of the writer being at their disposal at all times.

The Secretary's office is in receipt of two retailers applications, with dues, from Hartford, through the courtesy and efforts of Charles L. Corey, manager of the Van Buren County Canneries, for which this office is exceedingly grateful and should inspire retailers to do their bit in building up a strong association that could and would be of constructive service to all retailers of the State.

Herman Hanson, Sec'y.

### Manager of Kroger Store Frames a Hold-Up.

A Kalamazoo chain store manager has been forced into crime to cover up a shortage in his store caused by having to pay too much for help. The manager in question is Aaron Rummel, who has charge of the Kroger store at 130 North Westledge avenue, which was held up recently and robbed of \$841 by a lone bandit. Rummel has confessed to the police that the hold-up was framed, and Robert Berghuis and Earl Krech, both taxi drivers, are being held by the police as suspects.

Rummel admitted in his confession that he had planned with Berghuis for him to act as the lone bandit. He declared that he had been paying too much for help and running expenses and was afraid that the Kroger checker would find a shortage in his accounts.

The arrests were made as the result of an investigation of detectives of the Kalamazoo police force who obtained information implicating the three. Krech and Berghuis were arrested Monday following the hold-up, which occurred Saturday night, Sept. 21, and Rummel was arrested on Tuesday. He confessed two hours after his arrest.

The hold-up occurred about 10:15 o'clock Saturday night as Rummel was closing the rear door of the store in preparing to lock up for the night. A masked man stepped into the door and commanded him to "Stick 'em up." There were four other men in the store at the time, the manager of the meat department and three clerks. The bandit threatened to blow the place up if any one made a move. He then grabbed a sack containing the money and made his escape.

According to Rummel's story, he was led into staging the hold-up by being short in his accounts on account of having paid out too much money for help in the store and was afraid that his shortage would be discovered by the checker. If this story is true, he had not benefited by the shortage and had paid out the money for clerk hire for the benefit of the

Kroger company. This may possibly be the means of reducing his sentence and may also be an excuse and not the real cause of the hold-up.

### Scarfs Appear in Novel Shapes.

Scarfs occupy as important a place in the mode as they have for some seasons but the newest models do not occupy as bulky a place. They are merely narrow strips or squares of chiffon or sheer triple voile, capable of being drawn through the proverbial ring, but affording, for all their scantiness, sufficient protection from the fur collar, as well as providing a touch of soft color accent when the coat is thrown open.

In general, these new chiffon scarfs, when rectangular, are about a foot in width, the length varying according to the desire of the wearer. The shortest ones are just long enough to be knotted loosely at the front of the neck, making short jabot ends. An effective model in this type is made in laurel green georgette and has the three large letters of a monogram strung down its end, the letters being done in heavily padded cut-work embroidery.

A long narrow wisp of chiffon in evening colors may add to its duties as protector from the fur collar by serving as an evening turban on occasion. To enable it to do so, a line of shirring is run across it at the middle and the edges and sewed together in a cap shape for a short distance. When needed, the cap is slipped over the head and the long ends of the scarf are wound about the head in smart Oriental turban shape.

Chiffon scarfs in squares are printed in modernistic or conventional hand-blocked patterns. Patou likes the gleam of the new lame chiffons for his sheer squares, weaving them in dulled, blurred Oriental patterns with his name discreetly inscribed somewhere in the design.

The hand-blocked scarf of crepe de chine is a staple part of the sports costume and has particular appeal for the college girl. A new finish for these heavier scarfs is a binding in contrasting color. As it often seems impossible to find just the scarf for a particular occasion, this use of binding may prove a lifesaver, enabling one to pick one's own scarf pattern from the yard goods.

Scarfs and purses, and occasionally the hat also makes as popular ensembles as do the purses and shoes. Perhaps no more than a bit of chenille embroidery in the corner and a common color will serve to tie the scarf and purse together, though for sports wear, when the purse is, preferably, in fabric, the two share a common material.

The end doesn't justify meanness.

### Fabrics For Afternoon Frocks.

The assortment of elaborate afternoon gowns displayed in all of the collections presents a sumptuous array of fine fabrics. Among the newest of these is a metallic brocaded crepe in small conventional patterns, the figures widely spaced.

Patou is one of the well-known couturiers who is making generous use of this material in gowns of arresting chic and beauty. Usually no other kind of goods and no trimming is used, but in a few exclusive models a sash or other accented details in color is introduced and a touch of plain gilt or silver is added. An interesting material of metal and soft silk is woven with color in the pattern, in little conventional floral designs, which are done with both silk and gilt thread. These are particularly charming in the new style of gowns for afternoon, in the softly draped, sleeveless models with the semi decollete scarf neck. They make smart tunics, too, and are both practical and ornamental for wear over a slip of satin or, as in a stunning model from Paquin, over plain gold lame.

These and all the rich and radiant stuffs, especially the fabrics from Bianchini, Rodier and Coudurier are in high favor for formal afternoon gowns and for the type of dress worn for restaurant dinner. Some are of the nature of crepe, others are of taffeta, faille and a crepe satin woven or embroidered with metal thread. The more elaborate the gown the larger the pattern, but small conventionals or florals are equally fashionable.

A striking gown to wear for a formal day-time occasion or for informal dinner is shown by one prominent importer in a metal brocade of three colors woven in one length.

### Ten New Readers of the Tradesman.

The following new subscribers have been received during the past week: J. D. Van Riper, Webberville. Ottawa Hotel, Cheboygan. Eugene Berthiaume, Superior, Wis. Charles Walbridge, Grand Rapids. Frank L. Smith, Grand Rapids. Forbes & Belknap, Grand Rapids. J. E. Frey, Grand Rapids. I. C. Bradbury, Grand Rapids. R. F. Ames, Grand Rapids. W. H. Kleinbans, Nashville.

Big Rapids—Lee & Cady have opened a cash and carry store here under the management of Ed. Miller, who formerly conducted a grocery store in this city.

He enjoys much who is thankful for little. A grateful mind is both a great and happy mind.

Don't be smart by making other people smart.

## IN THE REALM OF RASCALITY.

### Questionable Schemes Which Are Under Suspicion.

Recovery last week by the Checking and Shopping Division of the Retail Merchants' Association, of \$5,000 worth of merchandise stolen from downtown department stores, brings to the foreground some of the valuable services being rendered Detroit merchants by this facility. While this is by no means the largest haul made by operatives of this division, it does serve as an example of what is being done to frustrate thieves, dishonest and discourteous employees, bad check manipulators and charge account frauds.

Last Wednesday operatives of the Checking and Shopping Division arrested six women and four men, known shoplifters, after four of them had been apprehended in a store with a large quantity of stolen merchandise in their possession. Subsequent investigation revealed additional members of this "gang" and brought to light more thousands of dollars worth of stolen goods.

As the result of the investigation, four women, suspected of being the thieves, were taken before Judge Bartlett in Recorder's Court and held for trial under bonds of \$15,000 each. Among the stolen articles recovered were expensive dresses, millinery, ladies' ensembles, costly perfumes, drapes, gloves, curtains, hosiery and linens of all description.

In this case, as is customary, the merchants' operatives worked in close co-operation with the Store Detail of detectives of the Detroit Police Department. Through this co-operation that has been in effect for a number of years, Detroit is known throughout America as a "tough town" for shoplifters and their ilk.

Some of the best detectives on Detroit's force are on this Store Detail of the Detective Bureau, under Detective Lieutenant George Wilson. Working with the merchants' own police organization this gives a set-up that is being used as a model by police departments and merchants in several large American cities.

In addition to apprehending and prosecuting thieves, the Checking and Shopping Division maintains a permanent service by means of which merchants may keep a secret and comprehensive watch of the honesty and courtesy of clerks and others coming in contact with customers of the stores. How this service operates is one of the most interesting developments in modern merchandising, but due to the secrecy necessary in successfully performing this delicate work it cannot be explained to the public.

The public is the ultimate beneficiary of this work. Through the reduction of operating expense by the elimination of thievery, prices are reduced accordingly. With bad check losses at a minimum, charge account frauds kept to the lowest possible point, and dishonest customers and employees under constant surveillance, Detroit merchants are protected from a source

of unnecessary expense that by the working of economic forces ultimately reflects itself on price tags.—Detroit.

The Federal Trade Commission has ordered the Klimate-Pruf Manufacturing Co., of New York, to discontinue conducting business under its present trade name or any other trade or corporate name containing the word "Manufacturing" or from using the phrases "Manufactured Exclusively by the Klimate-Pruf Manufacturing Company," "Factory and Warehouse, Kingsland, N. J.," or any phrase, slogan or pictorial representation of similar import.

The company is also ordered to cease using any statement or representation whatsoever that it is the manufacturer of such products as water-proofing compounds, roof coatings, and paints; or from use of any statement or pictorial representation implying that it is selling and distributing these commodities direct from the manufacturer or factory to consumer purchasers without intervention of middlemen.

The Commission found that use of the word "Manufacturer" in the company's trade name and of the pictorial illustration of what purported to be a manufacturing plant operated by the respondent, when he neither owned, operated, nor controlled a factory, had the tendency and capacity to deceive the purchasing public.

### Sudden End of the Cigarette Price War.

The cigarette price war, which in the last year and a half has cut heavily into the profits of the manufacturers of the four leading brands and the retailers carrying them, ended last week with the decision of American, R. J. Reynolds and Liggett & Myers tobacco companies to advance wholesale prices on Lucky Strike, Camel, Chesterfield and Piedmont cigarettes forty cents, from \$6 to \$6.40 per thousand. This decision was followed almost immediately by P. Lorillard Company, makers of Old Golds, to increase their price from \$6.10 to \$6.40.

As a result, the leading chains handling these brands are expected to increase their prices from two for a quarter to fifteen cents straight, the prevailing rate before the war started a year ago last spring. On Tuesday of last week the United Cigar Co., largest retailer of cigarettes, formally resumed the fifteen cent basis, with cartons selling for \$1.35. The Schulte Retail Stores Corporation, the second largest cigarette retailers, followed, and the drug chains, where the cigarette business is a prominent factor, will probably do likewise.

Chains in the grocery field, however, may retain the two-for-a-quarter basis for some time. In these stores cigarettes are used largely as "leaders" and are often sold at cost or less. In the tobacco chains, on the other hand, these four leading brands constitute more than half their total dollar volume. The two-for-a-quarter price has had an almost disastrous effect and has been the cause of considerable friction between the tobacco and grocery chains.

The \$6 level was established last year by the three largest manufacturers in an effort, it is believed, to eliminate from active competition the Lorillard Co., whose Old Gold brand has been making rapid progress since it was launched three years ago. In the past six months of this year Old Gold showed an increase of 16 per cent., as compared with 2.5 per cent. for Camels, 30 per cent. for Lucky Strikes and 7 per cent. for Chesterfields. Lorillard is a much smaller company than the three others, but its marketing expansion of late has been rapid.

On the \$6 basis, the price per package to retailers was \$10.88. The new price is approximately \$11.28.

Most of the additional revenue in the change will, of course, go to the four manufacturers and to those retailers whose business is concerned primarily with tobacco. With cigarette production this year estimated at 120,000,000, the new price would make an additional income for tobacco manufacturers of more than \$40,000,000. Not all of this amount will probably be carried to profit, however, since with the better price, manufacturers will feel free to increase their promotion efforts. When the war started, eighteen months ago, the three largest manufacturers temporarily discontinued advertising. There appeared to be no need for it. Old Gold was thought to be "licked." But Old Gold hung on and advertised with undiminished force, and the others gradually came back into the field. Lucky Strike was the first to resume and a few months later Chesterfield followed. It was not until the end of last year, however, that Camel, largest selling cigarette of all, finally got back to its former promotional stride.

The current truce between the cigarette manufacturers is said to have been the result of mediation on the part of George K. Morrow and associates, who recently acquired control of the United Cigar Stores Co., the Tobacco Products Co. and the Union Tobacco Co., from the Whelan interests.

It is expected that higher priced brands of cigarettes will also be increased. On Tuesday, Phillip Morris & Co., Ltd., advanced the price on its Players brand to \$8.40 a thousand, an increase of 40 cents, and on its Oxford Blues brand to \$13.75 from \$13.25.

### Pledged Their Fidelity To Home Interests.

One of the finest treats I have enjoyed since I took to the platform as a spokesman for the independent merchant came to me recently when it was my privilege to address an audience of 223 business people of Alma and St. Louis in a joint meeting of the two cities' commercial groups in the Alma city hall.

One of the reasons for the enjoyment of the occasion lay in the fact that there were fighters there who wanted only to be given something to fight with. They already had something to fight for, which is more than many merchant groups whom I meet with seem to realize.

Dan McCuaig, of Symonds Bros., came to the speaker's table just before the starter's gong sounded and something in his handshake imparted an enthusiasm that we have seldom possessed. Then E. E. Guthrie, the St. Louis banker, was right near us on the right and something in his substantial physique and wholesome person hinted at moral backing. Several of the boys who had been with us in Clare a few weeks previous were there to hear us all over again—a compliment which any speaker appreciates. Even Gilmore, the St. Louis grocer, was there—and he had heard us twice before.

Furthermore, it was well nigh midnight before the writer got away from the hall; and H. F. Redman, of Redman Bros., and Townsend, the grocer, both of Alma, were to blame for it. They kept us talking a half hour after the janitor had turned out the lights, which, by the way, isn't so hard to do.

It was a glorious session. Never have I had more questions fired at me after closing my remarks. Every one of them timely, too, and indicative of sincerity rather than of criticism. But the best thing of the evening happened when Dr. Thornburg claimed the floor and spoke something like this:

"I rise as one of the criticised patrons of the syndicate system. I am not habitually a chain store fan. My family confines its trade quite largely to the local merchants. But the chain store has been very convenient in times past and it has secured considerable business from our house.

"But that is all past, gentlemen. From now on, I am through with the syndicate as nearly as I can possibly be; and, if any of you see me trading at a chain store counter after to-night, I want you to call me for it. I am convinced, as a doctor, that I must stick by the business people of my community in my own selfish interests. How many of you will say as much with me?"

The entire crowd present, with exception of two, immediately rose to their feet in open, public pledge of fidelity to Alma and St. Louis, as consumers at the counter. This is what has happened in Alma and St. Louis. If you don't believe it, enquire of any of the above named gentlemen, who will confirm it. Will other towns in Michigan please copy?

W. H. Caslow.

### Small Orders For Tableware.

Re-orders for metal-mounted glass tableware and other novelties for the Christmas trade have been numerous of late, but the quantities called for continue small. For this reason there has been some delay in shipments, agents for factories claim, since the shipping rooms have been taxed to keep up with this kind of business. Bud and flower vases have been re-ordered consistently, especially in the retail price ranges between \$3.50 and \$5. Decanters are also a feature of the demand and are selling well either as individual items or combined with glasses and trays to match.

Morals and health are near brothers.

*You'll find the reason for*  
**MAXWELL HOUSE "Turnover"**  
*in millions of coffee cups*

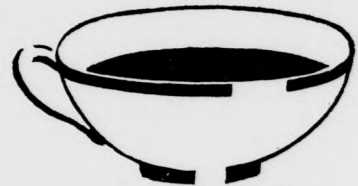
**A**S THE fame of the coffee of the old Maxwell House spread beyond the Cumberland, and as requests for it poured in from all parts of the country, other coffee roasters began to protest that their coffees were "just as good".

Many people listened, believed and purchased. But claims cannot produce flavor; and often a few weeks later these same people would lay aside the new coffee even before the package became empty, and return once more to Maxwell House. Similar claims about coffee are made today. It may pay you to remember that they were first heard many years ago and that rare and mellow flavor, silently outweighing such claims, has made Maxwell House the largest selling packaged coffee in the world. Today the same matchless quality of Maxwell House, backed up by the largest advertising campaign ever put behind any coffee, makes it an item whose rapid turnover becomes continually more extraordinary.

**MAXWELL**  
**HOUSE**  
*Coffee*



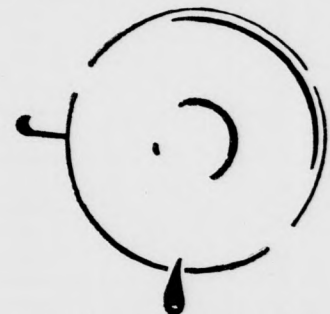
**GOOD**



*to the*



**LAST**



**DROP**

**MOVEMENTS OF MERCHANTS.**

Alto—Eric Hahn succeeds Otto Dygert in the drug business.

Blanchard—Don. S. Uebele succeeds Uebele Bros. in general trade.

Charlotte—W. E. Parker succeeds Mrs. C. H. Thompson in the grocery business.

Muskegon—Christ Mitzel has opened a meat market and grocery at 1862 Getty avenue.

Ionia—Floyd Husted succeeds F. S. Loree in the grocery business at 455 East Main street.

North Branch—The Neil Grocery Co. has taken over the meat market of W. E. Newbegin.

Holland—DePree & Tuisink succeed Dick Miles in the general mercantile business at R. F. D.

Battle Creek—H. J. Klose succeeds Carl Moore in his No. 2 grocery store at 757 Maple street.

Croton, R. F. D. Newaygo—Milton T. Nichols succeeds O. Van Warmer in the grocery business.

Lansing—A meat market has been opened by Edward Burke at 311 North Washington avenue.

Detroit—David A. Kalil has sold his grocery stock and meat market at 2841 National avenue to Wm. Trabulsi Norman.

Kalamazoo — O. J. Steinberg succeeds O. A. Johnston in the grocery and general mercantile business at R. F. D. 6.

Kalamazoo—W. E. Dees has sold his drug stock to C. B. Cretsinger, formerly engaged in the drug business at Vicksburg.

Thompsonville — Bob Williamson will open a meat market in the Pelletier building as soon as remodeling has been completed.

Lansing—Elsie Ecomonos has opened a flower and plant store at 232 South Washington avenue, under the style of Elsie's Floral Shoppe.

Ludington—J. W. Cornwall and son John, have engaged in the grocery business at 515 East Dowland street, under the style of Cornwall & Son.

Walkerville—Henry Christan, who has conducted a garage here for the past ten years, is erecting a new tile garage, 44x66, with dwelling attached.

Walkerville—This town is clamoring for a meat dealer. Joseph Page, who conducted a meat market and restaurant here for several years, has evaporated.

Lakeview—C. J. Holman has sold his grocery stock and store fixtures to J. Cameron, of Mecosta, who will continue the business under the style of the Cameron Grocery Co.

Casnovia—The John Hartman Co., of Chicago, which purchased the warehouse of the Pratt Lumber Co. is packing apples this week. Its product is being packed mostly in fancy baskets.

Lansing—Abbey & Walters, who have conducted a clothing store for men and boys for the past eighteen years, are conducting a closing out sale and will retire from trade around Nov. 1.

Ishpeming—Quaal & Quaal, furniture dealers, have remodeled, enlarged and redecored their store building, installed modern lighting and

store fixtures and added a gift department.

Allegan—Burrell W. Tripp has purchased the drug stock and store fixtures from his son, Harold D. Tripp and will continue the business. Mr. Harold Tripp will engage in business in Detroit.

Detroit—The Modern Wallpaper & Paint Corporation, 9412 Oakland avenue, has been incorporated with an authorized capital stock of \$15,000, \$1,000 of which has been subscribed and paid in in cash.

Lansing—D. A. Sabrosky, grocery and meat dealer on North Cedar street, has erected a modern store building at the corner of Cedar and Saginaw streets, which he will occupy with his stock about Nov. 1.

Ann Arbor—The Schultz grocery at 114-116 East Washington has added a large new cooling department to the equipment of their store and will add a meat department as soon as some alterations can be made.

Detroit—The Campus Men's Shop, 16803 Livernois avenue, has been incorporated to deal in clothing and furnishings for men with an authorized capital stock of \$35,000, \$3,000 of which has been paid in in cash.

New Era — Westing & Swanson have been incorporated to grind feed, etc., and to conduct a general mercantile business with an authorized capital stock of \$27,000, all of which has been subscribed and paid in.

Alto—Eric Hahne has purchased the drug stock of Otto D. Dygert, who has removed to Grand Rapids and located at 843 Innes street. Mr. Dygert is now on the road for a drug supply house in Eastern Michigan territory.

Charlotte—Foster Kerr has been promoted to the managership of the Rose & Vail market by the owners, to succeed Walter J. Parker who has resigned to operate the Thompson grocery which he bought a few days ago.

Benton Harbor—Avery & Longacre, Inc., 143 East Main street, has been incorporated to conduct a retail general mercantile business with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in property.

Detroit—The Teagan Jewelry Co., 2105 Woodward avenue, has been incorporated to conduct a wholesale and retail jewelry business with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Detroit—Thomas J. Cotter, Inc., 214 Michigan avenue, has been incorporated to deal in men's, women's and children's wearing apparel with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and paid in in cash.

Detroit — Hotel Cigars, Inc., 2818 Union Trust building, has been incorporated to deal in tobacco, etc., at wholesale and retail, with an authorized capital stock of \$5,000, \$2,000 of which has been subscribed and \$1,000 paid in in cash.

North Muskegon—Martin and Ted Andree have purchased the Charles Larsen residence, Ruddiman Ave., and are remodeling it into a modern store building which they will occupy with

a stock of general merchandise under the style of Andree Bros.

Calumet—The Copper Country Ice Cream Co., 443 Pine street, has been incorporated to manufacture and deal in ice cream, milk, butter, cheese, etc., with an authorized capital stock of \$30,000, \$7,000 of which has been subscribed and paid in in cash.

Richland—Charles B. Knappen has merged his grain, feed, produce, fuel, grain elevator business into a stock company under the style of the Knappen Co., with an authorized capital stock of \$25,600 common and \$14,400 preferred, \$15,600 of which has been subscribed and paid in in property.

**Manufacturing Matters.**

Greenville—The Montcalm Refrigerator Corporation has changed its name to the Ice Service Refrigeration, Inc.

Detroit—The Globe House Furnish Co., 508 Michigan avenue, has increased its capital stock from \$75,000 to \$100,000.

Saginaw—The Barie Specialty Co., Inc., Genesee and Baum streets, has changed its name to the Whitney Specialty Co.

Kalamazoo—The Underwood Musical Instrument Co. has dissolved partnership and the Kalamazoo Automatic Music Co. organized in its stead.

Mancelona—The Mancelona Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$6,880 has been subscribed and paid in in property.

Detroit—The Industrial Sheet Metal Works, Inc., 1321 12th street, has been incorporated with an authorized capital stock of \$25,000, \$4,500 of which has been subscribed and paid in.

Flushing—The Michigan Pickle Co. has merged its business into a stock company under the style of the Michigan Pickle Works, with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and paid in in property.

Detroit—En-Ve, Inc., 9148 12th street, has been incorporated to manufacture and deal in toileteries and cosmetics with an authorized capital stock of 150,000 shares at \$1 a share, \$12,900 of which has been subscribed and paid in in property.

Kalamazoo—All-Tile, Inc., 1301 Maple street, has been incorporated to manufacture vitrified staves for silos, with an authorized capital stock of \$50,000, all of which has been subscribed, \$1,000 paid in in cash and \$5,000 in property.

Iron River—The Superior Vault Manufacturing Co., 232 West Genesee street, has been incorporated to manufacture and deal in cement burial vaults, with an authorized capital stock of \$25,000, \$3,000 of which has been subscribed and paid in in cash.

Grand Haven — The Challenge Stamping and Porcelain Co., 7th street, has been incorporated to manufacture and sell wood, metal and vitreous products with an authorized capital stock of \$50,000, \$13,500 of which has been subscribed and paid in in cash.

Royal Oak—Thompson Industries, Inc., Rochester Road and La Salle

street, has been incorporated to do manufacturing and to conduct a machine shop, with an authorized capital stock of \$60,000 common and \$10,000 preferred, \$50,000 being subscribed and \$38,700 paid in in property.

Bay City—The Bay City Petra Products Co., 26th and Water streets, has been incorporated to manufacture materials from sawdust according to a secret formula, with an authorized capital stock of \$20,000, \$12,000 of which has been subscribed and paid in, \$2,000 in cash and \$10,000 in property.

Ionia—Experiments looking to the manufacture of bus and aeroplane seats of aluminum are being carried on by the Aluminum Company of America in its Buffalo experimental laboratories, under an arrangement with Ypsilanti Reed Furniture Co., of Ionia, to the end that the seats may be manufactured in the Ionia plant.

Detroit—The Michigan Cable Manufacturing & Sales Corporation, 230 West Woodbridge street, has been incorporated to manufacture and deal in parts for autos, trucks, aircraft and in machinery and tools, with an authorized capital stock of 1,000 shares at \$10 a share, \$2,200 of which has been subscribed and paid in.

St. Joseph—The Engberg Electrical and Mechanical Works has been sold to the Troy Engine and Machine Co. of Troy, Pa. The company will continue to operate at St. Joseph under a new manager, F. F. Von Buseck. The deal makes the St. Joseph plant a branch of the largest vertical steam engine builders in the United States.

Detroit—The Leo-Tro Co., 120 Selden avenue, has been incorporated to manufacture and sell spark plugs, etc., with an authorized capital stock of 5,000 shares of A stock at \$10 a share, 10,000 shares of B stock at \$1 a share, 20,000 shares of C stock at \$1 a share and 35,000 shares no par value, \$29,710 of which has been subscribed and paid in in cash.

Benton Harbor—Merger of the E-Z Pak Corporation of Benton Harbor and the American Containers corporation of St. Joseph is announced. The new company will be known as the Straight-Side Basket Corporation. Its offices will be located in the Fidelity building, Benton Harbor. The merged companies are recognized as the leading holders of patents for the manufacture of straight side, flat bottom or tub style baskets. Prominent among the stockholders of the new organization are the Saranac Machine Co. and the St. Joseph Iron Works.

**Silk Shirt Demand Gains.**

Considerable improvement is noted in the sale of silk shirts and shirtings and the outlook points to a gain in the holiday business in this merchandise. The market is bare of surplus merchandise—a condition likely to become more marked a little later, owing to limited production. More of the better grade shirt houses are adding silk numbers to their lines and leading shirt sellers show a disposition to confine production to blouses of this type. Consumers, said to be no longer "made up of bootleggers," are demanding neat stripe or small decorations in white, blue and tan shirts.

**Essential Features of the Grocery Staples.**

**Sugar**—The market is the same as a week ago. Jobbers hold cane granulated at 6.10c and beet granulated at 6c.

**Canned Vegetables**—The local trade has not been buying tomatoes much of late, as future orders now being shipped and taken care of here have taken most of its time. No important market change occurred in the other canned vegetables, and trading was narrow with prices maintained steadily.

**Dried Fruits**—New crop Smyrna and Greek figs are the center of interest in the local dried fruit trade, with steamers coming in from abroad all the time, and with Government inspection continuing strict and causing considerable concern among the importers and buyers who are afraid they are going to be left out this year. However, as regards to inspection, there is less worry than at first, and it now appears that the usual proportion of goods will be passed, though a number of fair sized lots have already been held up. Demand for figs has picked up remarkably in the last few days, buyers having apparently become aware of the situation, and local importers and jobbers have received plenty of orders. Prices have advanced, and were still inclined to advance yesterday, although no further advances were actually made. Smyrna layers were quoted on a basis of spot 19c for 7 crown. Brick figs are scarce.

**Canned Fish**—In the canned fish packs Coast quotations on Alaska salmon have taken an upward turn, and it is reported that the general price on tall pinks is now \$1.60, and on reds \$2.85. Sardines were quiet but steady, with a small local demand. Tuna is strong. Frozen white meat halves are quoted here at \$10.35. The Japanese crab meat situation continues strong, and fancy No. 1s are not obtainable. Fancy halves have been bringing \$28.25 to \$29.50, depending on the brand.

**Nuts**—The California Walnut Growers' Association announced its opening prices on 1929 walnuts in the shell on Oct. 7, and a good demand immediately set in, so that by the end of last week a large proportion of the future orders were taken care of. Reports from the Coast state that orders have been exceptionally heavy, and that No. 1 Diamond brand have been completely sold out and quotations withdrawn. Cables on foreign walnuts in the shell, despite the low prices on the new California crop, have shown advances this week, with Sorrentos and Mt. Naples higher. Foreign cables on Spanish almonds have shown no change, while shelled filberts have stiffened up, following the weakening of the market ten days or more ago. Spot shelled 1929 crop California almonds have been booked in normal seasonal volume to the manufacturing trade, while other buyers show little inclination to purchase at the high prevailing prices, which are well above a parity with foreign shelled almonds.

**Rice**—Arrivals from the South continue at a fair rate, and the quality on all varieties is said to have continued

excellent; in fact, the quality of this year's crop is one of the best in history. In the South, the mills were inclined to sell their Blue Rose more freely, and an easier tone was noted, with some of the smaller interior points offering at concessions. Long grain rices, however, ruled steady, and no great change took place.

**Cigarettes**—The tobacco companies never made plain why eighteen months ago they cut the wholesale price of cigarettes from \$6.40 a thousand, thereby precipitating confusion and bitter warfare in the retail trade. The reason for going back at this time to the old rate is no clearer. It is said that advance in tobacco leaf prices accounts for the step. But Wall Street is figuring a gain of forty million dollars in the companies' earnings and boosting their stocks accordingly, and the talk is all of peace and harmony once more. We shall know more about the situation when the next earning statements come out and the price cutters decide what they are going to do next. The margin of profit going to the manufacturers recently has not been very broad. As for retailers, some of them have reached a price—\$1.05 for 200 cigarettes—at which they had no profit at all. Those that went as far as this have on their hands the difficult problem of adjusting retail prices to the restored wholesale scale without scaring off their customers. Other perplexing questions remain unanswered. For example: at the price of \$6.40 a thousand, less 10 and 2 per cent., the distributor paid \$5.63 a thousand for his cigarettes, and, if he sold them at fifteen cents a package, received \$7.50 a thousand, a gross profit of eighty-seven cents, or 15½ per cent. When the price was \$6 per thousand and with discounts he paid \$5.29 per thousand for cigarettes which he sold at two packages for a quarter, his gross profit was ninety-six cents, or 18 per cent. Why should he rejoice at the change?

**Review of the Produce Market.**

**Apples**—Wealthy command \$1.75@2; Wolf River, \$1.50@1.75 (bakers, \$2.75); Shiawasse, \$2.25@2.50; Jonathans, \$2.50@2.75.

**Bagas**—90c for 50 lb. sack.

**Bananas**—7@7½c per lb.

**Beets**—40c per doz. bunches; \$1.25 per bu.

**Brussels Sprouts**—28c per qt.

**Butter**—The market is 1c lower than a week ago. Jobbers hold prints at 46c and 65 lb. tubs at 44c.

**Cabbage**—\$1.25 per bu. for white and \$2 for red.

**Carrots**—40c per doz. bunches; \$1.25 per bu.

**Cauliflower**—\$1.75@2 per doz.

**Celery**—40@60c per bunch.

**Celery Cabbage**—\$1.20 per doz.

**Cocoanuts**—\$1 per doz. or \$7 per bag.

**Cranberries**—\$4 for ¼ bbl. of 25 lbs.

**Cucumbers**—\$1.50 per doz. for Calif. stock.

**Eggs**—The market is the same as a week ago. Local jobbers pay 42c for strictly fresh candled.

**Egg Plant**—15c apiece.

**Garlic**—23c per lb.

**Grapes**—Calif. Malaga and Tokay

are held at \$1.75 per lug; home grown Niagaras and Concords, \$2.75 per doz. 4 lb. baskets; Delawares, \$3.25.

**Green Onions**—Shallots, 50c per doz.

**Green Peas**—\$5.50 per bu. for Calif. grown.

**Honey Ball Melons**—\$4 per crate.

**Honey Dew Melons**—\$2 per crate.

**Lemons**—The price remains the same.

360 Sunkist ----- \$18.00

300 Sunkist ----- 18.00

360 Redd Ball ----- 18.00

300 Red Ball ----- 18.00

**Lettuce**—In good demand on the following basis:

Imperial Valley, 4s, per crate ---- \$5.50

Imperial Valley, 5s, per crate ---- 6.50

Hot house grown, per lb. ----- 13c

**Lima Beans**—30c per qt.

**Limes**—\$1.50 per box.

**Mushrooms**—65c per lb.

**Oranges**—Fancy Sunkist California

Valencias are now on the following basis:

126 ----- \$9.00

150 ----- 8.00

176 ----- 7.75

200 ----- 6.75

216 ----- 6.00

252 ----- 5.25

288 ----- 4.50

324 ----- 4.25

**Onions**—Iowa white fetch \$2 per 50 lb. sack; yellow, \$1.50; home grown yellow, \$2.25 per 100 lb. sack.

**Parsley**—40c per doz. bunches.

**Peaches**—Michigan grown Banners, freestone and yellow, command \$2.75@3 per bu.

**Pears**—\$2.50 per bu. for Clapp's Favorite and Bartlett; Calif. \$4.25 per box.

**Peppers**—Red, 40c per doz.; Green, 30c per doz.

**Persian Melons**—\$3.50 per crate of either 4 or 5; Casabas, \$2.50 per crate of 5.

**Pickling Stock**—Little white onions, \$1.25 per 10 lb. box.

**Potatoes**—Home grown, \$1.75 per bu. on the Grand Rapids public market; country buyers are mostly paying \$1.25.

**Poultry**—Wilson & Company pay as follows:

Heavy fowls ----- 25c

Light fowls ----- 16c

Heavy broilers ----- 20c

Light broilers ----- 20c

**Pumpkin**—15@20c apiece.

**Quinces**—\$3 per bu.

**Radishes**—20c per doz. bunches.

**Spinach**—\$1.40 per bu.

**Squash**—Hubbard \$3 per 100 lbs.

**Tomatoes**—Home grown command \$1.50 per ½ bu.; green, \$1.25 per bu.

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

**Turnips**—\$1.40 per bu.

**Veal Calves**—Wilson & Company pay as follows:

Fancy ----- 19c

Good ----- 16c

Medium ----- 13c

Poor ----- 10c

**Greenville Home Owned Stores Active.**

Greenville, Oct. 15—I am enclosing one of our weekly Home Owned Store co-operative advertising pages carrying our weekly editorial and individual business announcement.

We are still in the fight in our town and I am satisfied that where our merchants have hooked up better service and more efforts with our campaign that they have benefited and encouraged. I am a consistent student of the Michigan Tradesman.

C. L. Clark.

The paper referred to by Mr. Clark presents an excellent array of Greenville merchants and business, accompanied by the following pertinent editorial summary:

**Stop and Think.**

Do you buy where you have confidence or do you trade where you may be misled through prices and goods that are "just as good?"

Do you trade where your acquaintance has established credit or do you trade where your credit is not worth a cent?

Do you trade where you expect friendly courtesies and receive them or do you trade where it is a matter of just business?

Do you trade with people who are identified with the same things that you are and whose interests are centered in Greenville or with those who are hereto-day and gone to-morrow, the employes of outside capital who are moved about or out at will? Think!

Greenville Home Owned Stores ask for your patronage only on the basis of deserving it. Compare qualities—Compare service—Yes, and compare prices. When you have made these comparisons we feel sure that you will continue to trade at home with Home Owned Stores.

**Stand Pat and Say Nothing.**

Reed City, Oct. 15—Enclosed find a clipping from the Grand Rapids Herald about the malt tax. What should a dealer do to play safe if this item in the Herald is true? The law is that we must put a stamp on all malt on our shelves, and surely this tax must be added to the retail price. Now comes the court ruling which says the consumer is free from paying this tax in the case of Ferris vs. Hauffman. Tell me, please, what is an honest merchant to do to be safe? Fred Hemund.

Our advice is to stand pat and present but one price to the consumer, saying nothing about the tax. All fresh goods received from the jobber are billed at a flat price, which includes the tax. If the dealer will make a flat price on his goods, the difficulty presented by Mr. Hemund will not have to be faced.

**Sheen Orientals To Advance.**

An expanding market for rugs in price ranges between \$150 and \$250 is cited by manufacturers of sheen type Orientals, who report an exceptional business during the last few months in merchandise of this character. The improvement is likely to influence prices at the November opening and bring advances on featured lines. According to manufacturers, the trading up tendency has just reached the large Eastern retail markets and business during the coming season will justify the contemplated increases.

The business man who isn't sold on team work is in training to look for a job under somebody else.

### Los Angeles Does Not Scrimp in Public Expenditures.

Los Angeles, Oct. 11—Somebody has figured out that 42 per cent. of the crimes committed in California are by individual criminals who are at liberty on probation. Some of this class have been in durance vile several times, and paroled. It seems like a travesty on justice to convict a wrong doer at great expense to the state and then turn him loose without punishment of any kind. But there are a lot of people out here who seem to think almost any malefactor has been punished sufficiently after the injury has got through with him. Also another large element who forget about the enormity of the crime as years go by and are strong for pardons. There are some unfortunate individuals who are punished as much as they ever can be as soon as they are sentenced, but there is an example to be set for the rest of the world which is hardly accomplished by a too prompt application of the probationary prerogative.

Over in England they have been experiencing the worst drought they have had in seventy-five years. They are, in the city of London, compelled to conserve the water supply for domestic consumption, and lawns have not been sprinkled for weeks. Surrounded by a mighty ocean, which is too salty to use in its present condition, Great Britain must depend on its rivers, none too great, and wells and springs. Some day in the future science will solve the problem of removing the salt from sea water, so that it can be pumped to places where it is needed, at least for irrigating purposes, if not for domestic use. Up to this time such has not been needed, but as time passes and population increases, doubtless it will be demanded. It would be no greater problem than the purification of sewage, the water from which is now being used in many places for irrigation, as the product of reduction plants.

Mrs. Ganns, the vice-president's half-sister, has again thrown her hat into the ring, and is going to clutter everything up in Washington if she is deterred from heading social functions there this winter. The public at large is becoming quite well fed up on Mrs. Ganns' type of cheap comedy. Brother Charley would win a full measure of praise by taking her across his knee and applying strap-oil.

Every tourist coming to California has usually two objective points—Hollywood and Angelus Temple. The former, the home of the movie and the other, the headquarters of Aimee Semple McPherson. It is quite possible to get in personal touch with the evangelist, but the movie studio—never. Hence there is always more or less disappointment expressed because the minutae of film making is a profound secret so far as the outer world is concerned, not that there are secret processes that producers are afraid will leak out, but because of the fact if the bars were once let down there would be no limiting the throng of spectators and the actors proper would be crowded off their own premises. The sightseeing busses which daily take hundreds out "to see the studios"—and show them the outsides of the fence, the shrubbery around the homes of some of the stars and a lot of real estate which will be worth twenty times the money in ten years—never could get their guests inside, of course. No studio could have curious mobs jabbering around where any real work was going on. But now that every sound is recorded and even airplanes flying 4,000 feet overhead are warned away by captive balloons, lest they waft a roar of thunder into the microphones, a flood of ecstatic tourists

would drive everyone in the studio crazy. But I am suggesting the notion that some studio, or even a combination of them, really ought to get up a permanent exhibit or something of the sort in which tourists could see a real set, with a few real actors going through the motions and a director or two who would give a modified reliable version of directing. Now, to my notion, that would be a great publicity stunt. Every day it would thrill a couple of thousand tourists who soon would go back home and tell all about it at their favorite noonday club, and perhaps in the local newspaper, which would be a lot of effective advertising, and bring the aforesaid tourist much happiness. As it is, a half million tourists a year come here hoping to get in real touch with the great American film industry, and don't. They are more astonished to discover that most Angelenos are also ignorant about it. Some of them may have a star pointed out to them, or possibly may meet some of them at a reception, but that is not what they are looking for. So those of us here who are just as ignorant of these processes as the tourist, turn up our noses and intimate that the motion picture bunch is very much over-estimated, and the tourist goes back home and tells the same story with possible additions, which gives the industry a sort of black eye, as it were. I have been to a couple of studio parties or dedications or premiers or whatever you have a mind to call them and seen a lot of disappointed people, who had come there with so many personal invitations clutched proudly to their bosoms, and each expecting to be one of a small, exclusive group of guests. The only welcome they received was a bunch of "stares," which seemed to ask: "Who the deuce are you, anyhow?" Even the newspaper men who visit the studios get the icy stare. Of course the alibi is a good one, but so is the idea suggested of having a sort of exposition of this sort of thing, which would be mighty interesting to every visitor, and ought to prove rather more than self-sustaining.

Every year the local press comes out with the announcement of a wonderful reduction in the tax rates in Los Angeles, making comparison with other of the larger cities. I will probably be ripped up the back for "lese majesty" or something like that, but it is not going to interfere with my saying to the world that it is all the flimsiest kind of buncombe. The tax rate out here is baneful. Last year the rate in Los Angeles City was \$4.13 on a valuation not dissimilar to that which prevails in Michigan. This year the city proper lowered the rate a few cents, but the county very promptly "took up the slack" by increasing their quota. But the annual tax-gathering is not the only form of tribute which is exacted from peace-loving citizens. Special assessments crop up whenever least expected. You are asked to pay for street lighting on some street or boulevard you have never heard of, and of which you have never received any warning. The first thing you know you have a notice to the effect that you are in default for something and must pay an additional penalty ranging from 10 per cent. upward—always upward. I have said a lot of good things about California in general and Los Angeles in particular and—they still offer that adorable climate, but the question of tax-eating and tax-paving borders on the hurdle stage and the outside world is bound to hear about it sooner or later. Not that there is any more dishonesty in the disbursing of public funds than you will find anywhere else, but there is a sort of improvement program being carried out which ought to have brakes applied. Streets which were improved to correspond with the

topography of the town, all of a sudden must be leveled. It has to be done to-day. To-morrow will not answer. They are expecting ten millions of population in the next twenty years, but we must get ready for them now, and in order to do so, expensive improvements already accomplished must be thrown into the discard and the poor sap who owns a little home, trying to eke out an existence on a small income, foots his full proportion of the bill or moves out—the latter alternative presenting itself too frequently. Los Angeles will never be criticized for niggardliness in her expenditures for public improvements even if she reduces her program one-half, but unless she does this she will find herself in the unenviable position of certain Eastern cities I could mention, which are now drinking the dregs of misfortune superinduced by too great an ambition to do things. The first question the would-be new citizen always asks is: "How about the taxes?" If he is fortunate in his selection of a detective bureau he may find out about them, but he will surely be a wise guy if he employs a tax investigator soon after making any form of investment here. Los Angeles as a place of residence is wonderful. Living costs are low, even to rentals, but don't be carried away with the notion that you are going to make any investments here without dividing the profits with contractors who are carrying out the notions of various, and I can safely say, superfluous "improvement" commissions. Frank S. Verbeck.

### Even a Bank Must Have a Soul.

It was with genuine regret that I found, upon my return to my home town, after three weeks absence in a distant corner of the State, that three large financial institutions of my native city had been joined in unholy bonds of commercial wedlock with certain Detroit operators. Since I have had several conversations with men connected with these institutions, most of whom immediately set about justifying the action. Needless to say, all justification was confined strictly to the realm of the dollar. What is more, all their defensive statements in support of the transaction were theoretically summed up in this: amalgamation makes for strength; such a course makes for increased stability of the local institution; and the first duty of a bank is to its depositors.

The first and the second points, we shall grant, not as entirely the truth, but simply for the sake of argument. But the third one, never! The statement that a bank's first duty is to its depositors is an assumption which will not bear the light. A bank, operating under the protection and prosperity of a land of the people, owes its first obligation to that people. Its first consideration must be for the common welfare of the 120,000,000. Then, and not until then, may it become zealous for the particular thousand or two of that populace which it may serve.

In other words, the first duty of the bank is precisely the same as that of any other institution or citizen in America. Its first duty is to be true to the recognized principles of democracy in its policies and methods of administration, before it is free to shape its further course. Certainly, none but a supreme simpleton would attempt to justify the present bank mergers of Michigan under the propo-

sition that "all men are treated equal." The arguments of pro-syndicate bankers, who point to banking methods of other countries where chain banking is the order of the day is a dead give away. The bank merger is spawned by the imperialistic system, precisely as its syndicate predecessors in the realm of American business, and its origin is the best key to its nature.

How long, America, how long! You, who have outstripped every empire that ever sought to stop your course and ruin your destiny. Why should you now turn your back upon the very principles which gave you birth and a prime place in the sun, trading your birthright of democracy for a mess of imperialistic pottage? Will you not learn your lesson, as you listen to the boasts of our modern "prosperity," which is the greatest you have ever known, but which is not a prosperity of the people? You may justify your course in dollars, even into the tenth column; but, after it is all said and done, you still must answer one question: "What doth it profit a man, if he gain the whole world and lose his own soul?"

Despite their continued attempts to confine themselves to the realm of the material, banks are not exempt from this searching question. Even banks must have a soul that can't be locked up in the vault at night. If they lose that, they have no place in the American scheme of things.

W. H. Caslow.

### Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Detroit Curb Exchange, Detroit. Old-Merchants National Bank and Trust Co., Battle Creek. Ludington Garment Manufacturing Co., Ludington. Riverside Forge & Machine Co., Jackson. American States Securities Corp., Grand Rapids. Big Four Realty Co., Detroit. Stockford Realty Co., Monroe. Carmichael Cryder Co., Inc., Ann Arbor. Barrett-Vosper-Bradley, Incorporated, Detroit. Sand Lake Co-operative Association, Sand Lake. Mercantile Discount Corporation, Detroit. Chas. F. Irish Co., Detroit. Northville Chemical Co., Northville. Ajax Electric Co., Kalamazoo. Paul E. Nelson Remodeling Corporation, Detroit.

### Pastel Balbriggans For Women.

Fine combed cotton vests and union suits in balbriggan type fabric will be offered in pastel shades for women next Summer, according to a statement by the Associated Knit Underwear Manufacturers of America yesterday. In a recent survey of style trends the merchandising division of the organization claims to have discovered an increasing preference among women for the balbriggan underwear to be worn under lightweight low-cut sun-tan frocks. Last season there was some demand for style models, but the introduction of color styles is expected to enlarge the market considerably.



### Facts and Figures To Be Presented By Findlay.

Paul Findlay, declared by many to be the best informed man on food retailing in the United States, will speak exclusively to retail food and meat dealers, their wives and clerks, at the ballroom in the Morton Hotel next Thursday evening, Oct. 17. All are invited. No charge and no collection.

Tradesman readers are familiar with Paul Findlay's articles on retail merchandising which have been leading features in this magazine for several years. As a business writer and lecturer he has an international reputation, having been engaged in educational work for more than thirty years. He was a successful grocer at Madison, Wis., when the attention of the Tradesman was attracted to his unusual ability to discuss fundamentals of practical retailing and his articles in that magazine made him famous. For many years his business articles have been syndicated in magazines everywhere and he has made numerous



Paul Findlay.

tours of the country as a business lecturer.

Mr. Findlay's present tour is sponsored by the National League of Commission Merchants, which gives him free rein to meet with grocers, meat merchants, dealers in perishable goods and salesmen to promote more efficient methods of handling, pricing, displaying and selling perishables.

It is impossible more than to outline what he covers, but among other business factors he gives complete details of:

All the fundamentals of margin computation; shows the two rules by which correct selling prices can always be arrived at by any merchant.

He analyzes the basic factors of the entire food business.

He gives the solid logic of "trading up," with conclusive demonstration that every merchant, in every line, progresses and makes money in proportion to the extent with which he consistently trades up.

He demonstrates the vital part played by perishables in the food business of to-day; shows the startling increase of the use of perishables in recent

years; demonstrates how that increase progresses daily; indicates what underlies that increase; analyzes the highly profitable character of perishables when skillfully merchandised; outlines the best ways to handle and display perishables for profit.

He brings out clearly the strong points of the individual merchant's position in trade and commerce and shows how the chains realize the strength of the individual's position.

He analyzes retail and wholesale credit and brings out the benefits that accrue from the right handling thereof.

There is much more to these talks, for this is a mere outline. But Findlay's discussions evoke enthusiastic comment and approval from audiences of merchants in all lines in every section of the country. The talk is accompanied by a running demonstration on the blackboard. Facts and figures are always clearly before the audience. They are thus enabled to carry the facts away with them.

You may rely on it that Findlay sustains the interest of his audience and can assure everybody that he will not waste his time who sits and listens—and that is all anybody has to do; for the work is a free contribution to better retailing, financed by the National League of Commission Merchants.

Plan now to attend this meeting. You are welcome.

### Checks Drawn For Less Than One Dollar.

A check for two cents recently drawn by Henry Ford was reproduced in the Credit Monthly for September; and readers in Indiana, Kansas, Michigan, Missouri, New York, Wisconsin and elsewhere have raised the question as to how much danger, by so doing, Mr. Ford ran of paying the penalty of a fine of \$500 or a prison term of six months or both. An Act of Congress, July 17, 1862, prescribing these penalties, evidently intended to prevent competition with the fractional paper currency of that period, declared that

"No private corporation, banking association, firm or individual shall make, issue, circulate or pay out any note, check, memorandum, token, or other obligation for a less sum than one dollar, intended to circulate as money, or to be received or used in lieu of lawful money of the U. S."

Appearing in the U. S. Code of 1909 this law received considerable attention and naturally led many persons to believe that it was unlawful to draw checks for less than one dollar.

In the 'seventies, however, one Aaron Van Auken had been indicted for circulating obligations in the following form:

Bangor, Mich., Aug. 15, 1874.

The Bangor Furniture Company will pay the bearer on demand, fifty cents, in goods, at their store in Bangor, Mich.

A. B. Hough, President.

Chas. D. Rhodes, Treasurer.

The indictment charged that Van Auken intended "to circulate these obligations as money, to be received in lieu of lawful money of the U. S.," etc. The judges of the Circuit Court

were divided and opposed on two questions, namely:

1. Whether the obligation set forth in the indictment is within any valid statute of the U. S.

2. Whether the statute under which the indictment is found is constitutional.

The U. S. Supreme Court held that the answer to Question No. 1 was, No, and that it was therefore unnecessary to consider No. 2. It is this Supreme Court decision, U. S. Van

Auken, that seems to make it safe to draw checks for less than one dollar, provided the checks, drawn in the ordinary course of business, are not intended to be circulated in place of lawful money of the United States.

There is no such thing as supernatural; there is nothing above the natural; everything is governed by natural law and everything occurs or happens in accordance with natural law.—Hubbard.

## Union Trading Corporation

Incorporated under the laws of the State of Michigan to invest and reinvest its funds in securities affording investors an opportunity to participate in financial operations which might not be available to them as individuals.

We Recommend the  
Common Stock  
13½ Bid—14½ Asked

SECURITIES DEPARTMENT

## THE INDUSTRIAL CO.

RESOURCES OVER \$5,000,000.00  
ASSOCIATED WITH

## THE INDUSTRIAL BANK

MONROE—OTTAWA—FOUNTAIN  
GRAND RAPIDS, MICHIGAN

## ANNOUNCEMENT

We regret to announce the retirement of Rue S. Link from membership in the firm of Link, Petter & Co.

GRAND RAPIDS

MUSKEGON

### MEETING CONSUMER'S NEEDS

What may happen in an industry when the real needs of the consumer are analyzed and a product devised to meet those requirements as efficiently and as economically as possible is illustrated by a development in the electric range business. A power company in the Middle West decided that more electric current would be consumed if more electric ranges could be sold, and more ranges could be sold, the company argued, if the price was brought down and a more efficient device provided.

The job was turned over to an engineer with instructions to design a range that could be built on a mass-production basis and to ignore all existing conceptions of what an electric stove should be. The result was a range to be sold for \$75 which was faster and more economical in operation. And now a company has been organized to handle the product, with a daily output of 100, and shipments already have been made to more than eighty power companies throughout the country.

The power company pioneered this move in order to sell more current. Its action was significant of the new order in business which sees a public need and undertakes to meet that need in the most economical and efficient way possible through research and practical originality. The market was there for the range manufacturers, but they were apparently caught napping as a result either of their desire for long profits or their disposition to "let good enough alone." No doubt there will now be a great rush to follow the leader.

More will probably be seen of such developments in trade and industry. The great chain systems already have used the method of finding what the public wants and either making it or having it supplied. Other large distributors are following suit. Raw material dealers and those supplying producers' goods are also likely to use the plan.

### DRY GOODS CONDITIONS.

The combination of a holiday and a Saturday enabled stores to close last week with a highly satisfactory volume. Trade moved up as the week progressed and appeared to be entering the peak period, which has been somewhat delayed because of unfavorable weather and other influences. Apparently, women have made up their minds on the new styles and are purchasing with more confidence and, therefore, on a larger scale. House-furnishings are also prominent in the current demand, manufacturers reporting the best business in many months.

As September trade results are more fully reported it becomes definitely known that sales were only nominally good. The Federal Reserve Board issues figures on department store sales during the week and it was disclosed that the increase for the country as a whole was merely 2 per cent. The variations were wide both by districts and within districts. The increases ranged up to 5½ per cent. for the Kansas City Reserve district, while the largest decline, of 5.2 per cent. was in

the Minneapolis territory. There were 224 stores reporting gains as against 305 that reported decreases for the month.

The Woolworth chain, which gives comparisons on trade done by the older stores, reported a decline of 1.7 per cent. for the whole system and a drop of almost 6 per cent. for the old units. Many of the chains increased their volume less last month than their previous averages. One Saturday less in the month than last year was offered as an explanation.

In the wholesale merchandise markets the matter of delivery has replaced the style problem. It is to be noted also that in several important lines prices are hardening and advances have either been made or are promised.

### BUYING PROFITS GOOD.

A tendency in business to-day is to find new phrases to apply to many old practices or principles. Some of these phrases, it has been very properly remarked, accomplish nothing and often confuse fundamentals. There are several conceptions, however, that deserve praise. One was the suggestion made by the new director of the dry goods wholesalers' organization that what most retailers wish is "a successful method of doing business." Another that short-cuts many problems is that a buyer who "buys profits" is one who is operating in the right way.

"To buy profits" is a pithy phrase that covers a number of operations which, with that end in sight, can be called efficient merchandising. Under such a plan, the buyer goes to his market with a clear idea of what his total purchases will be. He also has his "price lines" fixed and therefor knows what prices he will pay to get merchandise that will sell most quickly to his customers. Then he will know where to place his business because his records show him the supply sources whose merchandise has proved most salable. He will not shut his eyes to new supply sources, but he will first test out their offerings and their service.

That covers in a general way what is meant by "buying profits." But the procedure goes further, of course, and includes the education of his sales personnel on the merchandise and the furnishing of full information to his advertising manager on all details of the goods to be sold. A particularly good point in favor of the phrase is that it includes selling in its meaning, because profits cannot come before sales are made.

### STEEL FIGURES A SURPRISE.

Although there have been reports of record orders handed in by railroads for various kinds of equipment, the unfilled tonnage reports of the leading steel factor completely upset forecasters during the past week, and instead of a sizable decline an increase of 244,370 tons was published. Apparently, railroad buying and the business in structural steel have more than offset the slackened demand from automobile manufacturers, and the steel industry may increase its operations.

On the other hand, steel scrap was marked down during the week and reports from both the building and the automobile industries were not reassuring. A leading figure in the motor field criticized excessive production and overloading of dealers, while at the same time announcing a company program of more moderate output. The returns on building contracts for September were issued and showed a decline of 24 per cent. Only commercial and "other" contracts let were higher than a year ago. Industrial building, significantly enough, was more than cut in half.

While the so-called key industries are hesitating, it is now worthy of note that the depressed coal and textile industries have reached much better conditions. While competition is severe in the silk and cotton goods lines orders and outputs have expanded. The woolen industry has gained, though to a smaller extent. Agriculture is now about the sole laggard. Prices have been easing more or less since the recovery from the May decline and it is a question whether the farm districts are much better off than they were.

### FREE AND PRISON LABOR.

Recent outbreaks in various prisons, culminating in the Colorado tragedy, lend weight to a report presented to the Department of Commerce by an advisory committee named to study the problems connected with the marketing of prison-made products. Behind these problems lie the subject of convict employment and consideration of prison work in its relation to non-prison conditions.

The basis for this report was laid in a survey of prison industries at the request of various groups of manufacturers who complained that their interests were seriously affected by the competition of prison goods. Protests by free labor against convict competition long have been emphatic and in very large measure have proved potent. Yet, except for a few items, including binder twine, shoes and brooms, the ratio of prison goods to the total manufacturing output of the country is reported as "negligible."

Two points of equal cogency are involved. Free labor and industry must be protected against prison competition, and yet the prisoners must be given employment in productive labor. In the tremendous markets for commodities of every kind there should be outlets for both free and prison products without harmful competition. Whether "the problems connected with prison industry are essentially State matters" may be open to debate, but the necessity for finding a solution to them is imperative.

### AN UNUSUAL DILEMMA.

Everyone knows of the day on which one is supposed to fling away the winter hat for a "straw." We forget on what date that day falls, for usually we are unpardonably lax about observing it. Everyone knows, however, that there is such a day. But there is no specified day on which one is supposed to abandon the topcoat for an overcoat. What, then, are we to do?

Is this a topcoat month or an overcoat month? When does one cease and the other begin? Do they overlap the slightest bit? Should they ever be allowed to? Who was it that fixed the marginal line dividing the two? We are eager to clasp to our bosom the available knowledge on the subject.

For this, in strict confidence, has been our trouble up to mid-November. There were days when we yearned to exchange the thin neatness of a topcoat for the unshapely warm bulk of an overcoat, but we did not dare to—everyone around us wore a topcoat. And we know that there will be days in December and January when we shall be longing for a topcoat, but will not dare to put it on—for everyone around us will be wearing an overcoat.

Can it be that we shall have to resort to our comfort as the sole criterion—in this age of fixed days for the observance of even filial affection?

### BIRDS AND GOLF.

An interesting proposal to further the preservation of bird life has been made by the National Society of Audubon Societies. It suggests that golf courses be made into bird sanctuaries. If the idea at first seems somewhat fantastic, it cannot help but gain adherents when it is discovered that among the names of a committee formed to encourage the movement are those of no less an authority on birds than Frank M. Chapman and of no less an authority on golf than Robert T. Jones.

Certainly the golfers should be able to put up with the birds if the birds can put up with the golfers. But an eighteen-hole course, for all its wide expanse of green, is not an ideal home for any bird or animal. It is a little dangerous and a little confusing. Nevertheless, if those who know best the habits of birds think that they could enjoy fairways, bunkers, greens and water hazards we hope that the golf clubs will do what they can to attract them.

Anything which helps to preserve bird life deserves wide support.

### NATIONAL BANK CHANGES.

An assertion at the American Bankers Association convention that progressive withdrawals from the Federal Reserve System may endanger its survival indicates an economic situation of national moment, made more serious by heavy reductions in the number of national banks.

Besides liberalizing the laws governing the merging of national banks, some financiers felt that Federal Reserve district branch banking and more especially, Nation-wide branch banking, would save the national banking system, at least for a time. The main point of agreement appeared to be that national banks are surrendering their charters at "a menacing rate" and that withdrawals from the Federal Reserve System have attained alarming proportions.

Under these conditions, it appears to be up to the leaders in finance to devise adequate remedies for both troubles. This done, they should be afforded every reasonable help by Congress.

## OUT AROUND.

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

With vivid memories of the forest glory which is an invariable accompaniment of the Thornapple Valley at this season of the year, we headed Saturday out M 37 and for four hours literally lived in an atmosphere of beauty which no human pen can adequately describe.

At Caledonia we found that Dettman Bros, had sold their meat market to Bernard Spoolstra, who has for several years conducted a market at Martin. The change of ownership was to take place Monday of this week. It is understood in Caledonia that Mr. Spoolstra will retain the Martin market, dividing his time between the two towns.

Saturday was the first time I had visited Caledonia since the death of Charles H. Kinsey, four months ago. A call at the store was made through a sense of duty to pay my respects to the memory of a man who did all he could do to maintain the best traditions of the mercantile business for thirty-five years. The son-in-law who was carefully trained to succeed the elder when he should pass on has caused the interior to be painted and is keeping the stock so clean and wholesome as to excite the admiration of his friends and the commendation of his customers.

In going to Middleville we went out of our way a few miles to call on W. F. Thomasma, who conducted meat markets in Grand Rapids about thirty-five years, but is now located on a farm, not because the meat business has ceased to interest him, but in order to contribute to the recovery of a son who has been afflicted with sleeping sickness for seven years. The country air and quiet surroundings incident to farm life are working a complete cure. Mr. Thomasma showed me a quantity of beans he grew this year which interested me greatly. They are called speckled beans. He obtained the seed from Vriesland in the Netherlands. They are about the same size as ordinary pea beans and are handsomely flecked with brown markings which appear to be different on every bean. If he had grown his crop on low moist ground he thinks he would have raised forty bushels to the acre. Instead, he planted the seed on high ground and produced twenty bushels. White beans grown under the same conditions produced eight bushels. The vines grow hip high and because of the greater yield, Mr. Thomasma believes this variety will soon become a favorite one with farmers who aim to make their crops as profitable as possible.

"I was in Grand Rapids one day this week and called on a friend engaged in the manufacturing business," remarked Mr. Thomasma. "He asked me if I kept in close touch with business conditions in the city since I had taken up my residence in the country, and I replied that I knew what was going

on in Grand Rapids better than many city people do. When he asked me how such a thing was possible, I told him I had taken the Tradesman for nearly forty years and that I had found the Tradesman was the only paper that dares tell the truth on all occasions and under all circumstances."

A new bridge is being built by the State over the Thornapple River at Middleville. The roadway will be forty feet wide, with avenues for foot passengers on each side. A temporary bridge North of the regular crossing affords access to the village from the West.

An unpleasant duty confronts me this week. I am forced to announce that no further insertions of the advertisement of the Merchants' Creditors Association of the U. S. (Battle Creek) will be permitted under existing conditions. This organization was created by D. D. Whitcomb as a medium of disposing of form letters which usually brought very good results when mailed to delinquent debtors. Mr. Whitcomb sold his service at a reasonable price, with a positive guaranty that any purchaser who did not collect twice as much as he paid for the blanks after the last sheet had been mailed out would have the money represented by the purchase price refunded to him. Mr. Whitcomb sought recognition in the advertising columns of the Tradesman, but because I am naturally suspicious of all agencies having anything to do with the collection of mercantile accounts, I held him off three years until I could satisfy myself that he was entitled to a place in our advertising department. I even went so far as to purchase one of his systems at the regular price, so as to give the plan a fair trial. The results were so satisfactory and the information I obtained concerning the personal responsibility of Mr. Whitcomb was so entirely gratifying to me that I finally accepted his order for space in the Tradesman and his announcements have been regular features in our paper for several years. Mr. Whitcomb even went so far as to construe my action as a recommendation of his agency, which I permitted because I thought he was an honest man and would do as he agreed. I still cherish this opinion, but Mr. Whitcomb has disappointed me greatly by selling his business to a man who is a stranger to me and removing to Seattle without so much as saying "thank you" or "good bye". Because the new owner of the business was fully informed as to the carefulness with which I accept advertising orders from collection agencies, he should have come to me and qualified, as Mr. Whitcomb did. Because he did not take the trouble to do this, I am forced to discontinue his announcement in the Tradesman and to say to my readers that any quasi endorsement I may have given Mr. Whitcomb and his organization in the past is hereby irrevocably withdrawn. Under no circumstances will I ever again endorse any agency having to do with the collection of mercantile accounts. I shall continue to warn my readers against

the bad ones—which are altogether too common—but any good agencies which gain access to our advertising columns must stand on their own merits, without reference of any kind to the Tradesman or its editor. I am exceedingly sorry to be compelled to take this stand, but existing conditions leave me no other alternative.

It gives me pleasure to reproduce the following editorial from the Detroit Saturday Night:

May we invite the attention of the gentlemen who buy advertising space in Detroit to the results of Tuesday's primary? Mayor Lodge had the undivided support of the Detroit News. He had substantial support from the Free Press, and but little organized opposition anywhere except from his rivals.

The News calls itself "the home newspaper," and claims that it goes into four out of five Detroit homes where an English newspaper is read. It has a circulation of 350,000. Yet with all this strength and all the help it had, it could drag to the polls just 48,420 votes for Mr. Lodge out of a total registration of 428,508, or a fraction over 11 per cent, and less than 28 per cent of the total vote cast, and less than one vote for seven times as much circulation.

The point is that the advertising patronage of the News is based on the quantity of its circulation, as is the advertising patronage of nearly all daily papers. To the average buyer of advertising space, quantity of circulation measures the selling power of the medium. He does not stop to ask whether the circulation is built on comics or cosmetics, on prize fights or pickle recipes. Provided the circulation is big enough the same medium is supposed to sell pianos, cars, and jewels quite as readily as pins, chewing gum and soap.

The buying power of the reader, or his taste, or his degree of confidence and interest in the publication, is only infrequently considered. There are even a few advertisers who buy space in a free-for-all publication with the expectation of getting as good results as from a publication that people like well enough to pay for.

"Reader interest" used to be a watchword of advertising literature. It has faded into an echo since the "pulling power" of the medium came to be measured by the yard. But discrimination between quantity of circulation and quality of circulation remains an essential talent in the wise space-buyer and no more striking demonstration of its value to business has ever been presented than Tuesday's election returns in the Detroit News.

When I started the Tradesman I supposed the only way to measure the pulling power of a trade journal was its total circulation. In pursuance of this idea I bent all my energies—next to making as good a paper as I know how—to building my total circulation up to the highest possible point. I succeeded to such an extent that at one time I had the largest circulation of any trade journal of its class in the United States. Then came the era of high wages and high values. Paper stock and labor nearly doubled in price. Rent was increased four fold. I found that in publishing a 36 page paper for \$1 per year I was losing money. I advanced the price to \$2. There was still a loss, so I was forced to advance the price to \$3. In so doing I lost some of the small merchants who felt they could not afford to pay \$3 per

year for a trade journal, but I made up this loss in numbers by adding larger merchants to our list, so that the average rating of the merchants on our subscription list is now about \$5,000. This gives our patrons a buying power greatly in excess of what it ever was before.

I wonder if anyone can tell me anything about J. C. Benbow, who was a merchant at Cannonsburg when I started the Tradesman, forty-six years ago? He was our first subscriber. Our second subscription patron was S. T. McLellan, general dealer at Denison, who was murdered by a burglar about thirty years ago.

The first electric motor in Grand Rapids was introduced by the Tradesman Company about 1889. It was made in Windsor Locks, Conn. It was purchased through the Edison Light Co., whose manager at that time was a man named Crosby. He had the motor installed under his own supervision, but when he turned on the current it burned out immediately. Another motor was ordered from the factory by express to replace the faulty mechanism. It gave excellent satisfaction for about six years, when it was discarded because of the introduction of individual motors on each press and machine. The Chicago agency made a good offer for the motor, conditional on our furnishing a letter stating that the motor had rendered good service for six years at a cost of only a very few dollars for replacements or repairs. The offer was accepted and for many years the motor and the letter, appropriately framed, occupied the show window of the Chicago agency.

The present location of the Widdicombs building was occupied for fifty or sixty years by the old Rathbun House, which during its later years was managed by the late A. R. Antisdell. When William Widdicombs started to erect his building he requested the Board of Public Works to turn on the city water to enable his contractor to make mortar. The Board refused unless Mr. Widdicombs would liquidate a \$2,700 account for water furnished Mr. Antisdell during his occupancy of the hotel. Mr. Widdicombs thereafter stopped work on his building until he could drive an artesian well. He used the water thus obtained to erect the building and has utilized it ever since to flush his closets and furnish power for the elevator. For a considerable time Mr. Widdicombs used both an Otto gas engine and an electric motor to elevate the water to a tank in the top of the building. He finally decided that the electric motor was more economical and discarded the gas engine.

I am naturally gratified over the number of invitations I am receiving every week, urging me to visit towns in distant parts of the State. Nothing would please me more than to be able to accept all of these invitations, but until our forty-sixth anniversary edition is off the press on Dec. 4, I shall

be obliged to confine my calls to nearby towns as much as possible. After the date named I will be able to enlarge the scope of my Out Around calls and hope to have the pleasure of meeting many merchants whom I have not met in some years—perhaps some I have never met. These calls are a source of much pleasure and satisfaction to me and, in many cases, I think they are enjoyed by the merchants who find it convenient to give me a few moments of their time. In some instances I am able to assist my mercantile friends in the solution of some problem which has caused them much trouble and anxiety. I want every patron of the Tradesman to feel that he is at liberty at any time to write me on any subject on which he thinks I can throw any light or assist him in reaching a conclusion. E. A. Stowe.

#### Banks and Trust Company Broaden Their Scope.

During the past week two local banks and one trust company have become part and parcel of the so-called Union Commerce Group of Detroit on terms and conditions very advantageous to the stockholders.

The stockholders of the Grand Rapids Savings Bank receive five shares in the Detroit organization for each share they hold. This stock is quoted on the Detroit Stock Exchange at \$260 per share, so every stockholder receives the equivalent of \$1,300 for each \$100 share.

The stockholders of the Grand Rapids National Bank receive three and a half shares of the new stock for each share now held by them, enabling them to liquidate their holdings at \$910 per share if they desire to do so.

The stockholders of the Grand Rapids Trust Co. receive two shares of the Detroit stock for each share they own at present, so they can realize, if they wish to sell the new stock, \$520 for each \$100 share.

These shifts will enable those who wish to dispose of their holdings to do so and realize two or three times as much as they would be able to do under normal conditions.

It is not expected that any material change will be made in the directors or officers of the three local institutions.

While it is a source of regret to some that a change of this kind was made necessary, involving to some extent a loss of independence, initiative and aloofness, it can be stated, on the other hand, that the new arrangement will enable the institutions concerned in the change to serve their large patrons—whose borrowing requirements have been such as to force them to seek outside accommodations—better and more fully than they have ever been able to do in the past.

Private information to the Tradesman from a thoroughly authentic source is to the effect that the National City Bank of New York has already acquired the stock held by Goldman Sachs in the Union Commerce Group and that it contemplates the purchase of a large amount of additional stock in the near future. This will, undoubtedly, result in a great hook-up of the leading banks of the country, extending from coast to coast, and

precipitate the same condition which has long prevailed in England and France.

In this matter of bank mergers, many ramifications arise. There are the advantages from the elimination of duplicating functions and the reshaping of business units so as to produce greater economies and larger profits. But on this point most of the large bank mergers are too recent for the merged institutions to have a foundation in dollars and cents results on which to base conclusive arguments or to present actual figures in proof of these advantages.

There is also the question of the possible elimination of a peculiar form of almost cutthroat competition which has existed among some of the city banks. This competition results in the rapid establishment of branch banks, several of which may be crowded into the same small neighborhood, thus duplicating or dividing service, and often unduly inflating real estate values.

Another question which is sometimes discussed is the effect that these various combinations may have upon the securities of the banks in the stock market.

Two dilemmas that appear on the horizon, are, on the one hand, the increasing difficulties of finding enough big executives competent to shoulder the burdens of such huge financial institutions as are resulting from some of the mergers, and on the other hand, the possible unsettling of employment in the minor bank positions.

The answers to most of these questions are at the present time in a somewhat hypothetical state and only time and events can prove the advantages or disadvantages along these lines resulting from large bank mergers. Just now most of the bankers are not concerning themselves overmuch with a solution of these questions, but are regarding mergers purely from the point of view of opportunities for improved service to the public.

Each bank in its origin was designed—or at least has devoted itself—largely to some particular form of bank service. One may be a strong commercial bank, another a trust company. Certain banks direct their energies to the cultivation of a large number of small accounts; others turn their attention more to satisfying the requirements of Big Business. One bank may concentrate upon foreign service; still another may be strong on the securities end. Some centralize their efforts in one large downtown banking office, while many others spread their service throughout the city by means of a network of branches.

It is noticeable that through consolidations each banking house has usually, while strengthening itself along the lines of its original endeavor, supplemented its efforts and broadened the scope of its activities by affiliation with some bank strong in some other form of service. Banks strong in the commercial banking field have combined with institutions whose trust departments were superior to their own or with those calculated to strengthen foreign connections or bond departments.

#### Aluminum Jewelry Offered.

Climaxing experiments covering a three-month period, a leading manufacturer is now offering novelty jewelry made of aluminum. Designed to meet the vogue for massive-looking items which, however, are light in weight, the jewelry is being offered in link chain designs in costume necklaces, bracelets and earrings. Through special processes and machinery the manufacturer has overcome the difficulties arising from the fact that aluminum cannot be soldered. The jewelry is available in gold and silver plate and wholesales from \$1.25 to \$5 for necklaces and 75 cents to \$1.50 for bracelets.

#### Boys' Leather Garments Sought.

Featuring boy's apparel is the continued strong interest in leather coats, windbreakers and ensembles comprising lumberjacks and knickers. Prices are firmer on the leather, imitation leather and chequered merchandise, with deliveries tightening up. In the ensembles being offered are suede blouses and tweed, tweed-patterned or plain corduroy knickers. Both the jacket and the knickers feature a knit cuff to insure greater warmth, while the knicker cuff eliminates the usual buckle at the knee. The jacket is of the raglan sleeve type and is equipped with elastic webbing at the waist. The ensemble is priced to retail at \$10.98.

#### Lace Curtains Now in Favor.

Lace curtains are coming in and are replacing the ruffled type. In the lace constructions, tailored effects are re-

ceiving from 50 to 60 per cent. of the orders. This is in contrast to the previous demand for fringed types. Curtains in the retail price range from \$2 to \$5 are enjoying the volume business. Deliveries in the market are going forward in large volume and on time, with few exceptions.

### Sand Lime Brick

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

*Brick is Everlasting*

GRANDE BRICK CO.

Grand Rapids.

SAGINAW BRICK CO.

Saginaw.

### Link, Petter & Company

(Incorporated)

Investment Bankers

7th FLOOR, MICHIGAN TRUST BUILDING

GRAND RAPIDS, MICHIGAN

### ELEVATORS



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



**Packed in sealed tins since 1878. A nation-wide fame and distribution for fifty years**

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



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

**Don't Let the Chain Store Scare You.**

The one subject which keeps the leading place in all conventions, no matter what line of business they represent, and which is constantly in the mind of every retail merchant is the menace of the chain store.

I will say frankly that I have spent many anxious hours pondering the effect on my business of chain store competition and seeking to devise plans to meet this new rival. In my own town there was recently established a branch of a very large chain organization, which competes directly with us. In addition there are numerous other chain stores handling merchandise.

I have found that much of my worry was wasted.

I believe that a large part of your worry over chain stores is purely psychological.

Chain store competition can be met and overcome by the independent retailer if he will not give way to fright and will use the brains and ability he should possess.

There are two primary weapons we all have, or should have, in greater degree than any chain store. These are: first, superior quality of our goods, and, second, superior service we should render the public.

I have made actual examination of the goods offered by the chain stores in our town, comparing not only quality but also the price, and I know that in almost every instance we have better goods to offer the trade at less money than is charged by these chain stores.

The majority of independent merchants become unduly excited when a chain store opens in their neighborhood.

Instead of fighting these people with every ounce of vigor and all his intelligence, and adopting, where advisable, ideas and methods of the chains and convincing the public that he is able and determined to meet this competition, the average merchant throws up his hands and begins to tell the office force and the customers a hard luck story about the terrible chain store people who are killing the home merchants.

I have concluded that the opening of the largest chain store in my town was a good thing for all the other merchants. The fact that the store is located in our town with the goods on display where they can be examined, just as our goods are displayed and examined, has robbed this company of a certain glamour which was attached to it, in the minds of country people especially, who seem to have a certain pleasure in buying things from a distance, sight unseen.

They are now able to compare the goods offered by the chain

store, both in quality and price, with the merchandise in our independent local stores, and I am fully convinced the independent stores have not suffered by the comparison.

Coach clerks, to look upon the chain store as simply a first class competitor, whom you are fully able to met and over whom you have many advantages.

But these advantages can only be realized through proper efficiency of your sales force, which needs to be coached especially to meet this kind of competition.

The longer a clerk has been in your employ and the older he is the greater the necessity for instilling into his mind the facts I have mentioned. I think clerks in retail stores have a greater tendency than in any other line to get into a rut and become just waiters.

But you cannot convince me that a man who owns his own business and whose whole life is wrapped up in its success will not educate his clerks and inspire in them the ability to sell that will result in a better personal service to our customers than can be secured by any hired manager of any chain store.

George C. Brown.

**Lights Golden Jubilee.**

Electricity has re-made the world. It has revolutionized industry, it has revolutionized communication. It is revolutionizing the home, it is revolutionizing the farm. It is revolutionizing our entertainment and amusement. It has brought the nations of the world within speaking distance and mankind within hearing distance. It promises soon to bring distant peoples within seeing distance. It is helping man to fly through the air and to guide him on his flights. It is bringing to the masses the best of music, oratory, education. It is learning to enhance production by plant and animal.

Very fitting it is that the world is preparing to tender to the venerable Father of Electricity, Thomas A. Edison, on the occasion of Light's Golden Jubilee, greater honor than has ever been lavished upon any other private citizen. His name will live longer than that of any other human being now on the earth. He is mankind's greatest living benefactor, the greatest lifter of its burdens.

**Meeting Price Objections.**

Says a successful Detroit retailer: "Customers seldom mention prices in other stores to me; but when they do, I don't argue with them. I merely reply that, 'I believe you're right, but we can't sell it at that price.' If the customer shows a tendency to question why we can't meet such prices, I may mention a few details of our service, but ordinarily the less said about the matter the better!"

**Grand Rapids Savings Bank**

**FIRST "STATEMENT"**

May 10, 1870.

**ASSETS**

Cash	\$15,362.20
Bills discounted	47,534.92
Interest	27.35
Revenue stamps	488.20
New York American Exchange National Bank	3,898.14
New York, Howes & Macy	25.57
Bonds	2,600.00
Mortgages	12,760.58
Premiums	96.41
Furniture and Fixtures	643.92
Land Warrants	170.00
Detroit Merchants & Manufacturers Bank	646.09
Banks and Bankers	459.89
Ithaca, N. Y., First National Bank	1,244.43
Expense	498.04
	<hr/>
	\$86,455.74

**LIABILITIES**

Capital Stock	\$50,000.00
Discounts received	1,443.61
Exchange	56.06
Deposits (active)	15,868.60
Deposits (savings)	18,979.19
First National Bank, Buffalo, N. Y.	1.65
Suspense Account	106.63
	<hr/>
	\$86,455.74

**Statement at the Close of Business**

October 4, 1929

**RESOURCES**

Loans and Discounts	\$11,561,378.02
Bonds and Mortgages	9,379,070.84
Liberty Bonds and Certificates of Indebtedness	437,250.00
Banking House, Furniture and Fixtures and Other Real Estate	1,067,252.17
Federal Reserve Stock	45,000.00
Overdrafts	8,044.86
Cash and Clearings	1,085,693.13
Due from Banks	3,354,678.94
Letters of Credit	19,259.30
	<hr/>
	\$26,957,627.25

**LIABILITIES**

Capital	\$ 750,000.00
Surplus	750,000.00
Undivided Profits	108,050.23
Premium and Reserve Accounts	82,395.39
Rediscounts, Federal Reserve Bank	1,826,596.48
Letters of Credit	19,259.30
Dividends Unpaid	3,993.00
Bond Account	430,000.00
Commercial Deposits	10,130,934.46
Savings Deposits	12,106,398.40
Bills Payable	750,000.00
	<hr/>
	\$26,957,627.26

The above comparison, covering a period of fifty-nine years tells its own story of remarkable growth and unexampled prosperity.

Loans from \$47,534.92 to over eleven million dollars. Totals from \$86,455.74 to nearly twenty-seven million dollars.

The only way we have to judge the future is by the past.

## FINANCIAL

### Review of Business Conditions in Michigan.

After establishing a new high record in the first eight months of the year, general business during recent weeks has been slowing up. It was apparent early in the summer that the high degree of activity which had prevailed since the beginning of the year could not be maintained indefinitely, that some readjustment would be in order before the close of the year. As summer wore on and business showed little inclination to yield to the retarding influences of the hot weather months, it seemed certain that a rest period was closer at hand than had been previously indicated. The principal declines which have taken place have been in the production of steel and automobiles. In addition, building construction continues less active than a year ago.

It is only by comparison with the high state of activity in the preceding months of the year that the current volume of business appears moderate. Industry and retail trade generally are proceeding at a faster pace than at this time a year ago. Wholesale business is moving in about the same volume. Although crops are not up to expectations, aggregate returns will compare favorably with those received by the farmers last year, a factor of much importance in the trade outlook. Satisfactory industrial employment, high real wages, steadiness in commodity prices, substantial corporate earnings, fairly conservative inventories and record car loadings of revenue freight are the chief stabilizing factors in the economic outlook. According to the Shippers' Regional Boards, 2.3 per cent. more freight cars will be required during the fourth quarter, as compared with the same months in 1928, to take care of the shipments of 29 principal commodities. Broadly speaking, the general business situation is reasonably good and promises to remain so throughout the remainder of the year.

High money rates continued to have a depressing effect on business generally and, more recently, a sobering effect on stock market speculation. No relief from high interest rates is yet in sight. The decline of \$91,000,000 in brokers loans, as reported by the New York Federal Reserve banks for the week ended Oct. 9, after seven consecutive weekly increases which had carried the total to \$6,804,000,000; and the increase during September of 244,370 tons in the unfilled orders of the United States Steel Corporation, if continued, will have a most salutary effect on the general business situation.

Industry and trade in Michigan are making a good showing in spite of the seasonal decline in automotive production. Some irregularity has crept into the manufacturing situation but, by and large, output is holding up well and in most cases is above the volume at this time last year. Some hesitation is noticeable in the furniture industry, which is now in the midst of the sample season preceding the November market. Furniture production,

nevertheless, is running fair to good. Factories engaged in the manufacture of radios are increasing their schedules. Paper mill operations are moderately good, but the volume of orders on hand is light. Cement plants are not as active as they were at this time a year ago. The needle trades report a slight increase. Mining operations in the Upper Peninsula are fair to good. A bright outlook is reported by factories producing electrical appliances and pharmaceuticals. Output of farm machinery and implements has declined seasonably. Cereal plants are still experiencing peak production. Non-automotive plants generally anticipate a volume of business during the remainder of the year at least equal to that in the corresponding period a year ago.

The automotive industry for the first time in its history has just passed the five million car mark. In all probability total production for the current year will exceed five and one-half million vehicles, an extraordinary accomplishment when it is remembered that the 1928 production of 4,601,144 cars and trucks broke all former records. Estimated output for September totaled 417,135 units as compared with 436,507 in the same month last year. It is estimated that the industry's freight car requirements for the fourth quarter will be 16.3 per cent. greater than in the last three months of 1928.

Consumption of electrical energy by Michigan industries in September amounted to 192,478,717 kilowatt hours as compared with 228,351,652 kilowatt hours in August and 198,320,177 kilowatt hours in September, 1928.

Industrial employment is reported normal in forty-three Michigan cities, decreasing in fourteen and increasing in eight. Detroit's employment remained at a high level during the greater part of September but declined toward the end of the month approximately 11 per cent. under the average for the same period a year ago.

Debits to individual accounts for September in Bay City, Kalamazoo, Lansing, Muskegon, St. Joseph and Detroit aggregated \$2,321,360,947, which was six per cent. more than the debits for August and 23 per cent. larger than the figures for September last year.

Building permits issued in twenty-two Michigan cities in September had a total value of \$16,650,196 as compared with \$17,947,078 in August and \$16,641,217 in September, 1928.

Michigan farmers harvested only fair crops this year. The prolonged drought made heavy inroads on corn, potatoes, field beans and sugar beets. Fruit crops were also reduced by the dry weather. However, higher prices for farm products generally will largely offset the smaller yields.

Retail trade is in good volume, but is not up to expectations. Merchandise is moving in a normal fashion in forty-one cities, fair in twelve, and increasing in eight. Collections are not as good as they were earlier in the year or at this time last year. Trade at wholesale is more active but collections are only slightly better than fair.

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Grand Rapids, Michigan

Plumbing is rather inactive. More seasonable weather would prove an effective stimulant to trade generally.

Wayne W. Putnam,

Director Public Relations, Union Trust Co., Detroit.

**Relation of Health To Character and Happiness.**

It is impressed upon me that you all want to live a useful and an abundant life. I can hardly emphasize too strongly the importance of a good sound body with well developed muscles, a sound nervous system, accompanied by good digestion, as an element in making us useful and efficient. I understand perfectly well that we should eat to live and not live to eat; but perfect enjoyment in our meals is a vital element in connection with our happiness and usefulness. It is an asset to come to each meal with a good appetite and an earnest desire to enjoy the good things that are prepared for the palate. And this may be said of all of the natural functions of the body. We should use them in moderation and feel that they are given us for service and we must wisely utilize them. All this is indicative of the importance of a careful study of ourselves and the things that keep us in balance and fit us for efficiency in life.

The relative food values are of importance and the housekeeper's obligation indicates that her field is a profession. The housekeeping art in its field of dietetics assumes an importance in life that is rarely appreciated, and the study of a balanced ration for a family is as vital in connection with its happiness and usefulness as it is in connection with the feeding of cattle and sheep for a definite purpose. When we think of the import of all this, we can appreciate the value of the services of the factor in the household that has the management and regularity of our meals.

Good muscles are a valuable equipment and their development properly is a responsibility upon us, and there-in sometimes lies a danger because of the tendency to over-develop which is found in connection with our school and college athletics. In the development of our muscular system, play is an important factor, and I know of nothing in the way of exercise that is more valuable than walking. In these days of automobiles when we step into a machine just for a few blocks rather than to walk, there is danger of unbalancing our muscular system. Deep breathing we forget about as a factor in health. We go on breathing short breaths without fully inflating our lungs and the life giving principle of air is not allowed to reach the lung cells and perform its useful functions. All functions of the body we should strive to carry on with a system and regularity.

Then there is the wonderful nervous system threading through our bodies that should be under the control of our wills in a large degree, although its activities are largely automatic. I impressed upon you two weeks ago the danger of worry. This applies particularly to our nervous system, and all excesses of every kind tend to unbal-

ance the nervous system and get it "out of whack." Insomnia is a result of thoughtlessness in connection with our nerves and we learn sometimes too late the importance of sleep in restoring losses in nerve power. The value of sleep is illustrated by the many beautiful things that are said about it in our literature and particularly in our poetry: "Nature's sweet restorer," "balmy sleep" and "He giveth his beloved sleep." The fact that anybody can get along with very little sleep is no credit to him. It is true that some persons require more than others but we should not shorten our hours of sleep by bringing our worries into the somnolent field, and we should get out of our hours of sleep all of the help that is possible in meeting the strains of life.

I cannot speak too strongly of moderation in eating and the necessity of self-control. You perhaps may recall the story of the New England bishop who was very fond of mince pie and he rarely ate it without suffering as a result, but his appetite often got the best of him and he suffered the consequences. One day when his wife was bidding him goodbye and he was about to take a trip among the parishes for which he was responsible and would be gone for some time, she urged him to remember that they always tried to have good things for the bishop wherever he stopped and that he must be careful and not indulge in the one thing that seemed to be difficult for him to digest, and that was mince pie. The bishop promised faithfully that he would remember her thoughtful counsel. But a delighted friend in a housewife who desired to cater to the bishop's appetite tempted him. She had a freshly-baked mince pie with the delightful aroma arising from it when he called and she invited him to partake and dwelt upon the care she had given in making it especially for him. He weakened and said that he would take a small piece and it tasted so good that under the urgent solicitation of his hospitable friend he took another small piece and then a larger one. The usual result followed, and in the evening he was in the deepest distress and so badly attacked that a physician was called in, and the physician saw that it was a case of indigestion and tried to make light of it and said that he could take care of it all right; but he noticed that the bishop was under a nervous strain, evidently something beyond the simple fact of indigestion and he said, "Bishop, one would think from the state of your mind that you were afraid to die." And the bishop responded, "Oh, my dear doctor, I am not afraid to die, but I am ashamed to."

There are lots of fads in food that come from specialists and we find a great difference in opinion about what we should eat and how we should eat; but I have always thought that for a normal person it is pretty safe to eat the things in moderation that he likes, having in view always a balanced ration. Temptations to reduce health are with us constantly and we are apt to fall into what may be called "questionable" habits. I never have been in

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the habit of using liquor and still there were five months of my life at the World Columbian Fair that my daily luncheon consisted of a slice of rye bread and a glass of claret. It seemed to fit into my desires and I saw no harm from it. But in the little coterie of people that took luncheons together in this way for a considerable time one was tempted by the glass of claret to want more and I witnessed the danger that lurked in the spirit to one who could not control his appetite. The lesson came to me so strongly that I then decided never under any circumstances, no matter how I felt about its effect upon myself, would I touch liquor because of the influence upon others who might not be under so good control. I never have used tobacco and I never have felt like criticizing others who do use it in moderation; and still, oftentimes I wonder if you who use tobacco in moderation are quite as thoughtful of other people in connection with the use of tobacco as you ought to be. It certainly does vitiate the breath. You cannot any of you deny this. Many of you have a life companion whom you embrace and little children that you take in your lap and caress, and your breath is in evidence and is distasteful to them. Can you afford to practice a habit that carries unpleasantness to the dearest ones you have in the world? I would like to have you think of this while giving a few words in counsel in connection with healthful practices.

I have often thought that the desserts are at the wrong end of the meal. We eat all we ought to of palatable food up to the time we come to the dessert, and then through the blandishments of the good housekeeper there is presented to us in the most attractive form something more to eat. If we had this delightful part of the meal at the beginning, there would be no danger of our overeating at the end of the meat and potatoes and salad. I don't expect this suggestion will ever be followed but it has occurred to me sometimes. Eating with a rush is not provocative of good health, and too many of us in the busy life which we lead are apt to not only eat with a rush but carry in our minds while we are eating problems that militate against good digestion. In the interest of good health, the mealtime ought to be one of the pleasantest hours of the day, and we ought to bring in connection with it happy thoughts and delightful accompaniments that are an aid to digestion rather than connecting with this function trials and anxieties and unpleasant suggestions. I know of nothing more beautiful occasionally at meal time than to have a strain of beautiful music, and there should always be in connection with the meals cheerfulness and laughter. You know the old adage of "laugh and grow fat" and it is certainly suggestive of a great truth in connection with the eating function. I remember Mr. Rindge in connection with his dairy business was very careful, when the milking process was going on, not to have any disturbing element come into the barn. He wanted the cows to be eating happily and not disturbed by any fear or anxiety, and to this end

he always urged people who visited his stable at milking time to talk in a low tone of voice and not in any way disturb the animals. This he said he had found was important because fear or anxiety would lead to the holding up of the milk, indicating the strain upon the nervous system exhibiting itself by inaction in the lacteal glands.

Gladstone was wise in some things and in others he was a faddist. Among other things he said he always took twenty-five bites upon everything that he ate. And Fletcherism follows out this thought of thorough mastication of food. This, of course, can be carried too far, as are many of the fads in connection with nutrition. A quotation may not be out of the way from our friend "Bill" Shakespeare: "Now good digestion waits on appetite and health on both."

We do not very often think what a marvelous body we have and how wonderful in its construction and in its details. When we think that we have 800 muscles and miles of nerves threading through our system and that we count our heart beats by the million, what a wonderful structure this is to maintain in good balance and good health and it is important to us that we care for it properly and thoughtfully. In connection with this I think of the quotation: "It is strange that a harp with a thousand strings should keep in tune so long." And the application to our bodies is apropos. Sir John Lubbock said that with reasonable care we can most of us keep the wonderful organization in health so it will work without causing us pain or even discomfort for many years and we may hope that even when old age comes on "time may lay his hand upon your heart gently, not smiting it, but as a harpist lays his open palm upon his harp to deaden its vibrations."

So let us live that this wonderful piece of machinery with its life energy for whose functions we are made responsible by the creative power may wisely serve its purpose in this sphere of its activities, so when it is laid away and the immortal principle is passed on to another sphere of usefulness, it may be truthfully said of us, well done, thou good and faithful servant, enter into the enjoyment of a more abundant life.

Charles W. Garfield.

#### Camel Pile Coats For Boys Gain.

Advance of the season in boys' overcoats is marked by the great interest being shown in camel's hair garments. While chinchillas are by no means neglected, retailers have found that the camel's hair coats have enabled them to get a better mark-up. At first the demand centered almost entirely on the flat camel's hair, but recently a steadily increasing call has been noted for coats of camel's hair pile. Garments of this type are believed due for a big season in adult wear. It is predicted that as the cold weather arrives they will also meet with wide volume distribution in boys' lines.

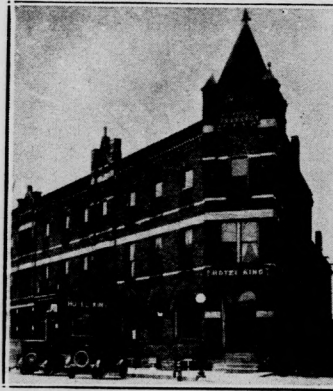
About the best inheritance any man can leave his descendants is a clean bill of health.

#### Rush on Heavy Underwear Orders.

The rush of re-orders on men's heavyweight underwear has practically cleared the market of merchandise for immediate delivery and buyers now in the market to fill their current requirements are finding it difficult to locate goods. Most of the large mills and

many of the smaller ones are now so occupied on orders that they will not book new business for delivery earlier than the middle of November. Few commitments are being made for later than November because buyers expect that lines for the new season will be opened before the end of next month.

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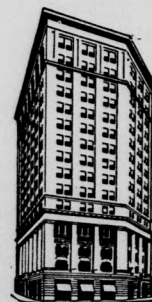
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## MUTUAL FIRE INSURANCE

### The Leaven of Mutual Fire Insurance

"A little leaven leaveneth the whole lump," says the Bible. In these modern days insurance men everywhere are looking for something which will leaven the sodden mass into which fire insurance seems to be slowly, but surely, sinking. The troubles complained of, and for which the leaven is being sought, seem to be confined to the stock insurance field. Stock insurance appears to be heading speedily for that point where individuality, independence, will be entirely submerged into a mass of technicality of rules and regulations without end, of merging of interest prescribed by an unbridled capitalism wherein the personal factor will be entirely eliminated. The prediction is freely made, with every evidence of its truth, that within the next decade, if not sooner, stock fire insurance will be under the absolute control of from five to ten big groups of companies which will dominate with an iron hand. Already some fifty groups, or fleets, control some ninety per cent. of the stock fire premiums, leaving the balance to those companies not affiliated with the big boys. This centralizing process is continuing at a constantly accelerating rate judging by the weekly, almost daily, announcement of change of ownership, merging or consolidation of this, that or the other independent stock company.

When, if ever, will this centralizing, consolidation and merging stop? What effect will the present day trend have on the insuring public, on the agent, and on other forms of insurance protection? These are some of the serious problems agitating the best minds of the insurance fraternity.

Of course those connected with the present trend, and they seem to be the majority of stock interests, express themselves as entirely satisfied with conditions. Every increase of capital stock, every merger and securing of control by a group of some hitherto independent stock company, is hailed as an evidence of progress. Size of assets, capital stock and surplus supplies the stick by which the strength and endurance of stock insurance is measured. Capacity to absorb coverage, ability to pay losses, and incidentally to collect premiums is the drawing advertising card for the big group. The modern insurance man, to be considered as anybody in the insurance field must go along, or else be relegated to the classes of hopeless old timers or chronic kickers.

Here and there may be found a company, or some broad minded individuals who deplore the present day tendency toward centralization, amalgamation and consolidation of interests, but, as stated before, they are in the decided minority. They are raising their voices in the wilderness. Not for them the plaudits of their fellows. The strong groups, the master minds are hailed as the leaders of the stock system. Everything that these leaders do, in the minds of the majority of insurance men, is done for the betterment of the entire business, including

the insured, the agent, but especially the strong company.

The entire trend of present day development in the stock insurance field seems to be leading to the time when the insuring public will be entirely subservient to the will, and whim, of those great aggregations of capital which control and dominate the stock field. All the time that same insuring public is being told that the stock system is the only one which has the real interests of the dear public at heart. If there were no monster stock companies that public would be left without that sufficient, beneficent fire insurance without which the economic world could not thrive or even survive. The aim and purpose, of the big fellows, the strong aggregations of capital, seems to be the absolute control. The way of the independent, the individualist, is becoming harder every day. The entire insurance world is arrayed against them, including the agents who ought to know better. The independent stock fire company must either amalgamate—or die. Under the present tendency and practice, stock insurance is rapidly becoming the master, instead of the servant, of the people who must support it.

Is there a remedy, is there relief in sight? Can the whole lump be leavened with a purifying leaven? Those are the questions which must be answered by the insuring public, the supporters of every form of insurance protection.

Admittedly insurance has not yet become a charitable project so that those who enjoy its protection and service must pay the price. And that insuring public must pay the whole cost, including the expense of rendering the service. The purpose of every insurance company is simply to act as agent in the collection of premiums from the many in order to pay the losses of the unfortunate few. That is the one and only reason for the existence of fire insurance companies. All other services are either incident thereto or necessary in the conduct of the business. For these services the stock fire company retains about fifty per cent. of the premiums collected, paying the other fifty for losses. Too much overhead says the big, or little, business man. This high cost for the service rendered when taken in connection with the trend above outlined is the cause for the serious study of the present stock system with its seemingly inherent evils, and the search for a remedy therefor.

For some years business men under the leadership of their Chamber of Commerce have been advocating organization and co-operation as a relief for the former cut throat competition which had proven ruinous to many. Co-operation and mutual helpfulness are being practiced in the business world as never before. This has led to the study and investigation of co-operative mutual enterprises, outstanding amongst which is the system of mutual insurance.

This study has found a number of startlingly successful mutual undertakings in numerous fields and instanc-

(Continued on page 31)

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# Announcing

## FIRST SECURITIES CORPORATION

*The*  
Securities and Investment Company of  
THE MICHIGAN TRUST CO.

**I**N ORDER to more adequately meet the changing requirements of modern business and to more effectively serve the growing needs of its large clientele, the Bond Department of The Michigan Trust Company has been incorporated as the Investment Division of that organization to bear the name First Securities Corporation.

First Securities Corporation which is owned by stockholders of The Michigan Trust Company, is equipped to originate municipal, industrial and utility financing, and offers to borrowers by reason of its greatly enlarged capacity, its services in handling any required volume of financing. To investors it offers a greater diversified list of investment securities from which to choose with the assurance that the same sound progressive policies which have characterized the conservative parent organization — The Michigan Trust Company, will direct its subsidiary investment unit.

which have characterized the conservative parent organization — The Michigan Trust Company, will direct its subsidiary investment unit.

The Directors of the new corporation are the Directors of The Michigan Trust Company augmented by Harry B. Wagner, formerly Manager of the Bond Department and John M. McReynolds, Vice President and General Manager of the First Securities Corporation. The Officers have been identified with the Bond Department for a number of years.

First Securities Corporation will be located on the second floor of The Michigan Trust Company Building, in the quarters formerly occupied by The Michigan Trust Company's Bond Department.

We extend a cordial invitation to the public to make full use of the augmented facilities which the new organization provides.



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G. PERRY DOWLING, *Vice President*

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WILLIAM J. LANDMAN, JR., *Secretary*

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**Michigan Retail Dry Goods Association.**  
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 Secretary-Treasurer — John Richey, Charlotte.  
 Manager—Jason E. Hammond, Lansing.

### Schedule of Group Meetings By Dry Goods Dealers.

Lansing, Oct. 15—In our last Bulletin we mentioned the meeting of the Board of Directors held in Detroit and stated that plans for the division of the State into districts and the appointment of meetings for the current year were decided upon at that time. We are now ready to make a general announcement regarding them, as follows:

District No. 1—Tuesday Nov. 5, Ypsilanti.

District No. 4—Wednesday Nov. 6, Flint.

District No. 6—Tuesday Nov. 12, Cadillac.

District No. 5—Wednesday Nov. 13, Saginaw.

District No. 2—Tuesday Nov. 19, Kalamazoo.

District No. 3—Wednesday Nov. 20, Grand Rapids.

Annual convention Hotel Olds, Lansing, March 4, 5 and 6, 1930.

In order to encourage attendance at the group meetings and at the convention and for the further purpose of having some men in each district assist in the securing of new members and for general utility service, a committee has been appointed by our President. We give herewith the names of these committees and their locations.

This week we are sending an outfit to each member of these committees with general instructions as to the service they may render to assist in securing new members, encouraging attendance at the group meetings and assisting in a general way in plans for the spring convention. These committees are as follows; the first one named in each list being designated as chairman:

#### District No. 1

A. B. Boyce, Tecumseh  
 F. E. Park, Adrian  
 T. M. Walworth, Hillsdale  
 V. R. Field, Jackson  
 Don Bullen, Albion.

#### District No. 2

M. S. Smith, Battle Creek  
 Henry P. Streng, Kalamazoo  
 Harry L. Rimes, St. Joseph  
 George E. Martin, Benton Harbor  
 George M. Branch, Coldwater

#### District No. 3

A. K. Frandsen, Hastings  
 Henry McCormack, Ithaca  
 H. L. Weyer, Ionia  
 W. D. Baltz, Grand Haven  
 E. W. Smith, Sparta  
 John DeHoog (for Grand Rapids city), Grand Rapids.

#### District No. 4

H. N. Bush, Flint  
 Max Fischgrund, Flint  
 H. A. Williams, Lapeer  
 O. E. Heath, Pontiac  
 D. W. Goodnow, Howell.

#### District No. 5

I. P. James, Saginaw  
 D. Mihlethaler, Harbor Beach  
 Otto Bernthal, Standish  
 H. W. Beckwith, Midland  
 Fred Wendland, Bay City.

#### District No. 6

J. T. Milliken, Traverse City  
 Sidney Medalie, Mancelona  
 W. H. Bicknell, Clare  
 C. J. Wheeler, Cadillac  
 G. H. Webster, Ludington.

The President and Manager are not quite ready to announce the programs at the meetings. Correspondence is being had with several capable speakers and other persons who can contribute materially to the success of such meetings. We can state, however, that the meetings will begin with

a 6 o'clock dinner and the program proceed around the tables.

It is decided to have these meetings inspirational in character and that not only our members but non-members and other merchants who are interested in Association affairs be included in our general invitation. Store owners and executives, of course, are expected to be in attendance.

We received a newspaper announcement of the re-organization of the Ballentine Dry Goods Co., of Port Huron. The officers are as follows:

President—Ross A. Wilson.

Vice-President—Miss Rose M. Mulligan.

Secretary-Treasurer—John A. Neely.

The item reveals the fact that the Ballentine Dry Goods Co. began business fifty-four years ago and some time during the month of October the company will put on a sale commemorating its 54th anniversary. We wish Mr. Wilson and his business associates the very best of success.

Jason E. Hammond,

Mgr. Mich. Retail Dry Goods Ass'n.

### Store Managers Adopt Program.

Presentation at the February convention of the National Retail Dry Goods Association of the findings in the one-year study on sales clerks' compensation recently concluded by the Wharton School of Finance has been approved by the board of directors of the store managers' division, E. L. Stoiber, director. Practical application of the study will be stressed, he said. The board also recommended that practical demonstrations accompany the reports on standardization and simplification of store supplies and on unit packing. A committee was appointed on workroom operation and control, a matter in which both store managers and controllers have displayed marked interest.

### Auto Salon Cars Feature Fabrics.

A majority of the cars shown at the Paris automobile salon are upholstered in fabrics, according to a cable report to the Du Pont Rayon Co. Broadcloth was the favored material, being used in 69 per cent. of the cars, with bedford cords following with 12, pile fabrics with 9 and plain fabrics of silk and rayon with 10 per cent. No patterns were used in 58 per cent. of the broadcloths, while 42 per cent. had small designs, generally on beige or brown grounds. Both the bedford cord and pile fabrics were without designs. Small modern designs featured the rayon and silk cloths. Green was the principal body color, with dark reds making marked progress.

### Dress Men Buy Black Linens.

An outstanding feature of preparations now being made by "style houses" in the dress trade for their Winter resort lines is their active buying of black linens. Stocks of these goods in the hands of importers have been practically cleaned out and supplies from abroad are coming through very slowly. Purchases of dress linens by cutters average at least 50 per cent. greater than those of a year ago, and include both handkerchief and French-finished goods. Deep blue, gold, brown, honey beige and eggshell are the shades wanted in addition to black. Linen blouses for wear with tweed effects in linen for similar use will prove strong Winter resort items.



**VELLASTIC**  
 UNDERWEAR

*Springtex*  
 UNDERWEAR

*Lambsdown*

Turn to  
**BODYGARD**  
 Underwear For  
 Bigger Volume  
 This Season

The retailer who meets the Fall and Winter demand for knit underwear with a good assortment of Bodygard underwear, starts with everything in his favor for a busy and profitable season. And among the several "Utica-Knit" lines there is precisely the right style, weight and price for every class of trade. Fine spring ribbed combed yarn and worsted Springtex garments for the man who prefers the best that money can buy—to the heavy cotton fleece lined Lambsdown underwear for the man whose occupations require maximum warmth and service in underwear. And in between, all weights for man, woman and child.

DISTRIBUTED BY

**PAUL STEKETEE & SONS**  
 GRAND RAPIDS MICHIGAN



The  
 Famous  
 Hair  
 Net  
 That  
 Sells  
 Fast!

*DuroBelle*  
 HAIR NETS

High Quality—Lustrous—Invisible.  
 In gross counter container of mahogany finished steel.

To Keep Her Coiffure Perfect

*DuroBelle*  
 SLUMBER AND WAVE NET

Full length ribbons tie beneath chin, keeping net in place.

Hand Made—Natural and Pastel Shades—Triple Strength, Artificial Silk. **Fast Seller at 25c!**

In attractive 2 dozen display boxes. 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.

OPEN A  
 NEW PROFITABLE  
 DEPARTMENT

No Investment

If you operate a retail store, here is an excellent opportunity to secure a well selected stock of shoes at popular prices, and adapted to family trade. Product of reputable manufacture. We establish retail prices and merchandise under practical modern plan.

YOU RECEIVE COMMISSIONS ON ALL SALES. The proposition is open only to merchants who do not carry footwear of any kind but who believe they could sell a fair volume. For full particulars address Box 1000, c/o Michigan Tradesman.

The Brand You Know  
 by HART



Look for the Red Heart  
 on the Can

LEE & CADY

Distributor

## SHOE MARKET

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

### Solving the Price Problem in Neighborhood Stores.

In selling footwear in neighborhood shoe stores, merchants are necessarily confronted with other problems than those which beset the shoe merchants operating stores in the recognized heart of the city's shopping and business sections. Price is a consideration in all stores in all localities, but especially is it a consideration in neighborhood shoe stores. In fact it is one of the biggest factors.

Felser Bros., who operate three exclusive shoe shops in three neighborhoods of Baltimore, Md., have solved this problem of price in a very satisfactory and successful way. They found the prices of least resistance and developed the biggest assortment at those prices. So convinced were these shoe men that good, substantial business could be developed at prices of least resistance that they have foregone results at better prices. Their deductions have been correct, as has been borne out by the interesting and substantial volume of business they have built up at prices of least resistance.

The prices at which Felser Bros. sell their footwear are recognized neighborhood popular prices. In the shopping district shoe stores the popular price range would be from \$5 to \$10. In the more exclusive shops it would be from about \$7.50 to \$15. In neighborhood stores \$5 is usually top price, and Felser Bros. have built up their business in selling footwear from \$2.95 to \$5. This price range represents the recognized neighborhood popular prices and it also represents the prices of least resistance. Shoes could be sold for higher prices, possibly up to \$10, but the number of sales would be so negligible, it would not be profitable.

Despite the fact that the shoes are made to retail from \$2.95 to \$5, the style element must be there. Furthermore the shoes must have practicality and serviceability, otherwise they are not sold. Men, women and grown-ups who patronize the three Felser Bros.' stores are thrifty, economical and represent mostly the so-called working classes. They do not, as a rule, have much money to spend for footwear. They are willing to spend or invest from \$2.95 to \$5 for a pair of shoes, but they demand that they be given good serviceable footwear that is in keeping with the trend in style.

The particular needs of the clientele of each neighborhood are studied and concentration is made on styles or numbers that are wanted. Each store has its own peculiar demands. Extreme styles are not carried. While an impression exists that neighborhood stores can sell most any type of footwear, Felser Bros. have not found it so. The clientele of their three large stores have given concrete evidence that they are as particular about the

kind of footwear they wear as are the clientele of the downtown or shopping district stores.

Novelties in women's footwear are good at these stores. But these novelties must be of such a character that they can be worn for some time without appearing outlandish. Colored footwear is not much in demand. Women and girls who patronize these stores do not hesitate to say they do not want and cannot afford to buy such footwear, not that they would not like to wear them, but because they are not in a position to have dresses that can be worn with them. They want something more practical.

Then men also want practical footwear. The footwear bought for children is along the same lines.

Careful buying is practiced by the members of the concern. Shoes that go dead too soon are not considered. They must be as near to staples as it is possible to have them in this modernistic day of style. In spite of this careful buying, some numbers may not turn out to be very strong, especially when job lots are bought. How to get rid of this stock so as to have fresh merchandise all the time was at first a problem. A solution to this was found in the opening of a bargain basement at the main store located at 1123 South Charles street. In this basement are put all the shoes from the three stores that for some reason or other are not moving. There they are sold at a lower price, sometimes even at cost. But even cost is better than a dead loss.

A constant check on stock is made. A record of the sizes, styles, leathers, etc., is kept. This record affords the concern the opportunity of knowing what is moving and what is not. There is an interchange of stock between the stores. If certain sizes, certain leathers, etc., are not moving at one store, they are sent to one of the others. It is only after they have been tried at all the stores and do not sell that they are sent to the bargain basement.

All stock is kept in an orderly manner. On one side is women's footwear, on the other side of the store is men's footwear and at the extreme end, children's. The systematic arrangement is a big help to the extra sales people that are employed on Saturdays and during the holiday seasons. Ordinarily about twelve extra sales people are employed at the South Charles street store; about eight at the West Baltimore street store located at 1227-29 West Baltimore street and about four at the Pennsylvania avenue store located at 927 Pennsylvania avenue.

The concern sells on a strictly cash basis. This business policy is an important factor. For whenever footwear is sold, it is sold. There is no credit to tempt the customers to return it. This eliminates a good deal of overhead necessitated by carrying charge accounts. Furthermore it eliminates the necessity of adding carrying charges to the sale of the merchandise and enables the concern to offer it at more attractive figures.

All footwear is bought in such a manner that the biggest possible discount is secured, namely, 7 per cent.

in ten days. This adds to the profits as well as again enabling the concern to offer the footwear at prices that are of least resistance.

By selling at prices of least resistance Felser Bros. have built up one of the largest exclusive family neighborhood footwear businesses in Baltimore. Three large substantial stores are maintained, all of them selling a large volume of footwear. Selling at small profits has attracted many customers who have become satisfied because they can buy good footwear at reasonable prices.

In selling the shoes no boxes are given unless specifically requested by the customer. The label on each box is saved. This label contains the size, leather, style, etc. Through means of these labels an accurate check and record of what is moving is kept. These serve as a guide in re-ordering.

Price tags are placed on all shoes shown in the display windows. These are factors in the business. People patronizing neighborhood stores look for prices in their shopping. They buy where they believe they can get the most and best for their money.

It is interesting to note that Felser Bros. have built up their substantial

business without employing any newspaper advertising. Neither have they employed any direct mail or handbill advertising. The nearest thing to advertising that is employed is the giving of medallions or lucky pennies. But even these are only given about once in every six months. The good treatment of customers, courtesy, good values at prices customers are willing to and can pay, have built up a satisfied clientele that makes it unnecessary to employ advertising mediums. The reputation of the stores—they stand back of their merchandise—is the biggest advertisement. This reputation has been built up by selling good footwear at prices of least resistance.

### Anklet Hosiery Sales Increase.

Anklet hosiery for women has become an even more important factor in the hosiery market than it was last year and companies are booking a heavy re-order business. These goods are popular in practically all colors and patterns, and during the last three weeks those retailing around 50 cents a pair have been selling best. Full-fashioned hosiery has also been an outstanding feature in the market in recent weeks.

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

### FIRE AND TORNADO INSURANCE

Assets ----- \$200,000.00  
 Saved to Policyholders  
 Since Organization ----- 380,817.91

Write to

L. H. BAKER, Secy-Treas.

Lansing, Michigan

## 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.

### FAST SELLING IONIA FLOWER POTTS

*Fancy, Plain or Assorted.*

If we send you this crate of quick sellers we will sell you more.

36 — 4 in. pots and saucers @ 2½c	\$ .90
36 — 5 in. pots and saucers @ 5c	1.80
24 — 6 in. pots and saucers @ 7c	1.68
12 — 7 in. pots and saucers @ 11c	1.32
6 — 8 in. pots and saucers @ 16c	.96

Total net -----\$6.66

You can double or treble your money on this assortment.

**IONIA POTTERY COMPANY**  
 IONIA, 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.

### Some Slogans Which Make Towns Great.

"It's all right to talk of what big men can do, but what about us ordinary, one-man grocers, with small capital?"

Travelers long familiar with Philadelphia, returning after years of absence, have latterly had their attention particularly arrested by something new: "Mitten Management." Attractive because alliterative, this slogan-like legend has stared out at one from all street cars and many other places. In the cars have been folders, and these have revealed that stock in Philadelphia's street railways is for sale in lots of one share and up, payable if desired in small monthly instalments; and the reader is referred to any conductor for further information. If he stops to question a conductor with even a word, he gets back an earful of enthusiastic boosting of the company and all its ways. He finds the folder has spoken wisely and truthfully in its statement that a goodly proportion of employes are stockholders, and in its reliance on their satisfaction with their investment. If he alights at corner of Broad and Fifteenth street, he finds there a new, handsome, white marble building and finds that is the Mitten Bank, with an air about it of being open and helpful to all.

On Oct. 1 Thomas E. Mitten was accidentally drowned. This man, cut down in his prime, was an English-born farmer's son, who was brought to America as a child of 12, went to work in a telegraph office in a small Illinois village and thence, without any sort of capital except his own brain and character, rose to be one of the greatest street railway managers—and incidentally magnates—of the entire world.

It is not merely cynical to say that men who desire to grow and prosper must develop within themselves something of the Mitten management. They must appraise their own capital, something altogether different from so many dollars. For dollars in the hands of most men who spend their time cussing conditions and the chains would soon be entirely dissipated. Never mind that not all can grow to Mitten stature. That is not the point. The point is that all can grow. So long as we grow, we need take no thought of how great may be our ultimate stature.

Let the man who now feels that everything is against him, that he "has no chance," put on his hat and look about among neighbors in his own line in his own town who are progressing right under his eyes. Then let him go back to work out his own salvation and he need fear nothing. The process

goes on around us every day, all day, in every village, town and city of this land of unlimited, unprecedented, universal opportunity.

Cleveland, a city of a million which grows vigorously, has been a battle field during recent years for chain store supremacy. Kroger, A. & P., Fischer and others, have been fighting hard to get the business. Result of this inter-chain competition has been the elimination of so many weak-sister individual grocers that the impression has grown that "the chains will get it all—already they claim 70 per cent. of the grocery distribution here."

But we should never mind such claims. No chain system ever had 70 per cent. of the sales of any town, but the percentage is secondary. The important point is that family and neighborhood grocers who deserved to survive did survive and to-day are sitting as pretty as ever or a bit more so. And we have several types of grocer-organizations to study in this town.

The old-established Cleveland Retail Grocers Association is headed, and has been for years, by Walter Nichols. It is prosperous. It owns a fine property with club house and portions for rental. It runs the annual food show which produces real revenue. It follows the plan of purchasing from established wholesale grocers, devoting its efforts toward improvement of business methods among its members. What aid it affords the members directly and individually is in the line of more effective selling of merchandise.

Walter's line of "AG" stores is thus a trade-name nucleus around which good advertising is built. He has a fine multigraph machine with a nice line of attractive type, and on that he gets out postcards for his members. In his office he has the members' mailing lists. So he works up the cards, prints them on regulation postcards, mails them and bills the member for the work. It is cheap too, for he charges \$1.25 per hundred. That covers \$1 for postage and 25c per hundred for the work of setting up, printing, mailing and collecting the cost. Letters are run off on a basis even more modest than that. This is service.

Cards, fortunately, are not all of the catch-penny, chain store, low-priced-for-cash-trade type. They carry interesting information and hence are trade-building advertising. Thus:

"A new variety of corn has been developed. It is called Golden Maize. Reid, Murdoch & Co., anticipating the demand for this fine product, erected a \$250,000 factory last spring to pack this corn. It has just arrived. The quality is fine. The price is reasonable. Come in and sample it to-day. It is priced 1@19c; 3@18c; 6@17c; 12@16½c per can."

The United Food Stores of Cleveland is another organization which merits a story longer than my space admits this week. I'll keep that for next week. Meantime, I have a few random notes. Slogans can be adopted and also adapted. There is a difference. Look in your big dictionary. Ben Franklin said: "Keep thy shop and

(Continued on page 31)

## INDEPENDENT MERCHANTS

We help you overcome Chain Store and Mail Order Competition and build your business permanently to a higher level, at a cost not exceeding 1% of your sales.

60 days credit.

Very successful in small towns and the suburbs of cities. Write for full information.

### Merchants National Advertising Co.

1505 Race St.

Philadelphia, Pa.

GRIDDLES — BUN STEAMERS — URNS

Everything in Restaurant Equipment

Priced Right.

### 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

## MORE CUSTOMERS FOR YEAST

Through a recent discovery of science known as irradiation, Fleischmann's Yeast now contains quantities of vitamin D, the "sunshine" vitamin. These cakes are equivalent to a day in the sunshine.

The new Fleischmann national advertising, and a great nationwide radio broadcast will start an increased demand for Yeast. Ask your Fleischmann man how you can get your share.

## FLEISCHMANN'S YEAST

Service

### 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.

#### Conception of What Constitutes Good Meat.

Not all consumers prefer bright red, well marbled beef to the leaner, darker variety, according to a recent statement of the Bureau of Agricultural Economics. The types of meat preferred vary widely in different parts of the country.

"It is surprising," says the Bureau "how the demands for meat in different parts of this country vary. This is not only true with respect to the class of meat demanded, but regarding quality, fatness, color, etc. It seems to some of us that everybody should prefer bright-red beef, well marbled and covered with a thin coating of firm white fat. Strange as it may seem there are sections where custom or supply has made the meat consumers prefer darker shades and leaner meat with less marbling.

"Latin-Americans are greater consumers of leaner meat than the patrons of the average large city hotel in the United States. Such lean meat would be looked upon by the average patron of these hotels as inferior, and yet it is considered satisfactory by those who are accustomed to it.

"Methods of cooking make quite a difference in the kinds of meat that may be used to best advantage. We have an example of this in chickens and fowl. In trade parlance a chicken is usually a young male bird, while a fowl is usually an older female bird. The chicken is nearly always roasted, broiled or fried, while the fowl is used for fricassee or in some other manner cooked with moist heat. Both may provide excellent dishes and be equally tender.

"We have a similar relation between methods of cooking steaks and stews. The less tender portions are cooked with moist heat and when subjected to such cooking for a relatively long time, the muscles become tender. It is fortunate for those who consume meat that there is no important difference in the nutriment values of different kinds and grades of meat when it possesses the same amount of fat. There are however differences in tenderness and flavor between different grades of meat. It is interesting to note in this connection that in specific cases where individuals changed their meat tastes and habits and when the general quality in the new location was higher, the meat that formerly was satisfactory later failed to please. This is not surprising, however, for people quite readily adjust themselves to better things and seldom want to go back to those not so good."

#### Figuring Prices For Packaged Meat Easy.

One of the advantages for the retailer of handling packaged chops and other cuts of fresh meat is that he knows exactly how much they cost him and how much he has to charge

for them to make a profit. Prices may be figured accurately without the aid of charts or cutting tests.

This means, of course, that the advent of packaged fresh meats is just another step in the chain of developments making it unnecessary for the meat dealer to possess special skill not common to other branches of food merchandising.

#### Wafted Down From Grand Traverse Bay.

Traverse City, Oct. 15—The Chamber of Commerce is considering tentative plans for adding to the city's many natural and acquired attractions for the reception and entertainment of resorters and tourists during the coming year. The municipality owns several bathing beaches located quite remotely from the civic center. On account of the lack of conveniences and the expense involved in travel to or from the beaches they are used but slightly. It might be said that practically all the bathers at the beaches are composed of the small number of persons who reside near them. If conveniences should be provided for bathing in the bay at the city park at the North end of Cass street it would be greatly appreciated. Perhaps when the city shall have established a system for disposing of sewage, bathing may be resumed in the Boardman River.

The Chamber of Commerce will renew its efforts to establish a bus line over the Old Mission peninsula. The scenery on the line is not surpassed in beauty by any other attractive section of our State.

Years ago pleasure boats conveyed sojourners, as well as residents, to the many beautiful harbors on the bays of Grand Traverse. The service yielded a substantial profit to Capt. Webb and his son, who sailed the Columbia and other boats of the Webb fleet. Restoration of the service could be made profitable, provided the management should be placed in competent hands. Liberal expenditures for advertising would result in the creation of a profitable business for boats on the bay and the proposed bus line. Sojourners should be provided with greater facilities for recreation during their stay in this region. Privilege to play on the golf grounds and the very inadequate tennis court are not sufficient.

Lodging facilities of the hotels have been reserved by teachers who will attend the district convention of the State Teachers' Association on Oct. 21 and 22. Fifteen hundred will be present. The Chamber of Commerce is listing private residences whose owners will furnish rooms for the accommodation of visitors on days when the convention will be held.

The West End Business Men's Club is a thriving and useful organization. A dinner meeting is held once each month. Membership is not confined to persons engaged in trade or manufacture. Its present membership numbers about one hundred.

Arthur Scott White.

#### Brothers in Trade.

Manager of Restaurant: I'm sorry you found the bill excessive, sir, but as you say you're in the trade, I'll cut it by half. What restaurant do you own?

Customer: None.

Manager: But you said you were in the trade.

Customer: Yes, I'm a thief, like you.

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 Pancake Flour  
 Rowena Golden G. Meal Rowena Buckwheat Compound  
 Rowena Whole Wheat Flour  
 Satisfaction guaranteed or money refunded.  
**VALLEY CITY MILLING CO.** Grand Rapids, Mich.

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

## 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.

### Window Display Should Aim at Real Results.

A good many hardware dealers and clerks seem to feel that as long as the show window is filled with goods arranged with a reasonable degree of neatness, it is fulfilling its mission. Yet this is hardly the gist of the matter. The purpose of the window display is to talk to the passer-by about the goods, to get him into the store for a closer look at them, to help make sales; and these facts should be kept in mind in arranging your displays.

This objective of the display must be always kept in mind. A window trim may appeal to the eye and yet fail to sell goods. Of course, an attractive window always has a general advertising value to the store; the aim should be, not merely to advertise the store in a general way, but to sell the specific goods shown in the display.

An experienced trimmer recently discussed this matter. "The main thing to be aimed at in trimming a window," he said, "is selling power. A window may look good to the eye and yet fail in its real object—that of creating sales. Whenever I put together a window trim, selling force is the feature I keep constantly before my mind.

"Another point I consider should be remembered is the use of price tickets. These should be pleasing and attractive to the eye and should be placed so as to attract attention to each particular line. Also, they should be so placed that there will be no mistake as to the line of goods to which they refer.

"The trimmer in the small store sometimes thinks he has not the window fixtures at his disposal that are available for the trimmer in the larger establishment. But there are always plenty of boxes around every store. These can be utilized by placing some for supports, and breaking up others and using the material for shelves. As practically no cost whatever the trimmer in even the smallest store can have ample equipment for his purposes."

Another trimmer asks a pertinent question:

"Why do so many window dressers in hardware stores neglect a method of support which is extremely easy to use and which produces a very telling effect? This is the suspension, by means of fine wires, of the various articles from the ceiling of the window. A number of small screw-eyes can be quickly inserted by means of a screw-eye holder and the wires or cords dropped down from these and cut at various lengths. These wires can be used to hold many of the lighter articles on display; and will facilitate the bringing of special sales goods close to the front and on a level with the eye of the passer-by."

A dry goods window trimmer has some suggestions which can to a large extent be adapted in preparing hardware trims. Especially at the approaching holiday season, when light and

color and decorative effects are very important. He says:

"One of the first principles to be considered in window dressing is the background—whether it be paneled oak, mahogany, plush drapery or mirrors. Keep away from the old idea that you must have some kind of a top drapery, to give a finish to the window. Leave the upper parts of your window plain and neat in order to bring out the richness of your display.

"Always remember that the main idea in the use of backgrounds and decorative effects is to make the goods look their very best. Too elaborate decorative effects interfere with this by distracting attention from the goods.

"The use of cheesecloth for background purposes is an old idea in window decorating. I'd advise getting away from it. If there is no permanent background for the window, it is cheaper to get one, in the long run, than to improvise less effective and attractive backgrounds out of a constant new supply of cheesecloth.

"In regard to fixtures. While conditions are not exactly the same in hardware window trimming, I find a T stand, a round or a diamond-topped stand, almost the most useful in my work. Pedestals and glass shelves are almost indispensable in my window trimming; and in hardware trims would be particularly effective with cutlery, silverware and similar lines.

"It is sound policy not to crowd the windows. The old time window trimmer thought he was doing a good stunt when he put into the window trim a little bit of everything in stock. I find that we get the best results where the attention of the passerby is concentrated on some one idea.

"You see, it is like this. Your window display is more than a mere showing of goods; it is a talk with the passerby about a specific line of goods. Now, if you meet a friend and talk to him about a dozen different matters, the impression you leave on his mind will be very confused. But if you discuss just one matter, and discuss it logically and effectively, he is going to remember what you say.

"It's just the same with a window trim. Put in a little of everything, and your display is unconvincing. But select a central topic and deal with that one topic—introduce only such articles as will chime in with the dominant idea—and then your displays will arrest attention, and will produce results.

"What I call a one-topic display may in some cases consist of a single article—as, for instance, a washing machine. Your theme is 'Making Wash Day Easier,' and the machine carries out the idea. On the other hand, a window which takes as its theme, 'Our store is full of Christmas gifts' can express that theme most convincingly by showing a wide range of different articles. Yet every article shown has some relation to the central idea of the display.

"That's as good a way to work out a display. Select some timely idea or topic you want to get across to your

## 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



public. Then put into your window whatever items of stock will help express the big idea. Help out the display with show cards and price tickets and your window trim talks to the public and makes itself understood.

"The background and decorative accessories should never be allowed to overshadow or overwhelm the goods. Incidentally, it is wise to avoid any undue clash of colors, in your decorative accessories. Select colors that harmonize, and, if possible, express the big idea you are trying to get across. Thus red, white and green are the recognized Christmas colors. Certain shades of red, purple and the like make fine backgrounds for what might be termed quality lines; they symbolize richness and luxury. The average man, if you ask him, will snort contempt and exclaim, 'Why, I don't notice the colors.' Yet, without realizing it, he is affected, just the same.

"The lighting of a window has much to do with its success or failure as an advertising medium. Especially if insufficient light is used to make the display attractive. Many a good display has lost its drawing power for lack of light to bring out the fullest effect. It should be the particular care of the window trimmer to see that this condition does not exist.

"Let there be light—plenty of it. At the same time, electric lighting affords the window trimmer a limitless field in which to exhibit his skill. Quite often it is worth while to use frosted bulbs, or to cover them with tissue shades. These add a softness and beauty to the display not obtainable with the plain globe."

"Two points are worth remembering in connection with window trimming. One, is that it saves time to plan your trim beforehand. Not merely have a mental picture of what you want to achieve, but outline the display on paper.

And the other point is, to re-trim your window quickly. Your display space is valuable; and you should get the utmost possible use of it. Don't let your work in the window drag.

Some hardware dealers do not fully appreciate either the value or the cost of their store windows; and the consequent need of making the very most of them. But take your own store on the main street. You are paying a big rent for it. You are paying several times as much as you would pay for equal accommodation on a side street. The difference between the side street rental and the main street rental for practically the same accommodation is what you are paying for your window.

The fact that your store looks out upon a busy thoroughfare and that large crowds of passers-by look in, is what gives your well-located store a high rental value. You are paying for the opportunity to use your windows to appeal directly to a large proportion of the residents of your community and surrounding territory.

So it is good business to get all you can out of your location and your window facilities.

No keen business man disputes that careful window dressing pulls new

custom into the store, and is often helpful in holding old custom. One large retail concern pays men to stand at different business corners in large cities with automatic counting machines to keep tally of the number of men passing within certain hours. Why? Merely to see how many potential customers would be within the scope of appeal of a strong window display, backed by A-1 store service, at this point.

Yet many a merchant with a good location on a busy street throws away a lot of potential trade by taking only half-hearted advantage of his opportunity to advertise through his show windows.

Did you ever try to estimate the number of people passing your store in a week? A careful tally for even a few hours might surprise you. Every man, woman and child in that passing crowd is a potential customer. Is it worth while to make an especial effort to interest them in what you have to offer?

When you use advertising space in the newspaper to tell the public about your goods, you pay extra money for it, and use the space. But whether you use your store window efficiently or not, you already have paid for it, in your rent. The only outlay to enable you to get the utmost benefit from its advertising possibilities is a very trifling outlay in actual cash and a reasonable amount of time and intelligent thought.

It will pay to get out of the rut of perfunctory display and give your windows an opportunity to do their best for you by putting on the very strongest displays you can devise. Put your best ideas into your displays and get back some real results for the outlay you have to make anyway for your window space. Victor Lauriston.

**When Volume Becomes a Liability.**

Figures in many digits showing the volume or size of an organization are impressive. Sometimes they reflect truthfully the soundness of the concern in question—but not always.

As pointed out by Dr. Julius Klein, Assistant Secretary of Commerce, in his address before the National Chain Store Association, the same volume to which many executives are wont to point with pride may prove a handicap through its very unwieldiness.

The roar of volume operations is by no means the theme song of prosperity in any industry or trade, according to this authority, who pointed out the fact that when multiple distribution by any given organization reaches that point in its expansion beyond which sales costs mount up on one hand and no appreciable increase in the economics of mass buying are evident on the other, it is quite clear that the limit of expansion has been reached.

Supporting Dr. Klein's statements are many instances of organizations which have failed in spite of, and perhaps because of, the proportions which they attained. There is another notable instance of a large chain organization which recently found it necessary to reduce the number of its units by several hundreds.



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

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



The TOAST SUPREME

Try Dutch Tea Rusk with jams or marmalades for a delicious tea-time treat. Or combine with fresh berries for an entirely different shortcake delight. Serve with fresh asparagus or grilled mushrooms. Simply delicious! At your grocer's.

DUTCH TEA RUSK COMPANY  
 HOLLAND, MICHIGAN



**GRAND RAPIDS SCALE CO.**  
 Sales Agency Fairbanks Scales.  
 Repairing. Installing.  
 652 Fourth St., 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

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

**FOR SALE**

Prosperous furnace business in Grand Rapids, centrally located, with two exclusive Grand Rapids sales contracts of the best furnaces in this country. Can be bought at inventory, on terms if desired.

Address G. R. care Michigan Tradesman.

**NEW ERA LIFE ASSOCIATION**  
 Grand Rapids.

SOUND COMPANY, SOUNDLY  
 MANAGED BY SOUND MEN.

When you want good cheese  
 ASK FOR



Member Michigan Tourist and Resort Association.  
**QUAKER RESTAURANT**  
 THE HOME OF PURE FOOD  
 318 Monroe Ave.  
 Grand Rapids Michigan

## HOTEL DEPARTMENT

### Model Hotel Discovered By Verbeck in California.

Fontana, Calif., Oct. 11—Think of a country hotel with a dooryard of 15,000 acres and you have just what I am going to tell you about.

I discovered it in one of my periodical drives of discovery, within fifty miles of Los Angeles, while sleuthing around to see if there really could be "something new under the sun."

It was originally intended as a headquarters of the Fontana Farms Co., but that purpose being completed, it was rehabilitated as a sure enough country hotel, with cottages, all set in a sumptuous flower garden, all under the management of a charming hostess, Mrs. H. E. Bonnell.

Arriving just at luncheon time, this was the mid-day offering at the surprisingly nominal price of 75 cents:

Vegetable Soup  
Stewed Lamb, Green Peas  
Breaded Pork Chops, Cream Gravy  
Creamed Chicken on Toast  
Vegetable Plate, Poached Egg  
Cold Roast Lamb, Potato Salad  
Mashed Potatoes, Fresh String Beans  
Lettuce—Tomato Salad—1000 Isl. Dressing  
Blackberry and Raisin Pie  
Cup Custard, Ice Cream, Grape Ice Beverages

The portions were sumptuous and you were importuned by the hostess to eat to your heart's desire. The salad, particularly, was a marvel.

The grove surrounding the Fontana Farms Inn is a veritable citrus museum. The trees around the lawn, the swimming pool, and in the garden between bungalows have been budded with over seventy varieties of oranges, avacadoes, lemons, grapefruit, tangerines and citrons. The cactus garden at the immediate front contains more than thirty varieties of these odd desert plants. But the outstanding, and to my notion, the most pleasing feature of all nature's offerings, is the flower garden, replete with every known variety of annual and perennial bloom. In its arrangement it dwarfs any floricultural display I have seen, all of which is supplemented with a cordial invitation to "help yourself," a feature accentuated by a tasty card posted in all the rooms, public or private, to the accompaniment of pruning shears:

"Please pick the flowers. There are no 'do not pick' signs in our gardens. These flowers are for our guests. Choose those you like best to brighten your room. Here is the vase—also the shears. May the colors and fragrance cheer your stay."

Would that I could have made a longer stay, but having found the way I do not propose to lose it.

They tell this as having been offered by Aimee McPherson. She slipped out of town for a much needed rest and stayed at a ranch where the family seemed to have everything but a religious turn of mind. It did sound good, though, to hear the cook singing "Nearer My God to Thee" as she went about her work.

Finally Aimee spoke to her approvingly of the act.

"Land sakes!" exclaimed the cook, "that's the hymn I boil my eggs by. Three verses for soft and five for hard."

Looks as though another heroic mark had been hung up. Press dispatches tell of a Minnesota man who recently ate fifteen pounds of sour kraut in fifteen minutes. Any wastrel who has dabbled in this delicacy will know that to put away a pound of kraut a minute is a gargantuan task. Those who are using it for medicine would probably say this was an over-dose.

The department of agriculture has

approved a new dye that will impart a blue hue to food. Hereafter housewives, chefs, canners and domestic science devotees engaged in the preparation of food will have to provided with a "bluing bag" so that their output may be presented in the various shades from deepest indigo to the palest sky blue. It has been tested chemically and physiologically and has been declared beneficial to health. After all, there is no more reason why it should be detrimental to the human anatomy than is the yellow dye so commonly used to make butter look appetizing.

The Michigan Hotel Association did itself proud in electing Ernest Piper, of the Madison-Lenox-Lincoln Hotels, Detroit, as its president for the coming year. Mr. Piper has long been an active member of the organization, is clean-cut and capable and I predict his reign will be a brilliant one, of great benefit to its large membership.

It is reported that there are a lot of high-price hotel men out of jobs. This does not really indicate that there are no jobs. There are high-priced executives that are such through accident, but the real blown-in-the-bottle kind are always in demand. They are the ones who possess horse-sense, backed up by real sentiment. We run across them frequently and they never worry about looking for jobs. High collars do not always make whole-some operators.

One of my hotel friends out here grasps my idea of operating a real home like institution, in a discourse of very small compass: "Get back just a small amount of 'ye old landlord greeting' and remove about one-third of the unnecessary service. Sure, put out a little salve, but make it tasteful. Too much effort is being made to make the new hotels the most palatial in the world (with not enough customers for this type if they have to pay in proportion to its worth.) Provide motor storage with the room price, provide for the \$2.50 guest and build accordingly so you can eliminate as far as possible the outstretched hand for tips, and in its place, substitute the outstretched hand of hospitality and cordiality."

Returning coast delegates who were in attendance at the annual meeting of the American Hotel Association, at Detroit, last week, tell me that the hotel men of the Motor City did themselves proud, not only in the extent and type of entertainments offered to the visitors, but in the arrangement of the program, which was much out of the ordinary, without depreciation of the importance of the educational and instructive features of the business sessions. The attendance was the largest in the history of the organization and the personnel included the leading hotel operators from every part of the Nation, Canada and several foreign countries. When the National organization was rehabilitated several years ago there seemed to be a sort of feeling that junketing would be prevalent without featuring the importance of the business element, but such has not been the case, and real assets are showing themselves in the wealth of good feeling and instruction engendered by these meetings.

E. C. Connelley, formerly with the stewarding department of the Detroit Statler, has been transplanted to New York, where he has been made assistant to Frank Duggan, president and general manager of Hotel McAlpin. Frank S. Verbeck.

### Expecting the Impossible.

Knight of the Road—Say, boy, your dog bit me on the ankle.

Boy—Well, that's as high as he could reach. You wouldn't expect a little pup like that to bite you on the neck, would you?

## MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

### RATES

\$2.50 and up per day.

"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.

## 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



## 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.

"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

## CODY HOTEL

GRAND RAPIDS

RATES—\$1.50 up without bath.  
\$2.50 up with bath.

CAFETERIA IN CONNECTION

## Park Place Hotel

Traverse City

Rates Reasonable—Service Superb  
—Location Admirable.

W. O. HOLDEN, Mgr.

## HOTEL KERNS

LARGEST HOTEL IN LANSING

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

E. S. RICHARDSON, Proprietor

## WESTERN HOTEL

BIG RAPIDS, MICH.

Conducted on the European Plan. Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated. A good place to stop. Rates reasonable.

WILL F. JENKINS, Manager

## NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City  
Fireproof Construction  
The only All New Hotel in the city.

Representing  
a \$1,000,000 Investment.

250 Rooms—150 Rooms with Private Bath.  
European \$1.50 and up per Day.  
RESTAURANT AND GRILL—  
Cafeteria, Quick Service, Popular Prices.

Entire Seventh Floor Devoted to Especially Equipped Sample Rooms  
WALTER J. HODGES,  
Pres. and Gen. Mgr.

## Wolverine Hotel

BOYNE CITY, MICHIGAN

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

## HOTEL OLDS LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the  
Continental-Leland Corp.

GEORGE L. CROCKER,  
Manager.

## Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up  
EDWARD R. SWETT, Mgr.  
Muskegon -:- Michigan

## Columbia Hotel

KALAMAZOO

Good Place To Tie To

## CHARLES RENNER HOTELS

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

### Findlay's Detroit and Lansing Meetings Went Over Big.

Paul Findlay, Merchandiser of National League of Commission Merchants, reports to the Tradesman a series of well attended meetings in Detroit and Lansing. In Detroit he talked to five gatherings.

Tuesday night, Oct. 8, he met with the Detroit branch of the National League, in the dining room of the new Detroit Union Produce Terminal, with 50 members present.

Wednesday night, Oct. 9, he was speaker at the regular dinner of the Progressive Grocers Association, in the Wolverine Hotel, with fifty merchants in attendance.

Thursday night, Oct. 10, was the occasion of the house warming party of the Union Produce Terminal. This great new central station for the handling of produce in wholesale quantities, one of the largest and best appointed of such facilities between the oceans, was opened for business July 1, but everybody has been so busy since that time that the housewarming had to be postponed. On last Thursday, therefore, "everybody" was invited to a nice dinner, served at the expense of the Terminal Association, followed by an inspection tour and talk by Paul Findlay. Some 200 assembled in the auction room and heard Findlay for nearly two hours in an exhaustive discussion of modern produce merchandising.

Friday noon, the Detroit Wholesalers Division of the Board of Commerce held its luncheon at Hotel Statler with seventy men representative of the most prominent, largest, most important manufacturing and business interests of Detroit present. Findlay talked for thirty minutes and was recalled for thirty minutes more, with every man remaining in his seat.

Saturday, on special invitation, Findlay talked to the assembled sales force of Lee & Cady, perhaps the most widely known wholesale grocery house in Michigan; and his discussion of present day retail grocer problems and factors, which lasted nearly an hour, was most favorably received and commented on.

Monday night, Oct. 14, the Lansing Retail Grocers & Meat Dealers Association held a dinner in Olds Hotel wisteria room, with Findlay as the only speaker; and so responsive was the gathering that Findlay was not excused until he had spoken and answered questions for two hours. There were 122 seated at the tables.

This last meeting was enlivened by John Afeldt, Jr., prominent Lansing grocer, who entered a mild protest against Findlay's rapid-fire questions directed at the audience. Findlay explained that such questions were not designed to confuse anybody, that there was no trick about them. The entire intention is to bring out forcibly the need for general revision in the average grocer's business in the matter of margin computation—the most vital element in any business. As is usual with such interpolations, the discussion was enlivened and made more interesting by Mr. Afeldt's point.

Findlay speaks at the Chamber of

Commerce in Kalamazoo Wednesday night this week; at the luncheon of the Kalamazoo Advertising Club, on Thursday noon, and in Grand Rapids, as already fully announced in the Tradesman, on Thursday night.

### Gabby Gleanings From Grand Rapids.

Lee M. Hutchins, President of the Hazeltine & Perkins Drug Co., reached and passed the 75th milepost yesterday. Mr. Hutchins started his career in the business May 1, 1873, when he entered the drug store of Taylor & Cutler at Ionia, as bottle washer and utility boy. His father, John B. Hutchins and Dr. Cutler had started the store in 1860. His father sold his interest in the store six years later. Mr. Hutchins has been with the Hazeltine & Perkins Drug Co. thirty-one years, connecting himself therewith in June, 1898.

Rue S. Link has retired from the corporation which does business under the name of Link, Petter & Co. There will be no change made in the corporate style. Under the re-organization Henry Petter is President, Jay Petter is Vice-President and Alonzo G. Curtis is Secretary and Treasurer.

Thomas Kraai, advertising manager of the Michigan Trust Company, has been placed in charge of the business extension department of the corporation and his headquarters removed from the bond department to room 301. Mr. Kraai has been connected with the Michigan Trust Company ten years, seven years in the receivership and re-organization departments and three years in the advertising division.

All of the merchandise creditors of C. E. Long & Co., jobbers of men's furnishing goods at 16 South Ionia avenue, have accepted 50 cents on a dollar for their claims and the business has been re-organized under the name of W. H. Snelling & Co. Otto Weber is in charge of the business as manager. C. E. Long is on the road for the house.

Ray W. Scalf, druggist at the corner of Wealthy street and Fuller avenue, has sold his stock to Garrett Buter, formerly engaged in the drug business on West Leonard street.

Paul Findlay, of Washington, D. C., is in the city for the remainder of the week, a guest at the Pantlind Hotel. He will address the Ad. Club at Kalamazoo Thursday noon and the retail grocers and meat dealers of the same city Wednesday evening. Thursday evening he will address the retail grocers and meat dealers of Grand Rapids in the ball room of the Morton Hotel.

Ralph Rockwell, who was twenty-four years with the Judson Grocer Co., has taken the position of house salesman for Lee & Cady.

### No Satisfactory Substitute For Personal Salesmanship.

Some of the good friends of Dr. Paul H. Nystrom, of Columbia University, have been kind enough to call our attention to a fact in connection with an editorial appearing in a recent issue of this magazine. They point was based was made in the course of out that his talk on which our editorial a friendly debate between members of

the Sales Managers' Club of New York, and that the proceedings of such meetings are not meant for publication, due for one reason to the fact that sides are often arbitrarily assigned to the members without regard to their personal convictions on the topics selected. In view of this latter circumstance, we feel that the name of Dr. Nystrom should be completely divorced from the editorial in question. In fairness to him we are glad to add that in taking exception to his purported remarks we had nothing personal in mind nor had we any desire to reflect on his standing as an authority on marketing and research. The history of the long and pleasant relations between Dr. Nystrom and the Tradesman makes enlargement on this score unnecessary. Meanwhile, however, we wish to serve notice that we will be on deck with hammer and tongs if, as, and when we hear anyone preaching the idea that personal salesmanship is going by the boards. We do not believe there ever will be a satisfactory substitute for personal salesmanship. During recent years we have seen many efforts made to short cut on the human side of selling, but they have all wound up in more efficient selling rather than in the elimination of personal selling.

### Women's Shoes Reordered Well.

Business in women's high-grade shoes continues brisk, with reorders developing nicely. Suede merchandise is in excellent demand, particularly in the brown shades, with green coming to the fore. Interest in reptile

styles is active, with lizard still in the van of the demand. It is held doubtful, however, that lizard will retain its leadership into the Spring season. Both tanners and shoe manufacturers say that indications point to watersnake being in most favor for the new season.

### Wallpaper Price Rise Expected.

A slight increase in the manufacturers' prices on wallpaper is expected by the trade during the next ten days. Reports of an increased demand for paper and the low stocks in the hands of producers, it is claimed, will cause the change. At the present time rollage sales by factories are well in advance of last year. Dealers' supplies are at a low level and there are no holdover or distress stocks in the market. Papers in bright colors with floral effects on modified modernistic backgrounds lead in sales.

### Negligee Makers Push Pajamas.

Particularly interesting in the women's garment field at present is the headway which manufacturers of negligees are making in their fight to popularize medium-priced pajamas for household wear. The increasing business they are doing is apparently cutting into sales of staple house dresses, with the result that makers of the latter are offering more attractive styles and values than ever before to hold their trade. The pajama makers are having special success with rayon ensembles.

The future holds cold comfort for chair warmers.

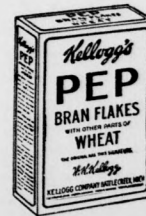
## BETTER Bran Flakes

The delicious flavor of PEP plus the healthful goodness of bran. PEP BRAN FLAKES! A double sales opportunity for you. Pep gives these Bran Flakes their better flavor. Just enough extra bran to be mildly laxative.

Take advantage of the extra advertising, sales and other extensive promotion work, by displaying Pep Bran Flakes in your windows — on your counters. Suggest them to your customers. Check up on your stock.

*Kellogg's*

PEP  
Bran Flakes



## 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.

### When a Sale Is Not a Sale.

The writer was once connected with a corporation conducting a most successful chain of drug stores, which did things "differently." It recognized no established precedents principally on account of the fact that the head of this concern is not a druggist and jumped directly into proprietorship about ten years ago from a business in which he had been engaged all his life which was not only absolutely foreign to but the complete antithesis of the business of retail drug stores. But instead of considering his ignorance of things pharmaceutical a liability, he looked on it as an asset, and certainly if the success that this man has achieved in the short space of ten years means anything it means that he was not far off in his analysis of the situation.

In the first place the stores of this chain have stock arrangements which are unique. Stock is so arranged that, regardless of its nature, the fastest selling items are kept nearest the wrapping counter. Consequently on the shelves directly back of this pivotal point one may see everything from horse liniment to the choicest bottle of imported perfume. And these two items may be selling side by side at that. From this point stock is graduated on the down scale towards the rear of the store, its location being governed entirely by the rapidity or slowness with which it "moves." Generally speaking many stores have such an arrangement, but the difference between the similar arrangements in these many stores and the stores of this corporation is that in the latter it is not a hit or miss arrangement, but one almost scientifically arranged. In this corporation's eyes a sales item is a sales item, regardless of its nature, and its value as such is judged solely on the rapidity with which it sells. And it is most surprising, under a scientific arrangement of stock such as this is, to discover what really are the fast movers and what are not. One finds that he has to change his former accepted opinion greatly when the truth is thus brought out.

Another instance by which this corporation reverses the complete order of things pharmaceutical is through its refusal to sell anything in the line of a nostrum, over its counters with its (the firm's) name thereon. Nothing is put out under the firm's name. And this for the reason that this firm contends that the constant "pushing" of "own name" products causes a detrimental reaction because this constant

pushing arouses suspicion in the public's mind of there being an ulterior motive behind all of this. This chain recognizes the truth of the fact that most customers like to feel that they are buying what they want—in other words that they are not being "sold."

Yet it is a question if there is a concern in business that "sells" its customers what it (the concern) wants them to buy to a greater extent than does this concern. And this because this firm pays probably heavier commissions on more lines of goods than does any other. On at least two or three items of every line, and on all items of some lines worth while commissions were carried. So in selling salesmen have a wide range of commission goods in which to work without arousing the least suspicion on the customer's part that anything is being forced on him or that he is being "sold." Many a customer has stepped up to the counter with the remark that he was buying there because he knew that he could get what he wanted without any argument. Yes; it is funny.

Another of this firm's innovations that is different is that all customers pay for their purchases and receive their change, if there is any, before purchased items are wrapped. This is one mighty good stunt. It prevents all possible embarrassing situations and arguments over wrong change, etc. Customers like the system, too.

All fountains in the chain are located at the rear right of the store as one enters. This chain figures that its front or middle store space is altogether too valuable for fountain use. This is one reason why it installs its fountains where it does. Others are that it believes that fountain patrons prefer a rear secluded, quieter place in which to eat; that a front position with people pushing past them continually getting in and out of the store annoys patrons thereof; that in going to and from the fountain patrons must pass through the entire length of the store and that sales of drug merchandise results from these trips. These stores' fountain departments are among their best paying propositions so their locations cannot be all wrong.

Another queer one as things are, with this chain is that, although it caters to prescription work, the actual filling of all prescriptions—everything else equal, understand—does not come first. This chain's theory regarding this (we will not attempt to say whether it is right or wrong) is that, while nothing should be given precedence over the prompt filling of a prescription, yet, other business should never be allowed to be lost if it comes to a "showdown" between filling the prescription and getting the other business. The necessity of bringing this system into action, however, occurs mostly on Sundays or holidays when there functions only a skeleton force in each store. During periods of such days when it takes the efforts of the entire force to take care of the "front store" trade and customers bring in prescriptions to be filled they are told the actual working time it will take to fill them and that they will be as nearly, in that length of

time, as trade interruptions will allow. Sometimes this means that the filling of a 10 minute prescription may take an hour actually. Most prescription customers are willing to wait or call back. A few will not and they are allowed to go. Yet the prescription business, like the soda fountain department of this chain, is one of the best paying departments.

Another one that is different in this chain of stores is that the same salesman serves a customer, no matter in what department (outside of the soda fountain or prescription department, of course) from the time the customer enters until he departs. There is no sending the customer from one department to another, in other words. It is the chain's contention that customers do not like to be "shunted" from one clerk and one department to another clerk and department.

All stores of this chain are run on a strictly cash and carry basis.

Also they have no telephone connections—except public pay phones.

And last but by no means least is the operation of a system regarding the treatment of sales lost due to being "out" of the goods called for, that makes it a big question in the writer's mind, if there ever functioned another system like it in any other drug store in the world.

This system consisted of "ringing up" on what was designated as the "lost sale" key, the store's regular retail price of every item called for which could not be supplied due to being "out" of the same. At the same time that amount of the item was thus rung up the name of the item was written down on a cash register slip kept clear of all else—for that purpose. So when each day's business was "taken" from the cash registers there were complete records of not only the sum total of business lost through "being out" of items called for but the names of the items themselves. A study of these names showed several different things that were instructive. It showed, for one thing, when the results over a period of time were checked up what items or class of items, if any, had the greater tendency of appearing in this "black list." Strange as it may seem it was discovered that certain items of some lines had a tendency to appear more often than did others. It was also discovered that seasons had an effect on the nature of items appearing in this list. For instance cough remedies and cold creams and lotions during the winter months. It was also found that the slow moving or little called for items were great offenders at being "out." Just these few broad discoveries had the effect of pointing out to the salesforce on what stock to concentrate in its efforts to have it always plentiful. Many times the name of one item would appear a dozen times on a day's record of "outs." This helped put that item in its proper sphere from the standpoint of popularity—and showed the importance of not being out of it.

The sum total of the combined retail value of a day's record of lost sales items as tabulated by the cash register was oft times astounding; \$50

and \$100 worth of lost sales business during a day was at first quite common.

One of the things the analysis of these lost sales slips showed was that, while not always, the main cause for being out of stock, was negligence through carelessness or thoughtlessness, on the part of the store's salesforce in getting low or "out" stock down on the want book. To be sure slowness on the part of the firm's buyer and inability of the wholesaler to supply, created many outs but this cause was so small, compared with the other as to be negligible.

As before stated this firm paid all its salesforce most liberal commissions. In an effort to correct this curse of being out of merchandise, each week the store's retail value of the sum total of the previous week's lost sales was divided by the number of salesfolks in the particular store from which the "lost sale" slip came, and the commission rate that would ordinarily have been paid had the goods been sold, was deducted pro-rata from the week's commissions of each salesperson.

Needless to say this had a most salutary effect on the forces. Automatically every clerk became as keenly interested in keeping up stock as though he was the proprietor. Many even took it on themselves to "bawl" the other fellow "out" for any neglect in the latter's part in getting an "out" down on the "want" book.

"Outs" grew less and less. They were never entirely eliminated of course. But it was not long before a \$10 "out" day was a considered a big one. And as a result of all this we doubt if there is a drug store anywhere that has as few "outs" as this one.

Rather odd ideas—all of these, eh! Yes, but as before stated, they, in common with others of a "lesser" nature have helped in establishing, in a short ten year period, one of the most "up and coming" little drug store chains in existence to-day.

Might not some of these innovations as outlined in this sketch be worth trying "on your piano?"

C. H. Rudes.

### Late Business Changes in Indiana.

Bourbon—Hibbin & Holweg have purchased the grocery stock and meat market of L. B. Mendel.

Delphi—Clayton Cripe and G. E. Dawson will re-open the meat market formerly known as the Vianco market on Main street.

Evansville—A branch Red Front Cash & Carry store has been opened at Fountain and Devon streets.

Greencastle—John A. Abel has sold his grocery stock and meat market to H. R. Nicholas.

Laurel—Wm. Glasser will add some new equipment to his meat market.

Rochester—G. R. Delivan, who is in the meat business at Peru, will open a branch market at 708 Main street.

A good deal of room at the top is made by gentlemen who have gone to sleep there and fallen off.—Henry Taylor.







**Proceedings of the Grand Rapids Bankruptcy Court.**

Grand Rapids, Sept. 30—In the matter of Simon Kunst, Bankrupt No. 3911. The first meeting of creditors has been called for Oct. 17.

In the matter of Abraham Siegel, Bankrupt No. 3914. The first meeting of creditors has been called for Oct. 17.

In the matter of Murel Ball, Bankrupt No. 3907. The funds have been received and the first meeting of creditors has been called for Oct. 17.

In the matter of Betty Peet Vogler, Bankrupt No. 3915. The first meeting of creditors has been called for Oct. 17.

In the matter of Peter DeMull, Bankrupt No. 3901. The funds have been received and the first meeting of creditors has been called for Oct. 17.

In the matter of Elkins H. Pratt, Bankrupt No. 3912. The funds have been received and the first meeting of creditors has been called for Oct. 17.

In the matter of Lloyd E. Taylor, Bankrupt No. 3902. The funds have been received and the first meeting of creditors has been called for Oct. 18.

In the matter of Alfred Sherman, Bankrupt No. 3903. The funds have been received and the first meeting of creditors has been called for Oct. 18.

In the matter of Albert Olson, Bankrupt No. 3913. The funds have been received and the first meeting of creditors has been called for Oct. 18.

In the matter of George A. Paquin, Bankrupt No. 3917. The funds have been received and the first meeting of creditors has been called for Oct. 18.

In the matter of George H. Ragla, Bankrupt No. 3884. The funds have been received and the first meeting of creditors has been called for Oct. 18.

Sept. 30. On this day was held the final meeting of creditors in the matter of Harold H. Shinville, Bankrupt No. 3471. The bankrupt was not present or represented. The trustee was present, but not represented. One claim was proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand permit. No objection was made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

On this day also was held the final meeting of creditors in the matter of Martin E. Maher, Bankrupt No. 3662. The bankrupt was not present or represented. The trustee was present in person. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand would permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

On this day also was held the final meeting of creditors in the matter of Paul D. Snyder, Bankrupt No. 3660. The bankrupt was not present nor represented. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend of 2 1/2 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

In the matter of Abraham Siegel, Bankrupt No. 3911. The sale of assets has been called for Oct. 23, at the premises formerly occupied by the bankrupt, 328 Bridge street, N. W., Grand Rapids. The stock in trade consists of jewelry, and also fixtures, all used in a retail jewelry store, appraised at \$3,796.20. All interested in such sale should be present the date and time.

In the matter of Betty Peet Vogler, Bankrupt No. 3915. The sale of assets has been called for Oct. 24, at the premises formerly occupied by the bankrupt, 396 W. Leonard street, Grand Rapids. The stock in trade and fixtures of this estate will be sold, they were all used by the bankrupt in operation of a beauty shop, appraised at \$1,784.65.

In the matter of Floyd W. Miller, Bankrupt No. 3799. The sale of assets has been called for Oct. 22, at the premises formerly occupied by the bankrupt at Freeport. The stock in trade and fixtures all used by the bankrupt in a retail drug store will be sold, said stock in trade and fixtures were appraised at approximately \$1,156.04.

In the matter of Otis F. Cook, Bankrupt No. 3919. The sale of assets has been called for Oct. 25, at the premises formerly occupied by the bankrupt at 317 W. Main street, Ionia. The stock in trade scheduled by the bankrupt at \$3,192 and the fixtures at \$2,500 will be sold, all of which were used in a retail drug store. All interested in such sale should be present at the date and time.

Oct. 3. We have to-day received the schedules, reference and adjudication in

the matter of Horace D. Crandall, Bankrupt No. 3921. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a sheet metal worker. The schedule shows assets of \$2,307.47, of which \$200 is claimed as exempt, with liabilities of \$5,561.90. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein.

Sept. 30. On this day was held the final meeting of creditors in the matter of Frank Van Auker, Bankrupt No. 3638. The bankrupt was not present or represented. The trustee was not present or represented. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to creditors of 13 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case has been closed and returned to the district court.

Oct. 5. We have to-day received the schedules, reference and adjudication in the matter of Edward Stevens, Bankrupt No. 3923. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a painter. The schedule shows assets of \$250 of which the full amount is claimed as exempt, with liabilities of \$1,495.54. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein.

In the matter of Dorothy Hendershot, Bankrupt No. 3644. The final meeting of creditors has been called for Oct. 21. The trustee's final report and account will be approved at such meeting. There will be a final dividend paid to creditors.

In the matter of James J. Winney, Bankrupt No. 3627. The final meeting of creditors has been called for Oct. 21. The trustee's final report and account will be approved at such meeting. There will be no dividend.

In the matter of David A. Pearce, individually and trading as Sanitary Plumbing and Engineering Co., Bankrupt No. 3474. The final meeting of creditors has been called for Oct. 21. The trustee's final report and account will be approved at such meeting. There will be no dividend.

In the matter of Kalkaska Produce Co., Bankrupt No. 3584. The final meeting of creditors has been called for Oct. 21. The trustee's final report and account will be approved at such meeting. There will be a final dividend for creditors.

In the matter of James Carris, Bankrupt No. 3613. The final meeting of creditors has been called for Oct. 21. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

In the matter of Dorr M. Scott, doing business as Chocolate Cabin, Bankrupt No. 3609. The final meeting of creditors has been called for Oct. 21. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

Oct. 7. We have to-day received the schedules in the matter of Evert Fibre Furniture Co., a corporation, Bankrupt No. 3820. The schedule shows assets of \$18,420.16 with liabilities of \$6,918.04. The first meeting will be called promptly, note of same will be made herein.

In the matter of Ernest W. Kraus, Bankrupt No. 3825, the trustee has filed his first report and account, and an order for the payment of expenses of administration, taxes, preferred labor claims, and a first dividend of 10 per cent. to creditors has been made.

Oct. 7. We have to-day received the reference and adjudication in the matter of William E. Woolfan, Bankrupt No. 3904. The matter has been referred to Charles B. Blair as referee in bankruptcy. This is an involuntary case. The schedules have been ordered filed, upon receipt of same, list of assets and list of creditors will be made herein.

Oct. 3. We have to-day received the schedules, reference and adjudication in the matter of Orlean E. Barker, doing business as O. E. Barker, formerly O. E. Barker Co., Bankrupt No. 3920. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Beulah, and his occupation is that of a hardware dealer. The schedule shows assets of \$4,469.08 of which \$350 is claimed as exempt, with liabilities of \$7,722.45. The first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Mrs. Lucy Barker, Beulah	\$195.00
Otto Hines, Beulah	1,000.00
State Savings Bank, Frankfort	2,000.00
Arrow Brush Co., Troy, N. Y.	11.35
Brown & Sehler Co., Grand Rapids	40.00
Boston Varnish Co., Boston	17.20
A. J. Brown & Sons, Grand Rap.	32.51
Bethlehem Steel Co., Bethlehem, Pa.	52.96
Burke Engineering Co., Holland	78.75
Bremmeyr-Bain Co., Petoskey	61.31
Boyer Chemical Co., Chicago	14.85
Oscar Brockman Co., Louisville	8.11
Christy Sales Co., Fremont	15.96

Excelsior Stove Mfg. Co., Quincy, Ill.	91.64
Foster-Stevens Co., Grand Rapids	771.84
Ferguson Supply Co., Grand Rap.	202.21
Flint & Walling Mfg. Co., Kendallville	300.00
Franklin Paint Co., Cleveland	65.83
Hopson Co., Grand Rapids	100.00
Hoover & Allison Co., Senica, Ohio	56.22
Ideal Furnace Co., unknown	45.00
Kellogg Burlingame Co., Grand R.	36.76
C. W. Mills Paper Co., Grand R.	698.22
Nelson Pt. & Wall Paper, Manistee	19.21
National Grocery Co., Traverse City	18.95
Noblitt Sparks Indus., Indianapolis	2.75
Parker Plow Co., Richmond	210.55
Rutland Fire Clay Co., Rutland	45.30
Republic Paint & Var., Chicago	21.72
Standard Oil Co., Grand Rapids	6.50
L. Sonneborn Sons, Inc., New York	32.00
T. C. Iron Works, Traverse City	156.77
U. S. Line Co., Westfield, Mass.	19.04
Usona Mfg. Co., Toledo	42.44
Welt & Sons Paper Co., Detroit	14.00
Webber Ashworth Co., Cadillac	50.00
J. I. Harps Mfg. Co., unknown	16.00
Richards Mfg. Co., Grand Rapids	350.00

**Recent Mercantile Changes in Ohio.**

Bryan—Don Scheer will open a grocery and meat market at 212 West High street.

Cleveland—Abramson & Schwartz will open a grocery and delicatessen store at 7914 Carnegie avenue.

Cleveland—Joe Belazs will move his grocery and meat market to 3308 Lorain avenue.

Cleveland—Alexander Elconin has sold his grocery stock and meat market at 9101 Saint Clair avenue to Harry Sebransky.

Dayton—Grover Mitchell has opened a meat market at 1367 West Fifth street.

Dayton—An up-to-date grocery and meat market has been opened by W. V. Preston at 405 Dixie avenue.

Mechanicsburg—John Midgely has sold his meat market to the Red & White Chain Store Company.

Montpelier—Freese & Michaels are the proprietors of the grocery and meat market which was formerly owned by Freese & Brannan, Mr. Michaels having purchased the interest of Mr. Brannan.

Norwalk—The meat market of Conklin & Hart at 21 East Main street was damaged by fire.

Oberlin—Robert Gerber is sole proprietor of the meat market which was formerly owned by Gerber & Haskins, Mr. Gerber having purchased the interest of his partner.

Plymouth—Harold Ruckman purchased the meat market of Backrach Brothers.

Toledo—Leo J. Chudzinski will erect a store building for his grocery and meat market at 3139 Erie street.

Orrville—A. E. Bechtol and his son, Paul, have announced their intention of building a packing plant here. The construction of the building will start in a short time and will be rushed to completion so the firm may start operations by Jan. 1. This plant will employ at the start from fifteen to twenty-five men.

Orrville—John Fouch, who for nine years has been connected with the Sanitary meat market in Orrville, and who for the past year has been employed as meat cutter in Canton, has

decided to re-enter the meat business in this city by manufacturing high grade sausage. Fouch has leased the slaughter house of Philip Saurer, on the Southern road, and will fully equip the place with modern machinery.

**New Designs in Woolens Much Used.**

The artists who design dresses and coats, even costume hats for misses and children, are finding inspiration in the new plaids, checks and stripes in woolens. The colors and the blendings and contrasts are fascinating and altogether new. A broken plaid of fine lines in browns and dull reds on tan; one in black with the plaid in lightly sketched pattern in white and one in a kasha-like tweed in light and dark green in small blocking, with a large black plaid running through the colors, are intriguing samples of these new materials. Smaller plaids are woven in even blocks in all the latest Autumn colors—rich browns, wines, the capucine shades, green and blue. A delightful checked tweed of feather-weight is woven in inch squares of beige, black and two shades of red, the colors alternating to form a large plaid, and the entire fabric is veined with threads of beige.

A smaller check in browns, beige and white is one of the new ombre weaves which is shown in a few plaids. All colors are used in the striped plaids. But the favorites as the imported and American models appear are in browns, tans, light beige and the capucines. The material has a square mesh, light as thistle-down, and the stripes are either in a shadow weaving in stripes of different width or in clear brilliant colors on a neutral ground, illustrated in one with stripes of bright orange and black woven at wide spaces on cafe au lait. All of these will make smart frocks, suits and separate skirts for the younger set and will answer for sports dress in different styles for women.

**Small Gain in Window Glass.**

The expected marked stimulus in demand for window glass, already overdue, has not yet developed and buying of this commodity was only slightly more active during the past week. With production now well below normal for this time of the year, however, the demand is sufficient to absorb output and is making some inroads on factory warehouse stocks. The situation in the plate glass market continues quite satisfactory. Demand is well in excess of the seasonal average and production is in keeping with trade requirements.

**Dogs' Teeth as Coins.**

Perhaps the strangest system of currency yet discovered among primitive peoples is that used by the Solomon Islanders late in the last century. Dogs' teeth were the gold of the system, and only two teeth from any one dog were acceptable as legal tender. These were drilled through for stringing, and the more wealthy natives sometimes owned long necklaces of them. Ten teeth paid for a good quality wife, while a moderately fine young man could be bought at a slightly cheaper rate.



**Some Slogans Which Make Towns Great.**

(Continued from page 20)  
 thy shop will keep thee." A Los Angeles tobacconist says: "The shop that John keeps and the shop that keeps John." That is adaptation and good, too.

Trenton, New Jersey, formerly displayed a big electric sign where riders on the busy Pennsylvania Railroad must see it day or night: "What Trenton makes the world takes." To-day Chester, Pennsylvania, says, likewise per electric sign: "What Chester Makes Chester." Any baker or ice cream maker, for instance, in any town might lift either slogan and use it without alteration. That would be adoption.

A Philadelphia druggist built wide reputation on the slogan, "Get it at Evans'." He grew rich, for one could virtually get anything at Evans'. Now I notice the Walgreen drug chain seems to have taken over the Evans' stores and the "Get It" stuff is being subordinated. I do not know why, but I do know that an Evans drug store in Marion, Indiana, has a slogan all ready to use, if it will take the hint I gave it a time ago.

John Zeiser is an old-time grocer of Erie, Penna., who thinks he does not want his son to succeed to his business. He feels that the old-line grocer is "through." Yet John has the cream of Erie's best family trade and indications everywhere are that the tide of chain invasion is turning. Not only are chains consolidating units and closing stores, but they are putting up finer, larger and more attractive stores and stocks.

They find it difficult to get managers for larger units, because men do not care for added responsibility unless they get larger salaries than chains have hitherto paid. So with larger stocks and high paid help, they gradually approach the individual high standard—with added expenses—and then the spread narrows—and the wakeful individual finds his chance.

Paul Findlay.

**The Leaven of Mutual Fire Insurance**

(Continued from page 15)

es. For instance, there are the factory mutuals. About a hundred years ago, when manufacturing began to assume size and importance, when the need for fire insurance protection became greater, the manufacturers of New England found that this insurance could only be secured from stock companies at ruinously high or prohibitive rates of premium. Realizing the need for insurance some of these manufacturers, usually in kindred lines, banded together to form mutual associations. These mutual insurance companies demanded better mill construction, better maintenance, greater protection from fire, better house-keeping with the result that the premiums, which were based upon the actual losses, began to decrease. This betterment has continued to this day when we find that manufacturing establishments throughout the country enjoy some of the lowest insurance premium rates in the entire country.

Rates equal to, or lower, than those for first class dwellings. Other industries like flour mills, grain elevators, etc., have likewise succeeded in greatly reducing their fire insurance rates by the same means. They have not only reduced their rates but they have succeeded in getting much better service without the vexation and annoyance imposed by the stock companies. They have made their own rules and regulations. Another illustration is found in the farming industry where from the beginning of insurance needs the mutual association has furnished the fire protection for the farmer. Today the great farming business is practically dependent upon the mutual company for its insurance needs. Over the entire Nation mutual insurance operating upon the basic principle of co-operation and mutual helpfulness has been one of the mainstays of the agriculturist. The mutual principle has been accepted as the best form of fire insurance company organization both from the standpoint of service and security. In whatever field tried this principle has worked well, been generally successful. And the insuring public has been accepting the principle with more and greater support, as the mutual principle and operation of insurance companies has come to be better understood.

Here then is the leaven which will leaven the whole lump of fire insurance.

**Normal Money Stress Eased.**

Normally the seasonal peak in the autumn demands on the money market comes at this time but two pressures for ease are operating this week to relieve the tension.

Liquidation in the stock market is the first force now operating to offset the usual stress felt in money at this period of any month and more particularly at this time in October. The full tightening effect of the month-end settlements does not fall precisely on the last day of the old or the first day of the new month. It comes later. Usually the maximum pinch is witnessed around the tenth. That the approach of this date would have brought substantially more stringent rates in the money market if there had been no adjustment in stock prices was reasonably indicated. The market's widespread decline has laid the basis for more comfortable money rates.

Likewise if recent Federal Reserve reports may be accepted as a sign of what is going on we may perhaps rightfully say that a second influence acting to relieve the stress is the reduction in discounts. With money available here in greater supply than in other world markets and at more reasonable rates an increasing volume of foreign trade financing has been handled on this side of the water. Consequently the emission of bankers' acceptances has been heavy. This increased flow of bills has swelled the intake at the Reserve, with the result that the Reserve in turn has put more funds out into the market. Apparently the member banks are using the funds in good part to cut down their indebtedness at the regional in-

stitutions. So long as that movement continues of course it will operate to relieve the money tension.

What the more distant future trend in money rates will be depends more on the stock market than any other single factor in the opinion of credit authorities. If the present slight relaxation in rates is not made the excuse for a fresh speculative venture it is possible that a gradual adjustment can take place from present levels. If on the other hand the stock market with each new sign of lower rates expands its own demands, hopes of this sort may not materialize. In this connection it is interesting to note that the increase in the British bank rate has virtually checked the flow of yellow metal to the United States although to date it has not reversed the movement. Paul Willard Garrett.

[Copyrighted, 1929.]

**Combs Creeping Back Into Use.**

Jeweled hair ornaments, which went into oblivion with long hair, are making a hesitating reappearance with the growing bob. Eventually, perhaps, heads will be as boldly flashing as they once were, but these first essays at ornamentation are most sedate, barely more than a line of brilliants to mark the curve of the comb.

The ways in which they are worn are really more surprising than the combs themselves. For instance, there is a pair of rhinestone-studded crescents some two and a half inches in length, with stubby teeth half an inch long set along the middle only, so that the combs may hold the hair back from the face at each side and sweep down in front of the ear to serve in place of bright earrings. Or, if this seems too extreme a style, the combs, still serving their purpose of keeping the hair smoothly back at the sides, may lend their jeweled loveliness to form a crescent line just back of the ears, leaving them fashionably exposed.

The Chanel barrette, which comes set with tortoise for the day and brilliants for evening, is nicely conservative in its use, being merely a long half-moon of sufficient length to encircle the back of the head, holding any rebellious curls closely about the base of the neck. Little tuck combs come in pairs and have absurdly short teeth which cling to the stubbiest of short hair.

A new coiffure, most effective in its originality and in its graceful outlining of the contour of the head, calls for carefully marcelled hair, which is drawn about the head to the left side, there to be held by a long slender, vertical comb so that the ends may burst into a riot of tumultuous curls like a rosette, over the left ear.

Knocking may open a door, but it won't close a contract.

**Gain in Woven Rayon Fabrics.**

One of the things likely to mark the Spring season is a notable increase in the use of rayon for woven goods by the silk mills. It would not prove surprising if the latter eventually outstrip the cotton goods mills, which heretofore have been the largest users of rayon for woven goods. During recent months, it was pointed out, rayon mixture and all rayon woven goods have met with strong favor. From this has developed the view that the silk mills are the logical producers of a number of types of woven rayon goods which have been produced by the cotton goods mills.

**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.

**CAPITAL**—An experienced, dependable broker will aid in financing projects of merit. Amster Leonard, East Orange, New Jersey. 162

**For Sale**—Completely furnished eight-family kitchenette apartment house. Private baths, vacuum steam heat. Four garages. A great sacrifice for immediate sale—or trade for something free and clear. 211 Jefferson Ave., Grand Rapids, Mich. 169

**For Sale**—Variety store, in a good town. Rent reasonable, good location. Clean stock. Good reason for selling. Address No. 170, c/o Michigan Tradesman. 170

**FOR SALE**—General merchandise location, established for twenty-five years. Over 100 customers. Corner of two gravel roads. Feed, clothing, oils, two busy gas tanks. Dairy farm and factory patrons. Money every two weeks. Death and sickness necessitate immediate change. Stock and fixtures at inventory, buildings sold on payments. F. A. KENT, MIDLAND, MICH., R. 6. 171

**FOR SALE**—Only men's furnishings and staple dry goods stock in thriving town on U. S. 16. Good business. Will sell for less than inventory, account of sickness. Box 196, Webberville, Michigan. 172

**FOR SALE**—Good business for a small town. Only one competitor, who is an independent grocer. My stock consists of groceries and dry goods, some hardware, and meats. Good fixtures and good building. Reasonable rent and six years' lease. Reason for selling, ill health. Had an operation last summer and am unable to handle the work with my other duties. Address No. 173, c/o Michigan Tradesman. 173

**For Sale**—Clean stock of general merchandise, good fixtures, and buildings in small town near Grand Rapids market. Doing good business. Act quickly. Address No. 167, c/o Michigan Tradesman. 167

**FOR SALE**—Stock and fixtures in city of 1800 population. Doing good business. Good reasons for selling. Box 51, Corunna, Mich. 168

**For Sale**—Write Box 59, Lawton, Mich. for a home. Tourist's Inn — parking ground, auto laundry. On paved highway, Grand Rapids-Kalamazoo. Investigate. 165

If you are interested in buying a business anywhere in the United States or Canada, write for our monthly bulletin. UNITED BUSINESS BROKERS, 2365 1st National Bank Bldg., Detroit, Mich. 157

**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.

**Do You Wish To Sell Out!**  
**CASH FOR YOUR STOCK,**  
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### Late News From the Michigan Metropolis.

We have read of, and met, men who made successes in the shoe business by starting on a shoe string, but starting on a peanut and in the incredible short brief time of two years becoming Michigan's largest distributors of salted peanuts is something else again. Take, for example, the Miller Peanut Products Co., 1996 Gratiot avenue. Two years ago Earl Miller moved bag and baggage into Detroit, forsaking his native Bay City to give his business idea a tryout. Harry H. Peterson, also an expert in the peanut industry, was another young man who had faith in Earl Miller and his idea, so they teamed up and in a short time the Miller Peanut Products Co. was a real live, struggling organization. This was two years ago. As Mr. Miller tells it, "they started with a bushel of raw peanuts, credit entitling them to a carload, and a lot of ambition." During the current year the firm plans on an output of 3,000,000 pounds of salted peanuts, which they manufacture exclusively. Their customers include most of the larger institutions in Detroit doing a wholesale and retail business. Recently the company expanded and moved into larger and more modern quarters. That's making a bushel of peanuts grow some.

The E. D. Gallagher Co., dealer in bakers and confectioners' supplies, has moved from Jefferson, W., and Shelby to Tenth street and Lafayette boulevard.

Managers of the Detroit and Michigan Thom McAn stores held their annual convention last week in Hotel Statler. Plans for the fall season were discussed. Executives and stylists, who addressed the gathering, included William J. Cobb, general merchandising manager; George Dick, stylist, and Henry K. McAnarney, assistant to the director of personnel. Cobb stated the reception Detroit and other Michigan cities have given the Thom McAn stores makes the organization optimistic as to the expansion program in this section. Plans are being formulated, he said, for an intensive store opening program.

William G. Russell has been acting as local representative for Bendorp's Royal Dutch Cocoa since the death last month of Harry E. Lowell, who held the position for a number of years. Mr. Russell is located at the offices of Russell, McQuade & Russel, 1931 Howard street.

J. E. Goodwill has succeeded Israel Sofen in the pharmacy at 9154 Joseph Campau avenue.

Joe Muir, proprietor of the Muir Cigar factory, has opened Muir's oyster house at 1996 Gratiot avenue.

Green & Rice, proprietors of the Boston Store, Pontiac, have purchased Todd's department store at Milan. Ray Puffer, who has been representing A. Krolik & Co. in the Southern Michigan territory, has been appointed manager of the Milan store.

Paul Findlay, writer, and expert on retail store management, who is traveling over the country in the interests of the National League of Commis-

sion Merchants, spoke before the combined gathering of members of the Wholesale Merchants Bureau of the Detroit Board of Commerce and members of the Detroit Produce Association last Friday at the Statler Hotel. Mr. Findlay's theme was "How to Meet Chain Store Competition." A new angle was given this much discussed question when he suggested that stores operating on a modern basis, but doing a credit business, were in the main the successful stores in combatting chain competition. The so-called old fashioned store gives the public a variety of advertised goods not found in the average chain stores and is appreciated by the consumer, providing they are served by competent clerks and plus the injection of the owner's personality into the business, he said. Discussing with chalk talks various phases of the chain and independent store methods, Mr. Findlay's talk was well received. The Wholesale Merchants Bureau members were guests of the produce dealers. Mr. Findlay was introduced by James Purse, of Purse Brothers, 1721 W. Jefferson, president of the Detroit Produce Association and former president of the National League of Commission Merchants.

C. E. Rickerd, advertising manager of the Standard Accident Insurance Co., of Detroit, was re-elected president of the International Insurance Advertising Conference held last week in Cleveland. Mr. Rickerd is the youngest man ever to hold the office.

Louis Frank, of Higgins & Frank, was elected president of the Washington Boulevard Association, composed of Washington Boulevard merchants, at a special meeting of the board of directors Oct. 8. Mrs. L. F. Pack and Charles C. Becker were re-elected vice-presidents, while Walter J. Mayer was chosen secretary-treasurer.

T. B. Colby, manager of the aviation division of Berry Brothers, Inc., Detroit manufacturer of varnishes, enamels and lacquers, is flying his own airplane West on a three months' business trip through Kansas, Nebraska, Arkansas, Oklahoma, Texas and California. He took off Oct. 2 and will visit all aircraft manufacturers and distributors of aviation finishes in the states named before he returns to Detroit.

Herbert H. Hoffman, a former member of the State Board of Pharmacy and the chief enforcing officer of the State drug laws from 1921 to 1927, died Tuesday in Harper hospital after a year's illness. Mr. Hoffman was a resident of Sandusky, and for many years was the proprietor of a drug store there. He represented his district in the State Legislature in 1915-16. He retired two years ago and since has been living a 2750 Chicago boulevard, Detroit. Mr. Hoffman was born in Missouri and educated in Buffalo, N. Y. Gov. Sleeper in 1917 appointed him a member of the Board of Pharmacy and when the position of chief enforcing officer of the drug laws was created in 1921, he took over the duties of that office. He leaves his wife,

two sons, William H., head of the W. H. Hoffman Pharmacal Co., 1925 Rivard, and Capt. Robert I. Hoffman, of the Army and a graduate of West Point, and a daughter, Mrs. Ruth M. Wilknen, of Detroit.

R. P. Brown has been appointed assistant advertising manager of the Oakland Motor Car Co. Brown was with the C. C. Winningham agency, Detroit Range Boiler and Steel Barrel Co. and Walker & Co. previous to his affiliation three years ago with the Oakland company. He served as member of the advertising staff.

N. W. Ayer & Son, Inc., advertising agency of Philadelphia, has opened a branch office in the Penobscot building, with Frank L. Scott, Jr., as manager. Mr. Scott has been in Detroit more than two years in the service of advertisers served by the Ayer organization. The staff will include others who have been in the service of local companies for the Ayer organization.

Charles P. Minton, for the past ten years engaged in sales work with the National Cash Register Co., has joined the business relations department of the Detroit & Security Trust Co.

As soon as architects' plans have been completed, work will be started on the largest engineering laboratory in the world at Oakman and LaSalle boulevards, by MacDonald Brothers, Inc. The buildings will cost \$5,000,000 and contain machinery worth between \$15,000,000 and \$20,000,000. In addition to their mechanical equipment, the laboratories will house what is said to be the world's largest exhibit of industrial machinery and the most comprehensive machinery library in the country.

J. S. Sayre, former assistant sales manager of the Kelvinator corporation, was appointed sales manager last week at the annual convention of Kelvinator distributors, attended by about 600 persons. A banquet was provided in the Book-Cadillac Hotel, at which Dr. William S. Sadler, nationally known health and sanitation authority, was the principal speaker. Other addresses were by H. W. Burritt, vice-president; A. H. Goss, founder of the corporation, and George W. Mason, president. The development of the product of the corporation and the history of the firm's growth were treated, together with technical matters dealing with the distribution of the product, at the business sessions held during the day in the Little theater.

A partnership consisting of C. E. Julian, D. C. McKay and H. G. Carter has been formed to take over the business of the Lewis Drug Co., 11505 Hamilton, recently purchased by them.

Production of automobiles throughout the United States has been declining recently, but this condition was expected by motor car manufacturers. It is regarded as seasonal. It is probable that October production will be considerably less than September. The peak of production this year was reached in April when 621,336 units were turned out. May production totaled 604,071; June, 545,375; July, 500,393; August, 499,629. The Nation-

al Automobile Chamber of Commerce, during the week, reported that September production totaled 417,000. This, of course, is an estimate, based on statements of factory shipments. The production for September, 1928, was 415,314 cars and trucks. It is not expected that any new models will be announced in the near future. Manufacturers are making plans to bring out 1930 cars in December or during the National Automobile Shows.

During the past week several of the large automobile manufacturers in Detroit received word from some of the leading trade centers in the country that retail automobile sales have taken a slight upturn. These gains are expected to continue throughout October and November.

Detroit has taken time by the forelock in an effort to entertain the shoe merchants and manufacturers of the United States in 1931. To this end a formal invitation was extended to the National Shoe Retailers' Association and to the National Shoe Travelers Association at a largely attended meeting of shoe merchants, traveling salesmen and tanners at Hotel Statler. The gathering, attended by more than a hundred business men, was held at the call of Elwyn Pond, of Flint, who is president of the Michigan Shoe Retailers Association, and Thomas A. Larkin, president of the National Shoe Travelers' Association. Among the prominent members of the trade, in addition to those named, were Joe Kalisky, chairman of the membership committee of the N. S. T. A., Secretary T. A. Delaney, M. S. Tasson, George Gorman and Charles I. Slipper, of that association; Stephen Jay, Clyde Tyler and Al Day, of R. H. Fyfe, Inc.; J. Milliman, H. G. Burkhardt Shoe Co., G. W. Snyder, Victor Giesheimer, of the Carl E. Schmidt & Co., Inc.; J. F. Goertz, Stewart Rickman, Secretary George Taylor, of the Michigan Shoe Retailers Association, J. E. Wilson, of the Chisholm Shoe Co., Joseph Kalisky, M. R. Merrill and Charles I. Slipper, of Indianapolis.

President Pond, of Flint, presided at the meeting following the dinner, and introduced the several speakers. Mr. Pond, who also is a director of the N. S. R. A., spoke of the advantages of Detroit as a convention city, stressing the hotel accommodations, the excellent railroad facilities and the enthusiasm of the retail shoe merchants of the State to have the big convention come to Detroit. President Milliman, of the Detroit Retail Shoe Dealers Association, next spoke, emphasizing the desire of the Detroit shoe merchants to have the convention brought to their home city.

Charles G. Sedan, secretary of the Detroit Chamber of Commerce, as official representative of the business men and manufacturers of Detroit, formally extended an invitation to the N. S. R. A. and N. S. T. A.

Other addresses were made by Secretary Thomas A. Delaney of the National Shoe Travelers Association, Boston; Victor Giesheimer, President Frank E. Larkin, of the N. S. T. A., and Charles I. Slipper of Indianapolis.

James M. Golding.

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