Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, JANUARY 8, 1930

Number 2416

BLIND

"Show me your God," the doubter cries. I point him to the smiling skies; I show him all the woodland greens; I show him peaceful sylvan scenes; I show him winter snows and frost; I show him waters tempest-tossed; I show him hills rock-ribbed and strong; I bid him hear the thrush's song; I show him flowers in the close-The lily, violet and rose; I show him rivers, babbling streams; I show him youthful hopes and dreams; I show him maids with eager hearts; I show him toilers in the marts; I show him stars, the moon, the sun, I show him deeds of kindness done; I show him joy, I show him care; And still he holds his doubting air, And faithless goes his way, for he Is blind of soul and can not see. John Kendrick Bangs.

GRAND RAPIDS NATIONAL BANK



Established 1860—Incorporated 1865

Nine Community Branches

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

WE RECOMMEND

REPUBLIC OF BOLIVIA

External Secured Sinking Fund 7% due 1957 Priced at Mkt to yield about 9%

REPUBLIC OF CHILE

External Secured Sinking Fund 6% due 1960 Priced at Mkt to yield about 6.80%

REPUBLIC OF COLOMBIA

External Sinking Fund 6% due 1961 Priced at Mkt to yield about 9%

REPUBLIC OF PERU

External Sinking Fund 6% due 1961 Priced at Mkt to yield about 9%

REPUBLIC OF URUGUAY

External Sinking Fund 6% due 1960 Priced at Mkt to yield about 6.50%

The above Latin-American bonds are direct obligations and are secured by the full faith of the respective governments. We believe that future financing in Latin-America will be at lower interest rates, and a large appreciation should take place in the above bonds.

LINK, PETTER & COMPANY

INCORPORATED

731 Michigan Trust Building

Grand Rapids

Muskegon

WORDEN GROCER COMPANY The Prompt Shippers

You Can Bank On

QUAKER Evaporated Milk

It Is Reliable

WORDEN GROCER COMPANY

Wholesalers for Sixty-one Years
OTTAWA AT WESTON - GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver.

ROYAL BAKING POWDER

reaches its users through the Retailers of the country. To them, its producers, in full appreciation of their efficiency as its distributors, send grateful greetings and a wish that 1930 may prove their Happiest and most Prosperous New Year.

Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, JANUARY 8, 1930

Number 2416

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 nonth or more old, 15 cents; issues a year or more old, 25 cents; issues five years or more old 50 ce..ts.

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

JAMES M. GOLDING Detroit Representative 409 Jefferson, E.

The Sounder Outlook For 1930.

Nineteen twenty-nine marked the passing of a period during which it was so easy to sell stock securities in super large quantities without regard for either probable yield or basic merit that a very large percentage of American financial and business men looked for their major income to stock operations of one kind or another. This unsound practice led to excessive speculation, manipulation and even vicious exploitation. Reaction had to come and was seen in the collapse of the securities markets. America is now in a position comparable to the patient whose fever has been broken up. We are definitely over the worst part of a serious illness. Now that the infection has been removed, there is every reason for rapid and steady convalescence. Following a period of a few months during which overproduction adjustments are effected in certain industries, we should move steadily forward to a newer and greater and sounder prosperity. As 1930 progresses money will be available in increasing quantities at normal rates and to an even wider variety of industries. In 1930 it will be almost impossible to sell securities on a non-yield or exploited basis; hence mergers, acquisitions and public financing will reflect only those changes which are provably sound from an income-producing standpoint. Everywhere business men and bankers will concentrate on the ways and means of increasing the earned incomes of the companies in which they are interested. Capital profits through manipulation will be largely taboo. In short, business men and bankers are again thinking, believing and acting in the light of what is sound over a long period. Business at large will and should place especial emphasis on sales

and advertising effort, for it is through this motive force that markets at home and abroad can be most fully and most quickly realized. Even if progress is somewhat slow and spotty in the early months of 1930, American business men will not falter in the vigor of their selling effort, for now that their attention is again concentrated on earned income they are too courageous and too farsighted to permit any slackening on these phases of business, namely, sales and advertising, which are obviously the only direct means to permanent maintenance of a maximum volume of production, distribution and prof-

Calls Chains Danger To State.

Attorney-General Sorensen, in a speech at Lincoln, Neb., said that one great danger to any development program in Nebraska is the constant siphoning of money to Eastern money centers.

What is going to happen to our smaller cities and towns under a system where the earnings of every store and bank are quickly collected and sent scampering to some large Eastern city. From where, then, are we going to get the surplus money for Nebraska's industrial and agricultural de-velopment? Is Nebraska destined to become merely an economic province or colony of New York? Is it worth while to surrender our State's economic independence even though we may perhaps be able to buy our prunes 5 cents cheaper?

"I do not pretend to give you a solution, but I suggest here is a social and economic problem of grave import to our State. The heads of the big chain store system have no interest, as such, in our schools, churches and young people. They have exactly the same interest in Nebraska as they have in Mexico, namely, profits and more profits."

Put Salesmanship Into Your Merchandise.

You, as a retail grocer, or food distributor, are probably selling merchandise, which, not only you yourself stand back of, if the need arises, but the packer or distributor from whom you purchase it also backs up. In other words, outside of perishables, you must believe in every can and package of food you push across the counter.

If this is true, why not put more sales effort back of selling? Why not tell the consumer more of what they can do, more of what they stand for, than she probably already knows? There are still many women woefully ignorant of the safety, convenience and economy of canned foods. It is up to you to have your clerks conduct an educational sales campaign which will suggest to the house wife what she may do with her can of foods besides serving it as it comes from the can.

Peach halves, for instance, suggest Peach Condes, delicious peach gelatin dishes (which suggests also the sale of package gelatin), fruit filling for cakes or cream puffs, and chilled, quickly assembled fruit salads. Sliced peaches suggest pies, tarts, quick shortcakes made with sponge layers, which may be also purchased at your store at the same time as the can of peaches, and the bottle of cream which may be whipped to a thick filling to be used with the peaches. Suggesting this dessert may sell the three items which compose it, canned peaches, cream, ready-to-serve sponge cake, or single cake layers.

Pineapple just naturally suggests sweet potatoes, as sweet potatoes and pineapple seem to have been made for each other. Sweet potatoes en casserole with pineapple, a pyramid of sweet potato on a pineapple ring, topped with a marshmallow, the whole browned in the oven, is something delicious to suggest to the housewife who is trying to make up her mind what to have for dinner.

Corn may mean a spoonful of this hot, delicious cereal grain, put into the center of a browned nest of mashed potatoes, or cooking this vegetable with the hamburger, or making corn fritters to serve with maple syrup.

And peas? Nearly everyone is fond of the garden pea, serving piping hot with browned or butter sauce. Take this occasion of suggesting peas to tell the consumer of the different sizes of peas which are canned, and that there is now being canned a delicious unsifted pea, which takes the peas just as they come from the garden, without regard to size.

Retail Hardware Merchandising.

The Blue Book of Hardware Retailer devotes thirty pages to the seventh annual study of margin, expense and profit made by the National Retail Hardware Association, giving a cross-section of the combined experience of 1,267 retailers. This is the first year these data have been made available in this form, having hitherto been published as a separate pamphlet by the association.

These analyses of 1,267 reports disclose among other facts, the number of retail hardware merchant responders who made a profit or lost money, the effect of volume of business and size of town upon the key factors in store operation, the bearing of sales efficiency upon profits, the financial strength and average income per store owner given by sizes of town or city as well as by sales volume.

A few of the salient facts brought out by the survey, follows:

1. Almost 65 per cent. of the reporting dealers made a profit.

2. Relatively few retailers who sold less than \$40,000 attained satisfactory earnings on sales.

3. Dealers located in towns of less than 10,000 population made the most money.

4. Small stores in large cities experienced the greatest difficulties.

5. The need for a careful watch upon margin in its relation to expense.

6. The close relationship between profit and the proportion of margin absorbed by wages.

7. An increase in sales per person employed permits higher salaries and usually results in a reduction in total expense.

8. More rapid stock turnover is a frequent companion of larger profits but its value is nullified when obtained at the sacrifice of margin.

9. Most hardware retailers are in a sound financial condition.

Color Hints.

Below is given the relative legibility of various colors when printed or painted against different colored backgrounds.

This list was compiled some years ago by a newspaper after many experiments, and the order of legibility given as follows:

- 1. Black on yellow.
- 2. Green on white.
- 3. Red on white.
- 4. Blue on white.
- 5. White on blue.
- 6. Black on white.
- 7. Yellow on white.8. White on red.
- 9. White on green.
- 10. White on black.11. Red on yellow.
- 12. Green on red.
- 13. Red on green.

In this classification, however, there is no statement of the exact shades of red, yellow or green that is used. One value and chroma of any color may be much more legible than another shade of the same color, so this classification may be exactly correct or not, according to the shade of the color used.

However, it should be a useful chart to keep handy.

Many a many gets a reputation for dignity when, in reality, he is only suffering with a stiff neck, or has the rheumatism,

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The following letter brings up an interesting question which will touch a lot of the readers:

Indianapolis, Ind.-We are facing the trial of a case in which we have sued a married man for a large tity of very valuable stuff which we his wife. Our attorney brought the suit on the ground that the husband was responsible for necessities supplied to the wife. After the goods were delivered the parties had and separated, and now the husband refuses to pay because he said the goods were not necessaries and not furnished on his order. The goods which we supplied were crystal table glass, a fur coat, three oriental rugs and three quite expensive dresses. The woman had been accustomed to have the run of all our departments, and all bills she contracted were paid by the husband when presented. one would have been paid also if the trouble had not happened.

The bill amounts to about \$1,900, and the wife has nothing except an allowance from the husband, who still supports her.

Any suggestions you may care to give will be highly appreciated.

The crux of this case, as of every other of the sort, is what were necessaries in this particular case. It depends on the social class to which these people belong. What are necessaries to the millionaire are not necessaries to the clerk. In every case the husband is responsible only for the necessaries which go with his particular station in life.

In cases like this the word "necessaries" goes far beyond food and drink and includes things which a rich woman, say, has become accustomed to and wants. Speaking colloquially, that usually means plenty. Quoting from a recent case, necessaries mean "such articles as are suitable to maintain the wife according to the estate and degree or rank of her husband."

Now to give some illustrations of this, rich husbands have been held responsible when their wives have bought the following articles: Board at a summer hotel for the summer, servants, lamps, sofa cushions, porch awnings, apartment decorations, expensive clothes, hats, etc., services of high priced medical specialists, fur coats, automobiles, and so on.

In all these cases and in hundreds more, articles such as the above have been held to be necessaries to the particular wife, because she was raised to have and use them.

Of course the application varies sharply with the station in life. For instance, in one case the wife of a teamster tried to have her husband held responsible for a \$26 hat on the ground that it was a necessity. The court held it wasn't. In another case a husband earning \$225 per month was unfortunate enough to have a wife who bought two dresses for \$150 and \$135. She, too, pointed to her husband as the man responsible when the bill came in, but the court said that they were not necessaries for that station in life.

In other words, the law recognizes that what may be actual luxuries for my wife are actual necessaries for yours and fixes the husband's liability accordingly.

So much for the general law on the subject. Applying it to this correspondent's case, the answer to his question depends on the station in life occupied by the people he is suing. If they are rich the articles he names may well be decided to be necessaries. In that case the husband will have to pay, especially if he has allowed his wife to make similar purchases before.

If, on the other hand, these people are in modest circumstances, the chance is the articles in question will be held to be luxuries, and the husband will go free. Elton J. Buckley.

[Copyrighted, 1930.]

City Treasurer Frace says Marshall has a smart plan to make sure their fly-by-night stores pay their taxes. The city requires the deposit of a certified check for \$100 for taxes when the place opens. For example, a certain store in Charlotte was on the tax roll for \$2,000 personal. Recently they pulled stakes and by the time City Treasurer Frace heard of their departure there were seven attachments ahead of him with the result that the city stands to pay the State, county and school tax are standing on the roll against this outfit. City Attorney Cameron is going to uncork an ordinance embodying the Frace suggestions.—Charlotte Republican.

Just What Makes the Best Salesman?

There is a lot to be learned by watching the work of a traveling salesman. In his daily contact with customers, there are lessons in courage, diplomacy, courtesy, kindness. times he is a dynamic power, driving home his sales message. On the next call he is the very essence of patience as he presents his line to a buyer afflicted with mental dyspepsia. He is the big brother to the beginner in business and the confidant of the old timer. He is a Claim Department and a Collection Bureau, an advertising man and a book-keeper-the truckman calls him Bill in stores where, to the proprietor, he is Mister; among the village bankers he is respectfully referred to as a most able representative, while the waitresses in the same town discuss him as a "fine feller." modern traveling man is so many things to so many different people that it is really difficult to say just what single thing most points him out as an exceptional man.

One of the greatest sales managers in the world was recently asked what type of man he would select if he could have any salesman of his most aggressive competitor. There wasn't a second's delay in his answer—"Give me," he said, "the man most invited into the homes of his customers."

There is certainly food for thought in that answer. We all know scores of salesmen whom we wouldn't think of asking home. Some of them royal good fellows, as the world knows men, but rotters in one way or another.

Old timers on the road know and appreciate the high compliment a buy-

er pays them when he asks them "up to the house," and especially so if there are children in the home, for a father's out-of-town business friends are apt to be accepted as model men by the kiddies.

There are many buyers who strenuously avoid close friendships with salesmen—they feel that buying is a cold-blooded business and that they cannot afford to place themselves in a position where sentiment will play any part in their purchases. They are scrupulously fair in their dealings and treat all price quotations with closely guarded secrecy—good men, but apt to be known as Fish, Clams or Icebergs.

The other type of buyer, and particularly the proprietor buyer, feels that friendships are the breeding ground of fairness-that a salesman who is made a family friend will watch more closely and more conscientiously the interests of one with whom he breaks bread. And in most cases he is right. The traveling men of to-day are the most carefully picked group of all high-salaried employes. are truly representatives of the big institutions employing them and in their home towns move in society circles that compare favorably with that of their best customers.

Travel a week with a salesman who works on a fixed territory and you will know the man. If he works six days without a single invitation to his customer's homes, or reference to such visits in the past, you may feel certain that he is either too self-centered to see the light or that some other part of his general make-up is holding confidence at arm's length.

If, on the other hand, your traveling salesman is constantly asking about "little Jack," or "that sweet little daughter of yours," or "Mrs. Smith," or "your mother"—if he uses the dealer's phone to call up these friends so well worth making—and keeping—if he is constantly invited to the homes of his customers, you may safely chart him as a man of character—and more than 50 per cent. of a real salesman's selling power is character.

You can pay a man no higher compliment than to take him home with you.

The Source of Fashion Changes.

Discussing the vogue of reptile leather shoes for women, a manufacturer the other day glibly answered the question, who sets the styles-the manufacturers or the public?-with the emphatic assertion that industry discovers and decrees what shall be worn. The first part of his statement was right. As to the second part he was probably wrong. Money has been lost in no small amounts on trade efforts to enact changes in public taste. Success is the reward of those manufacturers and distributors whose experts take careful note of early signs that new ideas and designs associated with them are meeting with acceptance. Everyone agrees that Paris is the capital of fashion in women's attire. Its couturiers enjoy the fame of great creators. But the best of them

are in no sense dictators. The most they can do is to interpret as well as they can the reaction of the public mind to the events of the day. Industry must abide by the judgment of society on their work. The short skirt and low, loose waistline were sugested by women's activities in the war. The leaders of society put the seal of approval on this reading of the public mind. The longer skirt now returning conforms to women's habits in less strenuous times. It is forcing its way against the protests of women who prefer freedom of movement because fashion has taken kindly to the reversion. Who then are the arbiters of fashion? In Paris they talk about the "famous forty," leaders of international society residing in or near the gay city, to whom the new models are first shown in the presence of trade experts trained to detect emotions stirred by the manikin display. The influence of the "forty" is undoubtedly important. But in the long run the verdict comes from the great body of well-dressed women all over the world, slowly matured and irresistible in its authority. New modes, new fabrics and new hues are presented to them every year by thousands. Upon prompt identification of their choice depends the fortune of many a business.

Uncertain About Underwear Prices.

Although the wholesale trade is expecting leading manufacturers of men's heavyweight ribbed underwear to open 1930 lines during the present month, there is little indication of what the new prices will be. The feeling, however, is that the mills will make every effort to sustain the 1929 figures on the ground that the drop in cotton since the last heavyweight opening does not warrant reductions. There is also uncertainty regarding the amount of buying which will be done. One important operator expressed the view that volume orders would not be placed before March.

Demand Uneven in Glass Trade.

No change in trade conditions in the market for window glass is expected until the present month is well under way. During the latter half gradual improvement in orders reaching manufacturers is held logical in view of the depleted stocks in jobbers' warehouses. Production of plate glass at present is in excess of demand, seasonal quiet still holding sway in this line. The demand for rough-rolled and wire glass products has been fairly good, and the price situation is more satisfactory than it has been.

Third Time at the LaVerne.

Battle Creek, Jan. 6—I am now permanently located at the La Verne Hotel and I wish to inform our many friends through the columns of your paper that we are again on the job. This is the third fime I have had the La Verne to operate. I purchased Lew Adams' interest in 1912, sold out to E. L. Meade in 1926, took it back in 1927, sold to Del Lock, of New Castle, Ind., in 1928, and bought it back in 1929.

I expect to make some improvements this winter, so as to have the hotel in first-class shape for summer business. George A. Southerton.

THE BROTHERHOOD OF MAN.

It Is the Fundamental Basis of Peace on Earth.

The subject of World Brotherhood is as old as written history. Evidently from the very beginning of civilization, nations have attempted by confederations, by international treaties, by legislative enactment, to devise a workable plan whereby war could be avoided.

Greek and Roman historians devote much space to this subject. Still earlier records inscribed upon the ancient monuments of Egypt and Assyria refer to a movement for universal arbitration, the principle which attained its culmination in the Hague Tribunal

Since the kaiser's war, we have seen a revival of interest in this subject and the people of all nations—the rank and file of the people who carry the burden and pay the exorbitant costs in men and money—are hoping for some solution to this problem—some way by which wars may be avoided in the future.

This matter of whether we shall continue at an ever increasing cost to prepare for war, or whether we shall agree with the other nations of the world to insure and perpetuate peace by disarmament, is a matter of vital economic importance to every individual. Here in the United States we are spending more than \$1,000 a minute for preparedness; more than \$60,000 an hour; nearly \$1,500,000 a day—more than \$500,000,000 spent for military purposes in 1929.

This enormous sum is the contribution made by the United States in supporting a questionable theory of preparedness. Great Britain has spent as much or more this year. All told, for the year, 1929, the nations of the world have spent \$4,300,000,000 for the instruments and the agencies of warfare—\$4,300,000,000 which we must consider an absolute and total economic loss!

Who pays the cost? In times of war, the young men pay—they pay with their lives; they pay the cost with ruined careers, with blunted sensibilities, with terrible memories that haunt them all the rest of their days. In times of peace, the wage-earners pay—the wage-earners, the farmers, the business men and the professional men of the country pay.

Again I ask, what is the solution? There is but one answer.

When we in the United States, as individuals, each boy and each girl, each man and each woman, learn to appreciate that the boys and girls, the men and the women of other nations are human beings like ourselves, actuated by the same motives and same desires, responding to the same emotions, the same sensations of joy and sorrow, having the same ambitions, the same appreciation of material comforts, the same zest for achievement-and when the other nations appreciate the fact that we are in no wise different from themselves-then, and not until then, will it be possible to abolish war and unite the world in the bonds of a common brotherhood.

How long before this can be accomplished? By what methods can we accomplish this thing that the world desires?

A generation ago, I believe, no person would have been bold enough to hazard an answer to these questions. But a different condition prevails at the present time.

A few weeks ago, the prime minister of England visited the United States for the express purpose of forwarding his sincere desire for a reduction in armaments. The thinking people of the world approved of his visit and are waiting, are hoping that at the next conference of nations an actual reduction will be initiated.

I have said the achievement of this idea of world brotherhood is more nearly possible at the present time than at any previous period in the world's history. This is true because throughout the world, the boys and girls are being educated, are being trained to think for themselves.

Nearly 2,000 years ago in Palestine, a new religion was given to the world—a religion founded on the brother-hood of man—a religion having a two-fold purpose: The spirtual salvation of mankind; and, as its corollary, "Peace or. Earth—Good Will to Men."

A wonderful religion! Nevertheless, the old religious leaders of Palestine, masters of mob psychology, were able to crucify the divinely inspired founder of this new religion.

During that same period, there lived a Roman citizen, a materialist, an obscure man, whose name is not even recorded by historians. This man, evidently familiar with war and the social and economic waste of war, started a crusade for world peace, basing his efforts wholly upon economic premises. Historians have recorded with brief mention that this man's efforts were displeasing to the emperor of Rome and that he was executed

Christ preached a spiritual brotherhood. This forgotten Roman citizen advocated a political brotherhood—a brotherhood founded upon social and economic interests.

Now after a lapse of nearly 2,000 years, an educated world is beginning to appreciate the possibilities of a three-fold brotherhood—spiritual, social and economic.

The brotherhood of men as taught by the Christ has encircled the globe—and now the world has come to appreciate the possibilities of international brotherhood, but how long will it be before we are ready to transform this ideal into actuality?

> H. C. Balbridge, Governor of Idaho.

Value Still Seen in Profit Sharing.

Despite the fact that its original plan for sharing extra profits with distributors has been discontinued, the General Foods Corporation is still convinced that the theory of profit sharing is sound and is now seeking some more satisfactory method of handling the matter. Edwin E. Taylor, executive vice-president of the organization, recently remarked: "The idea of giving distributors who help to build up business a share in the re-

turns is a sound one in the food or any other industry."

The company, which does an annual volume of more than \$150,000,000 in the sale of food products, announced last week that the extra profit sharng system conducted by it for eighteen months as an experiment had been abandoned. Distributors, it was explained, apparently disapproved of the principle of reward for increased volume, and were dissatisfied with the operation of the plan.

Failure of the trade to endorse the plan by full co-operation was attributed by Mr. Taylor to misunderstandings based on lack of knowledge concerning it, to the belief that small volume traders would benefit out of proportion to the effort necessary for them to increase their sales, and, in some cases, to a fear that large-volume buyers, including chains, might give their retail outlets a price advantage by passing the dividend on to them. "These fears were groundless," Mr. Taylor stated, "but it was difficult to overcome them."

Under the system worked out by the company a distributor who increased his annual volume of purchases from 7½ to 12½ per cent. was accorded an extra-profit dividend of 1 per cent. of his total purchases for the year. Those showing increases between 12½ and 17½ per cent. were given a dividend of 1½ per cent., and those with gains above 17½ per cent. were allowed a dividend of 2 per cent.

During the first six months of operating under this system, Mr. Taylor admitted, there was a tendency on the

part of some dealers to overbuy in order to take advantage of the dividends. "The company discouraged this tendency, however, and in the last year of the plan's operation it had disappeared completely," he said.

With the exception of the withdrawal of the original extra-profit plan there will be no change in the company's sales policy. Mr. Taylor concluded. The possibility of applying profit sharing in a more satisfactory manner, however, will be given further study.

For Hurry-up Customers.

Often a woman enters the store and immediately fidgets around showing that she is in a hurry. She might be in a rush but you can't afford to wait on her before customers who have come in before her, and by the time you get ready to wait on her she may have left for some other grocery store.

A well known grocer, has a system that has taken care of customers who can't wait.

On the end of a counter he has a wooden box, neatly painted with a slot in the top. Beside it is a pile of cards and a pencil on a light chain. An attractive sign invites the hurry-up customer to jot her needs on one of the cards, add her name and address and drop the card in the slot. The box is opened at short intervals and orders are immediately filed and delivered. The grocer who does not give free delivery could try the same plan but make a charge for the service.

Sleep more; worry less.

As Your AGENT

We can relieve you of all the routine care involved in the ownership of your securities.

Your securities are yours, always immediately available, but the responsibility for their care and custody is ours.

GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

MOVEMENTS OF MERCHANTS.

Millbrook-J. L. Reihert has engaged in the boot and shoe business.

Big Rapids—R. Rau has purchased the grocery and meat market of T. Myers.

Escanaba—Anthony Wall has opened a new drug store in the Colonial building.

Lapeer—E. J. White and George Castle have opened a meat market on Court street.

Hersey—Fred D. Faist is closing out his stock of boots and shoes and will retire from trade.

Fenton—Jeudevine Bros. have sold their grocery stock to the National Grocer Co. chain system.

Detroit—The grocery and meat market of Frank Marino was recently damaged by an explosion.

Detroit—Lerchen Brothers have sold their meat market at 8221 Woodward avenue to B. E. Peabody.

Detroit—Brite Lite Signs, Inc., 4474 Cass avenue, has increased its capital stock from \$5,000 to \$50,000.

Iron River—The Twin City Fuel & Lumber Co. has increased its capital stock from \$10,000 to \$30,000.

Brown City—The National Grocer Co. has added the Geo. Schuman grocery store to its chain system.

Detroit—Andrew Podisadlo has sold his grocery and meat market at 5849 St. Aubin street to Rose Czubak.

Mt. Clemens—The Schaucher Drug Co. is now open for business in its new location at 52-54 Cass avenue.

Center Line—The new Golden Star pharmacy was opened at Van Dyke and Studebaker avenues, by Harry Kusiak and Edmund Osowski.

Lansing—Hunter & Co., dealers in groceries at 333 North Washington avenue, have leased the adjacent building, which is being fitted up for a meat market.

Battle Creek — Norman Freeman has sold out the Central drug store, at 8 West Michigan avenue, to the Mutual Drug Co., now located at 14 West Michigan avenue.

Lansing—Mrs. George Hearn has assumed the management of the dining room and soda grill of the Henry Toast Shop & Soda Grill, 1122 East Michigan avenue.

Kalamazoo—George Rickman has removed his jewelry and silverware stock from 220 South Burdick street to 113 East South street where he has a modern well appointed store.

Lansing — Schmidt Brothers, who conduct two meat markets and groceries in Lansing, will open a third store in a new building being erected at Allen and Michigan avenues.

Holland—The Hamilton Celery Co. has been incorporated to raise and deal in farm products, with an authorized capital stock of \$60,000, \$5,000 of which has been subscribed and paid in in cash.

Kalamazoo—Bestervelt's have taken over the Stop & Save Shop at Washington Square and will occupy it with a modern meat market such as it conducts at six other Kalamazoo locations.

Sturgis-The Smith-Patterson Lumber Co., 408 Mechanic street, has been

incorporated with an authorized capital stock of \$15,000, \$10,000 of which has been subscribed and paid in in property.

Ishpeming—Charles W. Hecko, who conducts a confectionery and grocery store in the Erickson building, has sold his stock and store fixtures to Walter Erickson, former proprietor of the place.

Detroit—The Home Sales Co., 854 Buhl building, has been incorporated to deal in general merchandise with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Detroit—Sidney Krandall, Inc., 1550 Broadway, has been incorporated to deal in jewelry, precious stones, etc., with an authorized capital stock of 1,000 shares at \$100 a share, \$100,000 being subscribed and paid in.

Detroit—Scheinholtz & Silverman, Inc., 15 East Grand River avenue, has been incorporated to deal in furs and skins with an authorized capital stock of \$25,000, \$5,000 of which has been subscribed and paid in in cash.

Hazel Park—The Paramount Stores Corporation, 971 Eight Mile Road, baked goods, confections, etc., has been incorporated with an authorized capital stock of \$50,000, \$30,000 of which has been subscribed and paid in.

Detroit—The Lacquer Resins Corporation, Green at Melville street, has been incorporated to deal in acids. chemicals and paints, with an authorized capital stock of \$50,000, all of which has been subscribed and paid in.

Detroit—Vickers, Inc., 2202 Fisher building, has been incorporated to deal in hydraulic pumps and presses, with an authorized capital stock of \$100,000 preferred and 10,000 shares at \$12.50 a share, \$50,000 being subscribed and paid in.

Detroit—Conn's Clothes Shop, 1227 Broadway, dealer in men's wearing apparel, has merged the business into a stock company under the same style, with an authorized capital stock of 100 shares at \$10 a share, \$1,000 being subscribed and paid in in cash.

Detroit—Fred Sanders, 2465 Woodward avenue, manufacturer and dealer in confectionery and food, has merged the business into a stock company under the same style with an authorized capital stock of 5,250 shares at \$100 a share, all of which has been subscribed and paid in.

Detroit — Nathan Wenokur, 2418 Market street, dealer in dairy products, produce and fruit, has merged his business into a stock company under the style of the N. Wenokur Co., Inc., with an authorized capital stock of 2,500 shares at \$10 a share, \$13,800 being subscribed and paid in.

Battle Creek—Workmen, while remodeling the old Beers drug store found among some debris in the cellar a bottle of whisky bonded and sealed in 1899. It is thought that the liquor was the property of J. M. Bradshaw, who owned the store some thirty years ago. Mr. Bradshaw now has a drug store in Detroit.

Detroit — John A. Brooks, lawn sprinklers. plumbing supplies, etc., has merged the business into a stock company under the style of John A. Brooks, Inc., 14528 Second boulevard, with an authorized capital stock of \$250,000, of which amount \$150,000 has been subscribed and paid in, \$7,000 in cash and the balance in property.

Manufacturing Matters.

Detroit—The Corsair Boat Co., 1030 Buhl building, has changed its name to the Trenton Boat Co.

Detroit—The Fuel Oil Corporation, Woodland avenue, has increased its capital stock from \$150,000 to \$300,000.

Lansing — The Hill Diesel Engine Co., 238 Mill street, has increased its capital stock from \$125.000 to \$1,000,-000.

St. Joseph—The Southwestern Michigan Electric Co., 413 State street, has been incorporated with an authorized capital stock of \$15,000, \$10,000 of which has been subscribed and paid in in cash.

Hudson—The Sawyer Manufacturing Co. has purchased the factory of the Heinz Floral Rack Co., of Pesotum, Ill., and will move it to Hudson. The purchase included the exclusive use of the Heinz Co. patents.

Detroit — The Marquetry Studios, Inc., 550 Monroe avenue, has been incorporated to manufacture and deal in marquetry and wood work with an authorized capital stock of \$10,000, all of which has been subscribed and paid in.

Detroit—The Acme Smelting & Refining Co., 648 East Columbia avenue, has been incorporated to refine, smelt and deal in metals, with an authorized

capital stock of \$20,000, all of which has been subscribed and \$8,500 paid in in cash.

Detroit—The Superior Seal & Stamp Co., 1401 Vermont avenue, has meregd its business into a stock company under the same style with an authorized capital stock of \$100,000 common and 2,500 shares at \$15 a share, \$84,010 being subscribed and paid in in property.

Lawton—The Welch Grape Juice Co., with plants at Lawton, and Westfield, N. Y., observed this Christmas by giving 10 per cent. of the capital stock of the concern to its employes. The donors are the four sons of D. E. C. Welch, founder of the company, and the gift is in the nature of a memorial to their father.

Kalamazoo—The Doty-Runnels Co., 612 East Michigan avenue, has merged its manufacturing, wholesale and retail dealing in confectionery of all kinds, vending machines, etc., into a stock company under the same style, with an authorized capital stock of \$50,000, of which amount \$26,550 has been subscribed, \$1,350 paid in in cash and \$15,000 in property.

Sturgis—The Sturdy Manufacturing Co., of Elkhart, Ind., maker of metal goods, will remove to Sturgis. occupying the old Go-Cart factory and employing thirty men at the start. The company has \$200,000 capital, which will be increased to \$500,000. Sturgis is chiefly indebted to a small group of its civic leaders and its two service clubs for bringing the factory to this city.

AUTO SHOW

GRAND RAPIDS ARMORY

January 14 to 18

como

Admission 25c

Essential Features of the Grocery Market.

Sugar—The market is 10 points higher than a week ago. Jobbers hold cane granulated at 5.85 and beet granulated at 5.65.

Canned Fruits-From what can be learned from packers' postings to their representatives in New York, the canned grapefruit situation in Florida looks very strong, with all indications pointing to short deliveries from the majority of canners. No quotations are being made at present, owing to the fact that the packers had opened their prices on a basis to coincide with a 50c per field box price for canning fruit, while fruit is now generally held for \$1. Fruit for canning is scarce and deliveries are already somewhat behind time. This situation is deplored by factors here in the grapefruit line, because the spot market is practically bare of quantity lots, and demand is strong. Some few small jobbing lots are offered, but the quantities are negligible.

Canned Vegetables—Corn continues to draw no particular interest, but the market as a whole appears in good shape, particularly in the South, where quotations are quite firm on good standard quality merchandise. Stocks of standard crushed Southern corn are said to be smaller than is generally known by the trade.

Dried Fruits-New crop Blenheim apricots, in fact, are scarcely to be had on the spot, except for a few scattering lots here and there. Replacements will be coming in from the Coast before long, of course, but meanwhile the market is very firm. The California market has also shown a firmer tendency of late, and so the prevailing sentiment in the local market has improved noticeably. Prunes were wanted only in small lots and for immediate needs. Prices continued fairly steady. Peaches were in slow request, and in raisins it was the same old story of a dull market, with prices at former levels. Activity in figs, dates, citron, etc., has, of course, seen its day for some time, the big yearly consumption of those items being confined chiefly to the Christmas season, though prior to several other holidays there is ordinarily an improvement in the demand. However, a good general movement has drawn on supplies and to such an extent that at least a steady market is expected on all of those fruits, with possible increased values in the scarcer ones.

Salt Fish—Consumption of all kinds of salt fish is at a low ebb at this time of the year, consequently the market remains in an unchanged condition. Stocks of salt mackerel are light. Large sizes are scarce, there being hardly any No. 1s. Conditions in primary markets remain unchanged, and no improvement in activity is expected for some weeks. Prices on the spot are holding generally steady on account of the light stocks held by dealers here.

Nuts—Prices hold steady, with jobbers' lists showing no changes of importance. In the main, the trade has been finding stocks of nuts in the shell comparatively light, and this lends them a feeling of confidence. It is generally believed that while there may be no sharp increase in the demand for nuts in the shell between now and just prior to Easter, market developments will favor the strong side rather than otherwise, although there is no reason seen at present to expect any very sharp fluctuations either way.

Rice—There were no developments of such nature as to bring about any changes in the present price structure. It is generally felt, however, that those January-March trade requirements that are still to be covered are of sufficiently large proportions not only to give assurance of continued firmness but to operate in favor of higher prices.

Sauerkraut—Sales of both bulk and canned kraut were said to be quite heavy last month, and at present the market appears in strong statistical shape. Prices have a steady tone.

Vinegar — There was some contracting for future delivery, but little business on the spot in vinegar this week. Quotations were steady at former levels.

Review of the Produce Market.

Apples—Wealthy command \$1.75@ 2; Wolf River, \$1.50@1.75; (bakers, \$2.25) Shiawasse, \$2@2.25; Jonathans, \$2.50@2.75; Snow, \$1.75@2; Baldwin, \$1.50@1.75; Talman Sweet, \$2.25; No. 1 Northern Spys, \$2@2.50; No. 2 ditto, \$1.50; Michigan Delicious, \$3.50 for A grade and \$3 for B.

Bagas—\$1 for 50 lb. sack. Bananas—5½@6c per lb. Beets—\$1.60 per bu.

Brussels Sprouts-30c per qt.

Butter—The market is 3c lower than a week ago. Jobbers hold prints at 37c and 65 lb. tubs at 36c.

Cabbage—\$1.40 per bu. for white and \$2.25 for red.

Carrots—75c per doz. bunches for Calif. grown; \$1.25 per bu. for home grown.

Cauliflower—\$2.45 per doz. for Calif. Celery—40@60c per bunch.

Celery Cabbage—\$1.20 per doz. Cocoanuts—90c per doz. or \$6.50 per

Cranberries—Late Howe commands \$5 for ½ bbl. and \$9 for ½ bbl.

Cucumbers—\$2.35 per doz. for Ill. grown hot house.

Dried Beans—Michigan jobbers are quoting as follows:

Eggs—Local jobbers pay 41c for strictly fresh hen's eggs and 34c for pullet's eggs. Cold storage operators have closed out their holdings.

Grape Fruit—Extra fancy Florida or Texas stock sell as follows:

No.	36		3.75
No.	46		4.25
No.	54		4.50
No.	70		5.25
No.	96		5.00
Cho	ice,	50c per box less.	

Grapes—Calif. Emperors, sawdust lugs, \$3.25.

Green Onions-Shallots, \$1.10 per doz.

Green Peas-\$4.75 per bu. for Calif.

Lemons—The price this week is as follows:

360 Sunkist\$9.50
300 Sunkist 9.50
360 Red Ball 9.50
300 Red Ball 9.50
Lettuce-In good demand on the
following basis:
Imperial Valley, 4s, per crate\$5.50
Imperial Valley, 5s, per crate 5.50
Hot house grown, leaf, per lb 12c
Limes-\$1.50 per box.
Mushrooms-65c per lb.
Oranges-Fancy Sunkist California
Navels are now on the following
basis:
100\$5.50
126 6.00
150 6.50
176 6.75
200 7.00
216 7.25
252 7.25
288 7.50
Floridas are held as follows:
100\$4.50
126 4.50
150 4.75
176 5.00
200 5.00
216 5.00
252 5.00
Onions—Home grown yellow, \$1.75
per 100 th sack: white \$2.25. Samuel

Onions—Home grown yellow, \$1.75 per 100 lb. sack; white, \$2.25; Spanish, \$2.50 per crate.

Penners Green 000 bunches.

Peppers-Green, 90c per doz. for Calif.

Pineapples—Cuban are held as follows:
No. 16 -----\$4.00

No. 16 ______\$4.00 No. 18 ______ 4.50 No. 24 ______ 5.75 Potatoes—Home grown, \$1.50 per

bu. on the Grand Rapids public market; country buyers are mostly paying \$1.25 Idaho stock, \$3.75 per 100 lb. bag; Idaho bakers command \$4.15 per box of 60 or 70.

Poultry—Wilson & Company pay as follows:
Heavy fowls ______ 22c

ricavy lowis	24C
Light fowls	16c
Heavy Roasters	23c
Light broilers	18c
Old Toms	
Young Toms	
Hen Turkeys	
D 11 1 10	

Radishes—60c per doz. bunches of hot house.

Spinach—\$1.50 per bu.

Squash—Hubbard, \$5 per 100 lbs. Sweet Potatoes—\$3 per bu. for kiln dried Jerseys.

Tomatoes—\$1.75 for 6 lb. basket, Florida stock.

Turnips-\$1.40 per bu.

Poor ______ 10c

"Nosing in the Swill," is the title of a reply to an editorial in a recent issue of the Churchman attacking the filth in the films.

We have never made a study of the "movies." We never go to them. The moving pictures that we see are connected with lectures, and we have tremendous admiration for them.

But we know the Churchman and its brave editor, Dr. Shipler. We have unbounded confidence both in the journal and in the man who guides its destinies. In the editorial which gave such great offense he urged the Presbyterian and Baptist churches to call Elder Hays and Deacon Milliken to account for giving "a veneer of respectability" to "a degraded industry." The editorial also said that the moving picture magnates were "panderers who have made their millions selling vice, crime and sexual suggestion to a public that is in the main composed of the immature." Ten million school children daily go to the movies, this editorial says, and one has only to scan the billboards to learn what they see. -Christian Leader.

Price Range Tables Move Merchandise

Every modern mercantile stock has a large number of small articles which sell for prices ranging from 5c to 50c. As a rule, these goods are stocked along with other lines, segregation in shelving or in display seldom being the rule. Most of these items may fairly be termed "shopping items" and one dealer provides for their permanent display on a series of three-aisle tables.

Over each table, along the lines of the ten-cent-store plan, is a sign to the effect that any article on that particular table sells for a given amount, there being a 5c table, a 10c table and a 25c table. Occasionally, a 50c table is set up for a short period.

The turnover of these small items was proved to be double where they were put out into the open and brought to the attention of every customer coming into the store.

Seven New Readers of the Tradesman.

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

De Jager Fuel Co., Grand Rapids. Jurgens & Holtvluwer, Grand Rapids.

J. S. Vanderveen, Grand Rapids. G. M. Dame, Cherry Home. Frank J. Komrska, Jr., Karlin. Arthur Jensen, Edmore.

T. McKee, Grattan.

The legal status of the modern merger may be clarified by the McKesson & Robbins tryout. Remembering former fumbling, the Federal Trade Commission, it now transpires, got into action as soon as it learned last summer of the McK. & R. wholesale scrambling of wholesalers' stock, presumably befor transfer of assets. By acting thus promptly the Commission has probably dodged technical obstacles to a final decision on the merits of its complaint that this combination runs counter to the Clayton Act's attempt to keep campetition alive. The situation is obscured, however, by President Coster's statement that the Department of Justice gave the merger a clean bill of health.

The American Tobacco Company has returned to its mutton with copy that warns against the embonpoint penalties of gluttony and advises reaching for a Lucky in the hour of temptation. But sweets are no longer specified as the sirens of obesity.

DISTRIBUTING NEWS.

Information Service of Post Office Department.

The information service of the Post Office Department is a sort of clearing house for news of every description emanating from the office of the Postmaster General, his four assistants, and the bureaus and divisions under their supervision.

Not only is this information distributed to the daily newspapers and press associations, but chambers of commerce, boards of trade and other commercial and financial bodies throughout the country are kept in close contact with the workings of the Department and are supplied with data and statistics in which each is particularly interested. Senators and Representatives in Congress, responding to requests from their constituents, call on the Bureau of Information for facts and figures dealing with the different branches of the Post Office Department.

One of the duties of this office is to keep the Postmaster General and his four assistants in touch with what is said about the Post Office Department and its policies both in the news columns of the metropolitan press and on the editorial pages. Needless to say, not one of these officials would have the time to peruse the daily papers for information in which he is vitally interested, and a clipping service is maintained in the Information Service which gives them an insight into the daily happenings affecting the Post Office Department.

An educational campaign conducted from this office is one of the many duties it is called upon to perform. Universities, colleges and schools, professors, teachers and students are supplied from time to time with information dealing with the Post Office Department in which they are at the time engaged in studying.

Every day a mass of this material is sent throughout the country to educators and to those who wish to learn more about the operation of the biggest single business in the world. Hardly a single day passes that the mail coming to the Information Service does not contain a dozen or more requests from students all over the United States asking to be informed about Uncle Sam's Post Office Department.

Included in the information broadcast is the history of the United States stamp, Owney the postal dog, the inauguration of the air mail service, the parcel post, postal savings system, railway mail service and countless other subjects about which the general public know very little, but concerning which the rising generation desires to become better and better acquainted.

Business houses and financial institutions in every part of the country are interested in the postal receipts of the large cities. Each month a compilation is prepared of these receipts received from postmasters in the largest centers of trade and commerce and such statements are mailed broadcast for use by those concerns who find in the postal receipts each month a pretty accurate barometer of business conditions throughout the United States. Names of firms and individuals are constantly being added to the long list of those who welcome the statistics on postal revenues of the Government.

There is another feature of the Information Service which has proven very useful to newspaper and magazine writers as well as educators and students. This is the photographic department, which contains pictures depicting the history of the mail service, from the old stage coach days, the pony express, the railway mail service and finally the air mail service.

Chief Information Service, Post Office Department.

Urges Contributions For Caslow Broadcasting.

Night after night for a number of years, the syndicate chain stores have persistently and consistently pounded into the consuming public their deceptive bait-prices and slogans of economy, with the result that the average consumer was made to believe that the individual grocer was hopelessly handicapped, inefficient and slated for the skids.

Daily newspapers quite naturally would not give space for information of an unfavorable character against their liberal advertising patrons and every advertisement from others has been most carefully censored by the newspaper managements.

It is true the individual retailer has been slowly and steadily improving his merchandising methods and has regained considerable confidence and patronage, but could not consistently tell the trade of the unethical business policies practiced by his powerful competitors the syndicate chains and the newspapers were not available to tell the story, even with paid advertising.

Then as out of a clear sky over the radio receiving sets, from Shreveport, Louisiana, the syndicate chains are night after night being accused, cussed, discussed and challenged. It is true the language and style of attack does not meet with the approval of all, but the facts remain unchanged and the public does listen and are not compelled to do so. Mr. Henderson has accomplished more than can be fully realized and is the subject of conversation almost everywhere.

Western Michigan is now being favored from station WASH every evening at 7:30 p. m. by W. H. Caslow, of Grand Rapids, who tells the public very plainly the whole story, very nicely and in unmistakable language.

The Western Michigan situation, however, is considerable different than the Shreveport situation. Mr. Henderson, it is claimed, is very wealthy, owns his own broadcasting station and continues his hobby of lambasting the

chains, regardless of financial returns.

Station WASH has been retained on a cash rental basis which must be paid by voluntary contributions. Mr. Caslow, I personally know, has the hobby at heart, is capable of delivering a very effective message, has always been willing, but is a long way from being even "nearly rich." He is dependent upon his earnings for a livelihood.

This is the opportune time for all classes of retailers to tune in and hear for themselves and show their appreciation with dollars. Don't pass the buck. There has been entirely too much of it in the past. Roy Jurgens, of the firm of Jurgens & Holtvluwer, 1506 Grandville avenue, has consented to receive and distribute the money and to give a complete statement on or before April 1. For those who do not know Mr. Jurgens I can personally assure them, he is reliable and high class and will do as he agrees, to the letter, Herman Hanson.

Sec'y Retail Grocers and Meat Dealers Ass'n of Michigan.

Warning To Investors From Securities Commission.

In accepting securities for filing, the Michigan Securities Commission does not thereby approve of the merits, value, or worth of such securities, or recommend their purchase as a suitable investment. The purpose of the Michigan Securities Commission is to prevent fraud and deception, not to recommend investment securities to the investors of Michigan.

In purchasing or exchanging a security, discrimination and care should be exercised by the investor. The investor should verify, through some reliable source any unsupported statements of salesman before purchasing or exchanging securities.

For your own protection, save the advertising literature used by the salesman. If you are induced to purchase a stock, bond, or other security by any statements, promises, or representations which you cannot satisfactorily verify, then, have such statements, promises, or representations placed in writing, have the salesman sign it, and keep it yourself.

Some of the reasons for which a salesman's license may be suspended or revoked by the Michigan Securities Commission, are as follows:

- Making any misrepresentation of an existing fact regarding any security.
- 2. Promise of dividends unless said dividends have already been declared.
- 3. Promising a resale at a price above that at which a security is sold to a purchaser.
- 4. Any practices, which, in the judgment of the Commission, not explicitly outlined in this act (Act 220 P. A. 1923 as amended by Act 136 P. A. 1929), tend to defraud the public.

Any purchaser claiming to have been defrauded, must generally show evidence (either in writing or by testi-

mony of witnesses) in support of his charges, whether it be in a complaint before the Michigan Securities Commission against a salesman, or in a suit at law before a court to obtain return of his purchase money.

Be careful about purchasing or exchanging any security, when the salesman appears indisposed to allow you time to make a full investigation through other sources.

The above also holds true where the investor exchanges securities for real estate.

The investor can ascertain whether or not a salesman is duly licensed by the State, or if a security has been accepted for filing in Michigan, by writing to the Michigan Securities Commission. Lansing, Michigan.

George F. Mackenzie, Chairman Michigan Securities Commission.

The Tree and the Forest.

From around the world we hear of trees of various kinds or degrees of beauty or fruit or form or majestic height.

They tell the tale of nature's widespread power and of man's reverence for such manifestations in the more enduring forms this power has wrought.

We learn to know that it is not by chance that nature brings on the various trees. We learn that each brings forth its kind and that environment and human care can shape their ultimate destiny in quality of fruit or finished timber.

And so with forests, we learn the reactions of trees closely environed; of species closely grouped with other species, and the slow transformation of the forest as man uses this special knowledge to bring on the best growth.

All through the vast storehouse of the growing forest there is interwoven with man's efforts the unchanging natural law of tree growth. Men cannot change that law. Human control must first gain knowledge of nature's facts and then work in harmony therewith to see that the result is just as nature points the way.

During the great war Americans of the Pacific coast bared their heads to fir trees towering superbly in the uplands of France.

Man after man through more than a century had followed the lead in care of the forests until the use of the timber in that war time proved the great value of efficient control of forest growth.

That should be an enduring lesson to all America and a beacon light along our path of forestry progress.

Frederick Wheeler, Pres. Mich. Forestry Association.

Keeping Well Informed.

The good salesman will keep himself posted on the newest merchandise even though it may not be shown in the store where he is employed. He will study the National advertising of various manufacturers, and keep himself well informed on the products of both domestic and foreign manufacturers.

Profits and pay are close relatives.

Ignerance of Goods Kills Sales.

"The trouble with the average retailer," says J. H. Luihn, whose business in Portland, Oregon, has been built up in eight years to approximately \$22,000 to \$35,000 a month, "is his lack of knowledge, his lack of business knowledge and principles, the lack of buying knowledge. He does not know his merchandise as he should know it. We find that when women ask questions they are in a buying mood; if they were not in a buying mood they would not ask questions. A woman would not ask or say something unless she wanted to know something about it. I say women, because 90 per cent, of all our business is done with women, and it is women that we must please.

"A man going around a store with his hat on is not pleasing to a woman, neither is one who chews tobacco. All those things can be done after business hours.

"If a woman comes in and says, 'I would like to see a can of asparagus,' you go over and take it off the shelf. She says, 'I am going to have so many guests and I would like to have my salad stand out." She asks you if it is nice, if you think it would be satisfactory, and you say, 'Yes, it is the best I can get.' Now, the best you can get may not be the best you can buy; it may be the best you think you should buy, but she may have other thoughts in her mind. She should have the finest thing there is because it is a special occasion for which she wants it and she doesn't care what she has to pay for it. She is not buying this for her own family, she is buying it for a special occasion, and if you have fallen down you have not grasped the idea she has in mind.

"She might ask you how many asparagus tips there are in that can. She might think, "I would like to serve five or six nice spears on a plate, and I am going to have six guests, so that I will need thirty spears,' and you have sold her mediums that perhaps would run fifty or sixty. She is not satisfied. If she asks 'how many spears are there in that can?' You must say ,I think there are twenty-five or thirty.' If that is what she thinks she wants she takes it, but if she gets home and finds forty, she is not satisfied because you don't know your business. She might ask for a can of solid packed tomatoes. That doesn't mean anything to some gentlemen, except as to what is in the can, and you should know what kind is in the tin. If she asks if they are ripe to the core, you say, 'Yes, they are fine.' But when she gets home, if she finds they are pink with a green heart, they may be whole and solid packed, but you haven't told her what was in there.

"She may want a can of pineapple to put out, to make a pineapple salad. You know how they are packed. You should know how many there are in a tin. You should know how many can be served. You should know how many a can of peas will serve. You should know the quality of the merchandise in the tin. You should ask a customer if she wants baby, whole beans or cut beans, when she asks for a can of string beans. If you give her one kind, she may have another kind in her mind.

"Those are the things, little attentions like these to details, that make a good business. I have found that the study of details as to merchandise, like that, has made one business prosperous."

More Inside Fact on the Cigarette Battle.

The big cigarette companies will sell about \$450,000,000 worth of the four popular brands this year. This estimate is based on the trade price of \$6.40 per thousand less 10 and 2 per cent.

At retail the receipts would be in the neighborhood of \$600,000,000, if these cigarettes were all sold at the old price of 15 cents a package. At 12 cents a package, the current price in most chains, the retailers' gross profit is only 6.4 per cent. At that price for all cigarettes the retail value of the popular brands would be about \$479,000,000.

Half the total probably goes at cut prices. That means that independent retailers who stick to 15 cents a package are now getting at the rate of \$74,000,000 a year of the trade to cover running expense and profit, while the cut-rate chains are dividing \$14,-000,000.

The tobacco companies are mere onlookers in this war. Their fight is in their own ranks, each seeking larger and larger distribution for its own

In this fight the only weapons used are those of salesmanship backed by financial resources. How it is going is a question often asked but never conclusively answered because no company publishes details of its income statements showing major items of sales.

Three years ago Camel sales were not far from twice as many as those of Lucky Strike and Chesterfield combined. Old Gold was then just beginning to get on its feet with only about 6 per cent. of the total.

In 1928 total sales were considerably more than twice as many as in 1927, but the gains by brands were by no means equally distributed. Camel went up 109 per cent.. Lucky Strike 138 per cent., Chesterfield 94 per cent., while the newcomer, Old Gold, shot up like a youth, 176 per cent.

Increase in 1929 over 1928 have not been so large, but the changes in position have been striking. Camel. still in commanding lead in this group of stores, gained 5.5 per cent., Lucky 31.1 per cent., Chesterfield 8.7 per cent. and Old Gold, now adolescent, 12.8 per cent.

All these brands have been advertised liberally, Lucky recently the most extensively.

Afraid of the Pop.

Arthur: I would marry Gertrude but for one thing.

George: Afraid to pop the question? Arthur: No, afraid to question the

Merger Plans Dropped.

After a considerable period of rumor, report and half-denial, definite announcement was made by executives of J. C. Penney Co., Inc., and Sears, Roebuck & Co. that negotiations for a union of the two concerns had been terminated. The basis on which the proposed merged was contemplated, as set forth in a statement by President E. C. Sams, of the Penney company, created almost as much interest as the announcement itself. In effect. Mr. Sams said, it was sought to create a union between the various lines of "software" developed and handled by the Penney stores and the hardware lines which make up so substantial a part of the sales of the mail order house. The Penney stores, according to Mr. Sams, do not handle hardware.

With both concerns dominant in their respective fields, and both drawing a very large proportion of their patronage from the agricultural sections of the country, the results of a union between them would have been well worth following. It is estimated that the Penney chain, with 1,400 stores in operation, will do a business of approximately \$210,000,000 this year. The 1929 volume of Sears, Roebuck & Co., with more than 300 retail store operating as of Oct. 31 in addition to the parent division, is estimated at \$425,000,000. The possibilities of the combination of two such very large organizations were of a sort to arouse widespread interest.

A Fire and Its Warning.

The fire which seriously damaged the executive offices of the White House has impressed one lesson which all comments upon the accident have been at pains to emphasize. That is the need for a suitable archives building which will be absolutely fireproof and will do away with any danger that valuable Government documents will be destroyed by a similar blaze.

There are in Washington countless official documents scattered in various Government buildings throughout the city. Many of them are inadequately protected against fire and there has for long been a demand, by historians especially, that all those not needed in the Government's current business be more suitably housed. On many occasions public papers both here and in other countries have been destroyed through failure to safeguard them. A striking instance of this destruction is the burning of the summer palace of the Chinese Emperor, in which documents of the greatest antiquity and historical value were lost.

Fortunately, in the fire at the White House no serious damage was done to the papers stored in the garret of the executive offices, but nothing would be more shortsighted than to wait until we suffered some irreparable loss in this respect before taking the requisite measures to render it impossible.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Merchants and Mechanics Trust Co.,

Falcon Motors Corp., Detroit. Stand Pat Easel Co., Detroit. Lockwood Motor Co., Jackson. Gibb Welding Machines Co., Bay City. Monroe Carp Pond Co., Monroe, Kent Welding Engineers, Inc., Grand Rapids.

Ypsi-Ford Land Co., Detroit. Mahler-Beal, Inc., Detroit.
B. B. Cabinet Corp., Detroit.
Hartwick Motor Sales Co., Battle Creek.

Northern Leather Co., Ishpeming. Wint's Dairy, Pontiac. Revere Clock Co., Grand Rapids. Cassi's, Inc., Detroit. Beeman Equipment Co., Detroit. Inc., Detroit. Butte Falls Lumber Co., Kalamazoo. Insuranshares Corp., Detroit. Sterling Securities Corp., Detroit. F. A. Smith Produce Co., Luther. Montefiore & Arrol, Inc., Detroit. Great Northern Muskrate Farms, Yp-

silanti. Whistle Vess Dry Corp., Detroit. Telephone Sales, Inc., Lansing. Electric Sign Corp., Consolidated Battle Creek

D K. Moses & Co., Sault Ste. Marie. Allen Construction Co., Watervliet.

Didn't Care To Stay.

Here is the story about the Florida real estate operator who died in the midst of the Florida boom and went to heaven. When he got up there, he learned that the prices of Florida land were going up higher and higher all of the time, and he was telling St. Peter and a group of angels of the great number of millions he could have made if he could only have lived and held on to that land a short time longer. In the midst of his boasting, he noticed one of the angels get up in a bored sort of way and flap away.

"That's very discourteous," said the Florida man to St. Peter. "Who was that fellow who went away?"

"That," said St. Peter, "was the Indian who sold Manhattan Island for \$25."

Week's Business in a Day.

Fred A. Wesson, at Lancaster, New Hampshire, knows how to put over a sale in great style. Last April he held his grand opening sale. In one day the store did nearly an average week's business. The sale was held in celebration of Mr. Wesson joining a National co-operative movement. The store's customers are for the most part credit customers, but on the sale day less than 7 per cent. was credit busi-

Wouldn't Do.

Because a spiteful neighbor had given his dog the plaintiff's name, a meek individual came to a magistrate's court seeking redress for the humiliation and ridicule caused by such appelation. The court, upon suggesting that he retaliate by giving his dog the neighbor's name, noticed a crestfallen look on the plaintiff's face.

"Unless this is an order of the court, I'd prefer not to do so," said the complainant.

"I am glad to see your forgiving spirit," answered the court.

"That's not the reason," replied the individual, "but my neighbor's name is Brother."

Despair never helped a man out of a tight place.

THE CRISIS IN INDIA.

If recent events did not fell their own story of the critical situation which has now developed in India, the concerned comment of the British press would quickly call attention to this serious problem facing the labor government. Great Britain will be called upon some time this year to determine a new policy toward Indian aspirations for self-government. No more momentous question has had to be faced since 1914.

For the past ten years India has been governed under the curious system known as dvarchy, in which the Indian legislatures were given control over certain parts of administration, while others-and all the more important-were reserved for the government. It has not worked. Indian dissatisfaction has steadily increased and the demand for immediate dominion status has become more and more vociferous. The All-India Congress a year ago pledged itself to a campaign of passive resistance if the British government did not within 1929 take definite steps to meet Indian aspirations.

The only step which Great Britain has taken has been the investigation conducted by the Sifon Commission. But this move served to intensify rather than allay Indian unrest, for the personnel of the commission was entirely British. Consequently, the All-Indian Congress has now, without waiting for the commission's report, increased its demand to that of complete independence and authorized its executive committee to launch a program of civil disobedience whenever it considers the step advisable. Furthermore, it passed a resolution declaring a general boycott upon provincial legislatures and declining to participate in the proposed London conference on the Simon report.

This action has been taken at the instigation of Mahatma Gandhi and with all his immense prestige behind it. At the same time it represents the middle-of-the-road policy of the Nationalists. for while there are moderates who would limit their demand to that for dominion status, so, too, there are radicals who would put into immediate effect a campaign for independence without Gandhi's emphasis upon non-violence. This element in the situation may be clearly seen in the fact that while Gandhi's motion condemning the bomb outrage against Lord Irwin was passed, it won by the comparatively narrow margin of 942 votes to 792.

Here is a definite challenge to British rule which no British government can ignore. Far from considering Indian independence as even a remote possibility, England is not yet ready to grant India dominion status. Self-government is the goal of British policy, but few are the Englishmen who believe that India is yet ready for it. How far the Simon Commission may propose going is not yet known, but it is unlikely that it will in any way meet the aspirations of even the most moderate wing of the All-India Congress.

So far the only answer forthcoming to the declared policy of the congress is that it does not really represent India. This may be true, but it represents the views of the most articulate and active of the Indian leaders—men who have it in their power to embarrass the Government in any move it may propose to make. The real danger, however, lies in the possibility of their finding themselves unable to maintain Gandhi's policy of non-violence.

The future is troubled and uncertain. England will have need of all the statesmanship it can muster and great is the Premier's responsibility.

RETAIL SALES SHOW GAINS.

Recessions of 10 to 45.5 per cent. in November sales in eight important lines of wholesale trade, as compared with October, were reported from Washington by the Federal Reserve Board last week. Although they were indicative of the general showing up in buying by merchants during the late fall, the percentage comparisons with similar sales in November, 1928, were not particularly unfavorable.

The largest declines shown by comparison of the two Novembers were 13.3 per cent. in boots and shoes and 9.1 per cent. in men's clothing. Sales of furniture were equal to those of November, 1928, while volume in groceries dropped but 1 per cent. Other declines ranged from 3.1 per cent. in hardware to 7.8 per cent. in dry goods. The comparisons all relating to wholesale business, it is apparent that they do not directly reflect a drop in consumer-buying as compared with that of the late fall of 1928. Rather, they appear to anticipate such a decline.

Statistics relating to November business done by more than 400 retail stores in 229 cities were also issued last week by the Reserve Board, and presented a brighter picture than the wholesale figures. They showed sales, as a whole, to have exceeded those of the preceding November by eighttenths of 1 per cent. and gains to have been recorded in six of the twelve reserve districts.

The increases ranged from threetenths of 1 per cent. in the New York district to 6.2 per cent. in the San Francisco region. Stocks on hand at the end of the month showed no change from those of Nov 30, 1928, taking the country as a whole, although they were lower in all districts save New York, Dallas and San Francisco.

THE MAGIC CORNSTALK.

With the annual meetings of the scientific societies coming around again, we should be disappointed not to find the usual startling announcements of new wonders to be performed in the name of the higher chemistry or the higher physics. But there is no need to worry. Already the chemistry section of the American Association for the Advancement of Science has been told that forty acres of cornstalks will provide heat, power and light for the average home for an entire winter.

This picture, it is true, is somewhat reminiscent of various reports made

last year, but the method of transforming cornstalks into power is now made to appear so simple that we are again confident that the farm problem is solved. All that is necessary is to place the cornstalks in a septic tank where they will quietly generate methane, or marsh gas. No more labor is involved in the process. Dr. Arthur M. Buswell of the University of Illinois reported, than in tending a furnace.

Here is science's Christmas gift to the harassed agriculturist. Of course, these cornstalks so gayly turning into gas stoves may be missed in the silo. but we have no doubt that science will soon take care of th's point. If there is no other way of managing the matter, it will simply do away with the need for cows by making synthetic milk.

JUST CAN'T SPELL.

School children, stenographers and others, including the common or garden variety of adults, who falter over the spelling of innumerable words are more to be pitied than scorned, according to Dr. Ernest Horn of the University of Iowa.

In an address before the education section of the American Association for the Advancement of Science, he explained that such persons are the victims of circumstances. Such circumstances, he added, consist of an inefficient alphabet, the fact that the Enlgish language has more sounds than characters and other handicaps to making spelling more rational. He referred to 390,000,000 possible phonetic versions of "circumference" and four cultivated ways of pronouncing "horse" as examples.

But what can be done about it? "Such hope as exists for rationalizing spelling," said Dr. Horn, "is to be found, first, in the gradual casting out of parasite letters, and, second, by teaching the rules by which prefixes and suffixes are added to make the derived forms." The first of these reforms comes into violent cellision, as advocates of spelling reform well know, with usage and tradition. People ought to adopt the rule, when in doubt, look it up in the dictionary. But that would require an effort which many persons simply will not make.

NATIVE-BORN CRIMINALS.

The contention-that the foreign born in this country supply the larger number of those who crowd our prisons is not borne out by the recent report issued by the Census Bureau. This report, covering ninety-two Federal and State prisons and reformatories out of a total of ninety-nine, shows that of the 43,328 persons convicted and committed to these places of detention three yars ago only 4,231, or 9.8 per cent.. were born abroad. As the foreign born constituted 13.2 per cent. of the population in this country in 1920, the figures relating to crime are decidedly to their credit.

Less so, no doubt, would be figures which bracketed with the foreign born the children of foreign-born parents, but the fault for this condition cannot be placed wholly upon the parents.

It must lie in part with us; that is, with the agencies. or the lack of agencies, for making the children of the "first generation" into good Americans. The schools, the churches, the Y. M. C. A.'s and the like all are concerned in this process, but we have learned that their work needs to be supplemented in large centers of population by clubs for boys which give them wholesome and agreeable occupation in the form of athletics, reading and so on and thus save them from becoming gangsters and gunmen.

RECORD OF THE WEEK.

Developments of the past week were about in line with what had been indicated. Iron and steel statistics were incomplete, but those available showed a sharp decline in structural steel awards. These fell to 41,000 tons from 90,000 in the previous week. Enquiries for the week totaled 32,000 tons, against 50,000 in the week before. More than the usual seasonal slump in figures relating to building activities were apparent, but this did not change the views of trade leaders that important recovery is not far ahead.

Wholesale commodity prices, as shown by the Annalist Index, were slightly under the levels of the preceding week. Farm products, due primarily to lower prices for grains and live stock, declined 2.3 points, and there was a sympathetic drop of one point in foodstuffs.

A decrease of nearly 81,000 in car loadings during the third week of December, the latest figures obtainable, contrasted with the optimistic reports of shippers' regional advisory boards compiled by the American Railway Association. These forecast an estimated decrease of but 43,905 cars, or six-tenths of 1 per cent., in loadings of twenty-nine important commodities during the first quarter of this year.

DRY GOODS CONDITIONS.

Not for some time has the beginning of a new year been attended by more contradictory prospects for business than 1930. Yet most of the signs and predictions point to a definite upswing before many months have passed.

One of the early indications of what may come was the unusually active response of consumers to post-holiday sales in retail stores and the resultant heavy buying done by merchants. Consumer purchases of apparel were particularly gratifying to the stores from all accounts, and it was in this merchandise that much of the past week's buying at wholesale was done. Stock shortages were found in some lines, particularly cloth coats. Makers of these garments found it necessary to ask time allowances of two to four days for delivery.

While still incomplete, statistics showing the volume of holiday sales were indicative of generally better business than had been anticipated in view of the several handicaps imposed on trade. Returns and exchanges of gift merchandise appeared to be fewer than usual.

Accepting a job is saying you know how to do it.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Rumors of irregularities in a recent sale of large proportions finds an analogy, on a much smaller scale, in the action of a Grand Rapids man who undertook to make \$20,000 on the side by deceiving friends who placed confidence in his integrity, only to learn that he was the cheapest kind of a swindler.

The man in question had lived in Grand Rapids many years and was well connected and well regarded. Because he is dead and may have some relatives still living in Grand Rapids, I will withhold his name, calling it G for short. He conceived the idea of organizing the first safety deposit vault business in Grand Rapids, purchasing his equipment from the now defunct Cincinnati Safe & Lock Co. In contracting for his equipment he had the manager of the business (Mr. Halladay) execute two contracts-one for \$20,000, representing the actual purchase price of the equipment, and one for \$40,000, which he was to exhibit to his friends when soliciting their subscriptions for stock in the undertaking. By this means he was able to secure subscriptions to the amount of \$40,000, using one-half the funds thus secured to pay for the equipment and devoting the other half to his own use. He assumed the management of the business, but devoted his time to card playing, instead of getting out and soliciting customers for his safety boxes. The business was new then and the use of safety deposit boxes had not become so widespread as it is now. It soon became evident that the business would not pay without an annex of some kind, so it was finally decided to create a new trust company to take over the safety deposit business and conduct it as an adjunct of the new trust company.

In the meantime reports became current that there was some irregularity in the original purchase of the safety deposit boxes and the writer was requested to go to Cincinnati and dig up the exact truth in the matter. It was not a pleasant duty, but as a stockholder who had believed in the integrity of the original organizer of the company I entered on the work of investigation with care and thoroughness. The manager of the Cincinnati Safe & Lock Co. was in New York when I called at his office. The office manager wired him for instructions and the word came back, "Tell Stowe nothing." I need not describe how I obtained the information, but I secured an exact transcript of our account from the books. We placed this information on the desk of the late Judge Montgomery, our attorney, who called in Mr. G for a conference. The latter threw up his hands and exclaimed: "You have got me dead to rights. I am guilty. I got \$20,000 more from the stockholders than I paid for the equipment. You can send me to prison. But if you want your money, instead of revenge for the manner in

which I betrayed you, I will place both contracts in your hands. You can sue Halladay and get your \$20,000 back."

We decided we would rather have our money than revenge on one of the parties to the crime, so Judge Montgomery obtained judgment against Halladay for \$20,000 and costs in the United States Court at Cincinnati. An appeal was taken to the Circuit Court of Appeals, but through the error of Halladay's attorneys, the appeal papers were not filed within the time limit, so the judgment was paid in full. That payment and the safety deposit vaults were turned over to the Peninsular Trust Co., whch prospered for a time under the joint management of William Widdicomb, Sidney F. Stevens and George G. Whitworth as executive officers. When the latter received a flattering offer from the Berkey & Gay Furniture Co., no available man could be secured to take Mr. Whitworth's place and Sidney Stevens negotiated a sale of the company to the Michigan Trust Co.

Duplicate contracts executed to deceive stockholders are dealt with very seriously by the courts and the perpetrators are not only forced to make complete restitution, but in many cases are given the opportunity of playing checkers with their noses in penal institutions.

Betrayals of trust of the character above described are about the most contemptible crimes business men have to contend with occasionally. Someone said that "Ingratitude is the basest crime in the calendar, "but betrayal of trust—feathering one's own nest at the expense of his friends and associates—is equally as detestable and should always be dealt with in the most severe manner.

In talking with a local judge the other day, I asked him what feature of his work required the most thought and gave him the most annoyance. Without a moment's delay, he said very emphatically:

"In my opinion the matter of receiverships gives the judge of the present day the most trouble, because of the inability of the courts to find men who are trained to properly handle embarrassed and bankrupt estates. In England men devote their lives to the study of this subject, so the courts meet with no difficulty in securing competent and experienced men to handle nsolvencies in the most advantageous manner. If the properties involved are so large that the individual cannot easily furnish the requisite bond, the court names as receiver a trust company which can qualify in this respect, but stipulates that an experienced man be engaged by the trust company to manage the estate. The proper way to handle insolvences has not yet been discovered in this country and we seem to be making no headway in that direction, nor will we until the matter is given the attention it deserves by legislation or otherwise."

While there is considerable unem-

ployment throughout this State at the present time, a great improvement in the industrial-employment situation is expected within the next 30 to 60 days, and the outlook for 1930 is considered good. The managers of automobile factories and plants manufacturing automobile accessories, as well as other automotive manufacturers, have announced that a more regulative supervision of production will be enforced during the new year in an effort to preclude the recurrence of such abrupt curtailment as was necessary during the latter part of 1929. Cereal manufacturers have increased their facilities to meet the demand for increased production. Farm implement manufacturers have already started on 1930 schedules, or approximately two weeks earlier this year than a year ago. The employment outlook in the copper mining districts is considered fairly satisfactory. The metal and woodworking establishments are optimistic as to both production and employment. Considerable telephone construction andexpansion work will be started early in the Spring.

The 1930 highway program calls for an expenditure of approximately \$24,-900,000 for road maintenance and new construction, as well as an additional \$7,000,000 for bridge construction. Large sums of money will be expended for railroad maintenance, new railroad equipment, additional trackage to freight vards, as well as terminals Over \$35,000,000 will be available for public utility expansion. The municipal improvements to be started in many cities in this State will represent the expenditure of about \$15,000,000, which will afford employment to a great number of men. Extensive building projects will be started as early as possible at a cost of over \$67,000,000, which will mean employment for the resident skilled building trades men. It is believed the demand will employ the skilled and unskilled labor throughout Michigan, providing there is no influx of workers from other states. Indications are that there will be an increase in the acreage brought under cultivation, and the sarmers regard the 1930 outlook with a cheerful attitude.

David Warner has another scalo hanging to his belt. He has effected a sale of the Luce Furniture Co. to the Kroehler Manufacturing Co., of Chicago. The sale of the properties is to be effected by the transfer of the common stock of the Luce Furniture Co. for 20,000 shares of the common stock of the Kroehler Co. The transfer will undoubtedly be made, because 90 per cent. of the common stock is owned by the official staff of the Luce Furniture Co. Whatever effect the sale may have on the Grand Rapids furniture market. it will be a good thing for the security holders of the Luce Furniture Co., whose holdings were at a pretty low ebb. The 61/2 per cent. bonds, which were originally marketed at par, were being offered at 75 cents on the dollar and the 6 per cent. preferred stock was frequently offered at \$20 per share. Since the deal was announced the preferred stock has advanced to \$45 per

share and the bonds to 85 cents on a dollar. Because Mr. Kroehler has a large investment in the Furniture Mart at Chicago the June exhibit will undoubtedly be transferred from Grand Rapids to Chicago. The January season was too far advanced to make the change sooner than June.

The Grand Rapids Herald and the Grand Rapids Press are devoting much space nowadays to the inauguration of a trade school (institute they call it) to teach furniture designing in Grand Rapids. This ambitious project is played up as absolutely essential to the welfare of Grand Rapids as a market for fine (expensive) furniture. The demand for fine furniture is small, as compared with the market for low priced and medium furniture. thirds of the product of Grand Rapids factories is of medium quality. A bond issue for such an institute would undoubtedly be defeated at the polls.

The plan of David Kendall, who left about \$175,000 as a foundation for a small school where men could learn to design furniture, is practical and sufficient for present requirements. Every designer should have the benefit of a year at the bench to become efficient in his art. The large and comprehensive plans played up so flamboyantly by the daily papers look good in print and enable quite a few men who know nothing about the subject to air their views at some length, but the entire scheme is so related to the land of dreams as to cause one to wonder whether the men who are talking in high sounding phrases really have their feet on the ground. What Grand Rapids needs is not more designers, but more outlet, more mass production and more market for her products. We need lower freight rates ten times as much as we need schools to produce designers to carry Grand Rapids ideas to other markets. We need stronger men in managerial departments of our factories, more strong salesmen on the road, fewer useless individuals who draw salaries entirely out of keeping with their abilities. E. A. Stowe.

St. Johns Wholesale House Founded in 1881.

The firm of O. P. De Witt & Sons, the only wholesale grocers in Clinton county, had its origin in 1881 when O. P. De Witt started a retail grocery business here. The wholesale business was started in 1900 and Lee De Witt entered in 1906 and Mark De Witt in 1916. Business in 1929 was better than in 1928, according to O. P. De Witt, who said that for the past seven years the amount of trade done by the company has steadily gone over the million-dollar mark. The firm now owns an office building and four warehouses here which comprise approximately 30,000 square feet of floor space.

The house, which is the only one of its kind in Clinton county, has twenty-four employes, including five traveling salesmen. Six cars and five trucks are used by the concern which jobs to-bacco, confectionery and stationery in addition to groceries.

Quick mind makes quick work.

STRAY SHOTS

Council No. 131, Ladies' Auxiliary and Salesmen's Club.

Otto Hess, County Engineer of Kent county, will leave next Saturday to spend a week at the convention of manufacturers of road building equipment, which will be held in Atlantic City, N. J. Otto was chairman of the committee that promoted and conducted the Christmas party at the Salesmen's Club. Dec. 21. Those associated with him in making the necessary preparation for the party all agree that he used the same thoroughness and resourcefulness he applies in building roads for Kent county, which are the pride of Michigan. Those who attended the party are still enthusiastic about it.

At the meeting last Saturday the club was addressed by Alex T. Mc-Fadyen, of the Association of Commerce of Grand Rapids, on the subject "Selling your City." Mr. McFadyen, in the short time allotted to a speaker by the club, told as much about Grand Rapids, we did not know. His audience was amazed at the number of essential things, in which Grand Rapids was a leader. Not only in a business sphere, but in educational and civic affairs; in the things that combine to make "Grand Rapids a good place to live."

We are pleased to hear several of the leading members of both the Salesmen's Club and the United Commercial Travelers report that they showed considerable increase in volume of their business during 1929 over the same period during 1928. There seems to be a moral here. The buying public will reward the intelligent, honest, optomistic salesman who continues to do his best in the face of difficulties. Remember, you are never licked until you admit it, so do not allow anyone to even suspect it-and we admit it by conversation, appearance and actions.

This is real news of a startling character—Rufus Boer attended the Council meeting Jan. 4 We hope he will come back again.

H. M. Goeble, father-in-law of Howard M. Rutka, Woodmere avenue, passed to his reward very recently at the advanced age of 92.

Dorthy Dolson, star student and football fan of Ottawa Hills high school, spent the holiday vacation visiting friends in Toledo, Ohio On the 3rd inst., her father, R. P. Dolson, drove to Toledo and returned the same day, bringing his daughter with him. A record of that type with present condition of the roads is a real recommendation for the Reo car, Brother Dolson's ability as a driver and the guardian angel.

Very satisfactory progress is being made by the committee in charge of the annual banquet and ball which will be held the evening of March 1 at 6:30 p. m· in Pantlind Hotel ballroom. Tickets are now being sold and the interest in this annual party is unusually keen. The committee, headed by L. V. Pilkington, has promised us an evening of rare entertainment and pleasure. A complete programme will



DOUGLAS MALLOCH

The Brotherhood of the Forest

I love the man who loves the wood. Whate'er his creed, whate'er his blood. I may not know his native land, His creed I may not understand; But, when we meet within the wood, There each is silent-understood. We worship then at selfsame shrine; We see the same celestial shine On lustrous leaf, on petaled flower: We feel the selfsame grace and power; Yea, walking on the selfsame sod, We worship both the selfsame God. I give who loves the wood my hands, For here is one who understands; Who loves the wood I give my heart, For these responsive echoes start; We meet in this sweet brotherhood-We meet as Brothers of the Wood.

[Copyrighted, 1930, by Scott Dowd]

be published a little later in the Trades-

The Salesmen's Club is fortunate in securing Herbert M. Heaney, President of Heaney Commercial College, to address the club next Saturday on the subject of "Leadership." Mr. Heaney talked to us last year on the subject of the thirteen month calendar. He set forth in a clear convincing manner the advantages of measuring the year into thirteen periods of four weeks each.

W. S. Riggs, who has represented the U. S. Bridge and Culvert Co. in Western Michigan for several years, recently joined the sales force of the Galion Iron Works and Manufacturing Co.. of Galion, Ohio He will cover the same territory with his new house, with headquarters in Grand Rapids.

In a demonstration of an organization that can acquire new members, Council No. 131 needs to look to its laurels. The Ladies' Auxiliary initiated six new members at their meeting Jan. 4. Their entertainment consisting of several musical numbers and readings was rendered in an artistic and pleasing manner. The musical trio, consisting of Miss Thelma Solosth, violin, Miss Thora Solosth, cello and Miss Virginia Elenbaas piano, rendered a very delightful program of popular music.

With the team-work-in-business campaign now on, and so many other things requiring time and careful attention, it seems advisable to hold two meetings of Grand Rapids Council a month. The first one is to be a business meeting, and the one on the third Saturday is for the initiation and reception of candidates. In that manner nothing would be neglected and we would have ample opportunity to improve the ritual services.

Walter L. Lypps, having finished 36,000 miles on his Oldsmobile, drove it back to the sales room and drove away in a new De Luxe sedan. Many salesmen are finding that type of car well adapted to their purpose.

The Employment Bureau of the Michigan Jurisdiction is functioning effectively. At the present time employers are asking the employment committee to supply salesmen that we do not have listed with the committee. The demand exceeds the supply. This is an admirable arrangement for both the employer and the employe. It enables one to locate the class of man he requires and the other to enter a field of employment where he is known and where his production begins immediately.

Our good brother, Harry E. Nash, and wife gave us a real treat last Saturday evening in the social rooms after the meetings. Mr. Nash sells the "Local Pride Brands" Chinese Bean Sprouts, Chinese Sauces, Noodles. Chop Suey, etc., for the Van Buren County Canning Co., Hartford. Assisted by his wife and members of the Ladies' Auxiliary, he prepared and served to all present ample portions of very delicious Chinese foods. His line is distributed through the individually owned grocery stores. We are indeed indebted to brother Nash and wife for their generosity. Let us thank them

by asking for his line. Mr. Nash resides at 1499 Wealthy street

Council No. 131 does not claim to have had all the fun in Grand Rapids on New Year's eve., but we certainly had our share. A costume dancing party was held in the council rooms and our members surely demonstrated originality and ingenuity in selecting their costumes. Almost all selected the costume of a character they could act. Those who missed seeing brother John Rippenger and wife in their Dutch costume will never know what they missed. The stein John had on his belt (but nothing in it), the long stem pipe and his wooden shoes were a knockout. And their costumes were not the only ones that were good ones. They were all good; theirs were outstanding in character costume. A fine buffet lunch was served and plenty of good fruit juice punch for all. The Van Putten boys can certainly deliver the goods when it comes to dance music. The decorations are so artistic and colorful that they will be left in present position for several weeks, as they improve the appearance of the sixth floor to a great degree. All in all, it was an event we hope to duplicate, as we stand on the threshold of 1931 and bid good-bye to 1930.

The Grand Rapids Traveling Men's Benefit Association has proven its worth many times since being organized nineteen years ago. Within a week from Christmas to New Year three of our members passed on to their final reward who were members of this association, and the officers were glad that in the hour of sorrow they could do something of a practical value for the beneficiaries of the deceased broth-

A real membership drive is under way and a special initiation will be held Feb. 15 in our council rooms. From the available number of men eligible for membership, we should have a class of forty. If every member would attempt to influence his brother traveler to avail himself of the protection for himself and family, the service of the employment bureau, the fellowship of men engaged in same line of worthy endeavor, the protection of family by use of the widows and orphans' fund, we would have a class of at least one hundred.

Mrs. Gilbert H. Moore, Franklin avenue, who has been ill for several weeks under the care of physician and nurse, has completely regained her health and strength. Her many friends in the Council, Auxiliary and Salesmen's Club are rejoicing that she will soon be with them again.

The Old Scribe.

Uses Daily Schedule.

Any prosperous, well-managed grocery store owes a goodly portion of its success and increase in business to one little element-system. The proprietor has worked out a schedule, to which he had his clerks adhere faithfully, with the result that his store is always clean, orderly and in tiptop shape in general.

And here is how he probably does

Every Monday he cleans and retrims his window space.

On Tuesday he and his live-wire clerks get busy and clean all shelves. Wednesday is set aside for the thor-

ough cleaning of his refrigerators. This in addition to daily going over keeps this space in immaculate condition.

On Thursday all bread, cake and pastry display cases and shelves are brightened. This makes his display of baked goods doubly fresh and sweet.

Then on Friday and Saturday, the busiest days, the owner and his staff of assistants are entirely at the service of each and every customer, and in a position to render every service possible. No need to stop to arrange products or clean shelf space. If you have followed your system to the letter, such tasks will have been executed and your peace of mind and that of your customers will benefit accordingly.

Hasty decision comes from ignor-

Associated Articles.

A retailer in Syracuse keeps his package cheese on a small table near the front of his store. One day he took his Dromedary date packages and built a brickwork, semi-circular wall around the table. inclosing piles of the different varieties of cheese within it. On the top went the suggestion card. Date sales jumped up, and stayed up, and-just as gratifying-so did the sales on cheese of all kinds.

Specials Display Gets Results.

In order to acquaint customers with specials listed in the store paper sent to her customers, Mrs. M. E. Halifax, who conducts a store in Minden City, isolates these items by placing them on a special table near the entrance of the store plainly marked with price tags where patrons can see them as soon as they enter. As a result of this special display Mrs. Halifax has been able to increase the sale of specials considerably.

RECEIVER'S SALE

OF REAL ESTATE

Sealed bids will be received until 12 o'clock noon on January 31, 1930, for the purchase of the real estate of the IMLAY CO-OPERATIVE COMPANY, being Lot 7 and twenty and one-half feet off the east side of Lot 6, Block 18, of Palmer's Addition to Imlay City, Michigan. Upon which piece of land stands a two-story brick building situated at the corner of Main and Third Streets (both paved), Imlay C ty, Mich., the lots backing to the Grand Trunk depot yards, with side track facilities. The building is suitable for two stores, one 24x100 feet and the other 24x50 feet, or the two can easily be converted into one; has full basement with hot-air heat. Would make a fine small factory building. Possession can be given April 1st, 1930. The right is reserved to reject any or all bids. Address bids to

ALBION W. HUBBELL Receiver Imlay City, Mich.

Interstate LONG DISTANCE TELEPHONE RATES Again Reduced

EFFECTIVE JANUARY 1, 1930

On calls from points in Michigan to out-of-state points, 60 to 300 miles distant, Station-to-Station day rates are reduced 10¢ in most cases. For example, the day rate for a station-to-station call from Detroit to Cleveland is reduced from 70c to 60c; from Grand Rapids to Chicago 85c to 75c; from Jackson to Fort Wayne, Indiana 65c to 55c; from Lansing to Cincinnati, Ohio \$1.30 to \$1.20; from Marquette to Milwaukee, Wisconsin \$1.25 to \$1.15; from Saginaw to Toledo, Ohio 85c to 75c; from Kalamazoo to Indianapolis, Indiana \$1.05 to 95c.

This is the fourth reduction in long distance rates within little more than three years. The present reduction will result in a saving of more than \$5,000,000 a year to telephone users of the United States.

It is part of the fundamental policy of the Bell System to provide the best possible telephone service at the least cost to the public.



MICHIGAN BELL TELEPHONE CO.

FINANCIAL

Fundamentals Restored, Investor Returns.

There has already been much written and more still will be written as regards the outlook for business in the next year. There are those who believe we will have a distinct slowing up for either a shorter or longer time. There are others who do not believe this to be so and a careful study of the arguments advanced would be convincing either way. The fact remains that we do not know what the immediate outlook has in store for us.

The rapid rise, however, the early part of this year and the sudden collapse in the later part of the year will have had a very salutary effect of reestablishing the investment frame of mind. For many years investment has been hopelessly confused with speculation.

A great many investors have during the last decade come to realize the advantages of equities as an investment medium. They have seen these equities soar in prices beyond their wildest imagination to such an extent that their measure of an individual investment in an equity is "How much will it go up?" The fundamental reason of becoming a partner in that particular business has been lost sight of. This type of ex-investor has been brought up with a round turn in the last few months and if he is intelligent he must realize that he had got far away from fundamentals.

It is with the greatest difficulty that the true investor during this period has been able to keep his perspective clear. When he has been able to do so he has realized that price fluctuations of a few months or even a few years have no bearing on his fundamental objectives.

It is obvious to-day as it was at the height of the market last summer that during the next ten years the United States will show a substantial industrial growth. The investor who has made himself a partner in those companies, which in the past have demonstrated their ability to maintain their earning power through periods of depression and over a period of years to forge ahead, will find that his income and capital continue to show a substantial and steady growth, in spite of the fact that the stock market quotations may be "up" or "down" from the time he has last looked at them.

Theodore T. Scudder. [Copyrighted, 1930.]

Sees a Reversal of Trend in 1930.

The year 1929 began well but ended badly but the new year bids fair to reverse the process by beginning badly and ending well. This is the conclusion of the Guaranty Trust Company, which reviews the business and credit situation in the current Guaranty Survey.

A consensus of opinion from authoritative sources, says the Survey, indicates a continued business recession during the early months of the year, some measure of recovery in the spring, and gradual improvement following, with fairly good results for the year as a whole.

Recent developments have fortified the optimism with which business men regard the prospects for 1930. There is no failure to appreciate the importance of the collapse in stock prices as an influence on general business, or to ignore the fact that such a collapse has almost invariably been followed by a major business recession. But, says the Survey, "emphasis has very properly been placed on certain fundamental differences between the conditions that exist at present and those that have usually been witnessed at similar times in the past."

Declaring that lessons can be learned from the stock market break the Survey says: "Out of the confusion which followed the reaction in the stock market several important conclusions may be reached: first, that general business conditions have been less affected than was broadly feared; second, that the most important factor in the present business recession was over-production in important industries, from which a period of readjustment was inevitable.

"The movement of stocks registered an effect rather than a cause of this condition. It is further evident that economic laws have resumed their sway in important particulars; first, supply and demand must still be correlated if industry is to prosper; second, real value is only soundly based on earnings; third, action begets reaction, and a period of over-speculation and over-production inevitably brings about deflation and recession."

The review says there are several unique features in the present situation. In the first place the inflation of stock prices was accompanied by no corresponding advance in prices of commodities and by very little accumulation of inventories; consequently no corrective process in this direction is required. In the second place the inflation involved no crucial credit strain. The absence of the glutted commodity markets and over-taxed credit structure that ordinarily exist during the early stages of a business recession is the most favorable element of the present situation.

These encouraging factors are at least partly borne out by actual developments although, says the Survey, it is of course still too early to know what the actual effects of the price collapse on general business may be.

Paul Willard Garrett. [Copyrighted, 1930.]

Heavy Financing Forecast For 1930.

With plans now being laid for large amounts of new construction in various basic industries, and with the inflation removed from the security markets, the coming year should prove to be a very active one for the investment banking fraternity. The decline in interest rates, featured by reductions in the Federal Reserve rediscount rate, is one of the best indices to the present state of business and will unquestionably pave the way for much financing through the issuance of senior securities such as bonds and preferred stocks, as well as a better class of junior issues representative of real and growing earning power.

The plethora of new stock issues, which resulted in a congestion of the

Once upon a time, you went to your banker for accommodation . . . now you go to him for service. And the whole evolution of banking, as conceived by the Old Kent, lies in that difference. Do you know just how far the Old Kent goes to serve you? If you don't, why not find out? An investigation might prove lastingly profitable!

O L D KENT BANK

14 OFFICES RESOURCES OVER \$40,000,000.00



The Measure of a Bank

The ability of any banking institution is measured by its good name, its financial resources and its physical equipment.

Judged by these standards we are proud of our bank. It has always been linked with the progress of its Community and its resources are more than adequate.



GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"
16 CONVENIENT OFFICES

principal markets of the country was a natural sequel to the Nation-wide enthusiasm for speculation. But now that is ancient history, and the situation itself prompted a violent corrective, as noted by the recent deflation in stock values.

The function of the investment banker to-day is the same as it has always been, except that his operations are on a much broader scale and represent a higher degree of diversity than ever applied before. Without the investment banker to investigate and underwrite capital issues for various industries, there would be a sorry situation indeed. He must assume responsibility, in large measure, of seeing that the corporation which he is instrumental in financing continues to pay dividends, increases its markets and conserves its resources, while at the same time enabling it to expand and increase its earnings. The investment banker's reputation is gauged by the success of the companies for which he sells securities to the public.

There is still a great deal of misunderstanding on the part of many people throughout the country regarding the function of Wall Street in the economic scheme of things. We hear reverberations suggestive of this misunderstanding, in the halls of our legislative councils. But let a man once understand that without new capital, provided in the main by Wall Street, there could be no such thing as national business progress or prosperity and he will quickly change his views.

Rollin C. Bortle, President Chatham Phenix Corpora-

[Copyrighted, 1930.]

tion.

Gains Will Follow Backing and Filling

So far as American Commonwealths Power Corporation is concerned, we have only a very hopeful view of business conditions, especially in our territory, for the calendar year 1930 and expect a better year than 1929 in both gross and net.

Recently the writer enjoyed the pleasure of being present at a conference with other public utility executives and President Hoover in Washington. My feeling, when I left the meeting, was one of faith in the soundness of the public utility business. What also especially impressed me was the conviction of the leaders of the public utility industry in the soundness of American business, which was evidenced by a unanimous statement that appropriations for capital expenditures and maintenance of properties for the year 1930 would be greater by at least \$150,000,000 over the year just closing. Furthermore, there was no suggestion of radical retrenchment in employment; in fact, some of the gentlemen present stated that they expected to increase salaries, especially among the lower salaried employes, and take on additional men.

Frank T. Hulswit,
President American Commonwealths
Power Co.

Life is a matter of give and take, but some folks expect the other fellow to do all the giving.

What Happens To Acts of Congress.

Of the almost innumerable publications of our Congress, the most important document is the "United States Statutes at Large," the volumes of which contain in official form all the legislative activities of Congress from its very first session in 1789 up to the present time, including the current treaties and proclamations of the President. Their regular appearance and prompt issuance after the adjournment of each Congress is the result of painstaking and systematic work in the Department of State.

As it is believed that the evolution of these very necessary volumes will be of interest to all who are compelled to use them, a brief statement is given of the life of a law from the time it is signed by the President until it appears in the bound volume of the statutes.

Immediately a bill or resolution is passed by Congress, it is printed at the Government Printing Office on heavy parchment paper, 10 by 15 inches in size. This is signed by the Speaker of the House of Representatives, the Vice-President or President pro tempore of the Senate, then by the President of the United States. It then actually becomes a law.

These originals are sent from the White House to the State Department. A careful comparison is made of the originals with the identic copies previously received by the Department so that the copies will tally exactly with the law as signed by the President. The originals are then filed in the archives of the State Department and later bound into separate volumes, which are kept in locked steel cases.

Incidentally, the President signifies his approval of bills in the same manner as our first Presidents, by placing his signature in the lower left-hand corner thereof. The only difference is that the word "approved" and the date are not written in by the President himself to-day. Our first Presidents, not having the volume of work which is placed before our Presidents now, made those notations in their own handwriting.

On the receipt of the original the identic copy in the possession of the Department is given the number of the law and sent at once to the Public Printer, who from the same type used in the original, omitting the leads, returns proofs thereof which are then known as "slip laws." These proofs are carefully compared with the signed originals to make sure that there are no errors, and from them the law is printed for distribution.

At the time these proofs are sent to the Department, the editor of the laws receives duplicates thereof, with a wide margin at the right side, on which the annotations are made that finally appear in the bound volume of the statutes.

When very long measures, such as revenue, tariff, appropriations and some other important bills are being considered in Congress, the annotation and indexing is commenced while Congress is deliberating thereon, using therefor a printed copy of the bill as reported. Only in this manner is it

possible to issue the bound volumes within a few months after the Congress has adjourned.

In addition to the annotations appearing on the margin of the volumes, a comprehensive index of all the subjects therein is made. This is done by the card index system, with separate cards itemizing in detail all the matters contained in the volumes. To index the public and private laws, concurrent resolutions, treaties, and proclamations of the President—all of

which are incorporated in the statutes of a Congress— frequently requires cards for more than 100,000 separate items. Henry L. Bryan.

A Lean Testimonial.

Will Rogers was asked to give a testimonial for a certain make of American piano.

"Dear Sirs," he wrote in reply, "I guess that your pianos are the best I have ever leaned against."

We take pleasure in announcing

MORTON H. LUCE

96

Manager of our Grand Rapids office

S. R. LIVINGSTON & CO.

members

NEW YORK STOCK EXCHANGE

DETROIT STOCK EXCHANGE

NEW YORK CURB (Associate)

508-9 Grand Rapids National Bank Building Telephone 4324 Grand Rapids, Michigan

409 Griswold Street Detroit 59 Wall Street New York

Wire Correspondents of Brown Bros. & Co., New York.



L. A. GEISTERT & CO.

Investment Securities
GRAND RAPIDS — MICHIGAN
506-511 GRAND RAPIDS TRUST BUILDING

Telephone 8-1201

Investment Securities

E. H. Rollins & Sons

Founded 1876 Phone 4745

4th Floor Grand Rapids Savings Bldg.
GRAND RAPIDS

Boston

New York San Francisco Philadelphia Los Angeles

Chicago London Denver

Brief Summary of Life of Noble Citizen.

A considerable number of settlers entered the lower section of the Grand River Valley during the ten years following the admission of the State of Michigan to the Union (1836) from the State of New York. They were educated men and women, possessed of small fortunes, who ranked high morally and socially. Rochester was the former home of quite a respectable colony who declared, soon after their arrival here, they would make Grand Rapids the "Rochester of Michigan." Wilder D. Foster, who served the people of Grand Rapids and Western Michigan ably and faithfully in the several capacities of school trustee, alderman, mayor, moderator, treasurer and as a member of the State Senate and of the House of Representatives of the United States, was born in Orange county, New York, in 1821. He died in the prime of manhood at Grand Rapids in September, 1873, age

In his youth Mr. Foster was apprenticed to a firm of tinsmiths in Rochester and later accompanied his employers to Marshall, Mich. He was set free a few months later, when the firm by which he was employed failed in business. At 18 years of age he came to Grand Rapids and worked at his trade until 1845 when he opened a small stock of hardware with a partner named Metcalf. Mr. Foster continued in the hardware trade during the remainder of his life and accumulated a substantial fortune, a large amount of which eventually found its way to the treasury of the Grand Rapids foundation. Mr. Foster was the founder of the house of Foster, Stevens & Co., which has served the public efficiently and honorably over fifty years.

Prof. Franklin Everett wrote a brief biographical sketch of Mr. Foster in the year 1878, from which the following is hereby reproduced. "He was singularly charitable, always respecting humanity, believing in, trusting and loving mankind. He was slow to credit evil to anyone. He spoke evil of no one and was every ready to condone the fraility of others. He recognized the good and ignored the faults of mankind. No man ever had so strong a hold on the people of the Grand River Valley as Wilder D. Foster or was so much missed and mourned when he died."

Mr. Foster ever evinced a kindly interest in the welfare of young men. His counsel and material assistance was instantly available to youths who were trying to get a start in some useful occupation. The successes achieved by a considerable number of young men were due, in a large measure, to the friendly interest evinced in their progress by Wilder D. Foster. The writer of this article was of their number.

Arthur Scott White.

Comes To the Rescue of the Independents.

The Cedar Springs Clipper has evidently decided to cast its fortunes with the independent stores, judging by the following largely displayed announcement in its last issue:

Wall Street Sapping Life of Nation

Money spent in chain stores goes to fill coffers of owners who live in New York

Owners of chain stores are not going to help their customers when they need credit.

Chain stores do not help to keep our schools going nor do they help our churches in any way.

Why not telephone your chain store to send out your groceries when you are too busy to drive to town?

How much money have you saved by trading at the chain stores?

All these questions and many more will be answered in this paper from week to week. We are going to give you some plain facts on the chain stores and what they are doing to our Nation. Every reader of the Clipper and those who are not subscribers and who are fortunate enough to be able to borrow their neighbor's Clipper will have a chance to read how they are helping to fill the banks of Wall Street with their money, if they are trading with chain stores, and not receiving anything in return, not even an honest weight for the money they spend with them.

A dollar spent with your home merchant assures you a dollar's worth in return.

John G. Lonsdale.

President American Bankers Association.

Stop Striving For New Records.

The close of 1929 finds the banks of the Nation in strong condition and ready to do their part in helping business to continue constructive progress.

Credit is ample for the legitimate needs of commerce and industry, and money rates have eased. Since cheaper money and easy credit, unless wisely used, tend to lead to overexpansion, it is the responsibility of the banker to weigh credit problems carefully and to encourage sound, constructive developments.

The Eighth Federal Reserve District of which St. Louis is the financial capital, has enjoyed a prosperous year in 1929, many industries, such as steel, shoes and automobiles, reaching new records in production. Wholesale and retail trade likewise has been good.

The Hoover conferences have been very beneficial in building confidence in the future through impressing the public mind with the fact big business leaders are planning ahrad for continued activity. The point ought to be emphasized that we all should be pleased with satisfactory business. We cannot go on forever setting up new records in each industry.

Backed by such encouraging factors as low inventories, a more cautious attitude, ample credit and improved agriculture, it would seem that business in 1930 should continue to give a good accounting of itself.

RECEIVER'S SALE

THE UPHOLSTERY SHOPS Grand Haven, Michigan

NOTICE IS HEREBY GIVEN that, on the 31st day of January, 1930, at the office of the corporation in the city of Grand Haven, Michigan, I will offer for sale at public auction at ten o'clock in the forenoon of said day, all of the tangible assets and the business of THE UPHOLSTERY SHOPS, a Michigan corporation, pursuant to an order of the Ottawa County Circuit Court, In Chancery, made and filed December 27th, 1929. Such sale will be made in the following manner and upon the following terms and conditions:

- 1. All of the business and property of the corporation excepting books and records cash, accounts receivable, notes receivable and choses in action will be offered for sale.
- 2. Bids will be received either for the entire business and property, and the good will thereof, as a going concern, or for var.ous lots and parcels, or both, as in my discretion shall appear advisable at the time of the sale.
- 3. Such bids will be received subject to confirmation of the court, which reserves the right to reject any and all bids.
- 4. The highest bid or bids received from responsible b dders will be reported to the court within five days after the sale and passed upon by the court as soon thereafter as notice can be given to the creditors and all others interested and a hearing had thereon.
- and a hearing had thereon.

 5. The bidder or bidders whose bids will be so reported to the court will be required to deposit at the time of the sale a certified check or bank draft for ten per cent of the amount of such bid or bids, to be applied upon the purchase price if such bid or bids are approved by the court, returned to the bidder or bidders if same are not approved, and forfeited by such bidder or bidders if same are approved by the court and such bidder or bidders fail to make payment of the balance of the purchase price within five days after such bid or bids have been approved, a sale or sales pursuant thereto authorized and directed and proper conveyances tendered by the Receiver.

The property so to be offered for sale consists of factory buildings and grounds, subject to certain lines thereon; one Federal Motor Truck; machinery, tools and equipment for the manufacture of upholstered furniture; office furniture and

fixtures; and all finished merchandise material in process of manufacture, raw materials including cover materials, frame lumber, crating lumber and numerous other materials used in the manufacture of upholstered furniture on hand at the date of sale, as well as numerous miscellaneous articles and items of personal property used and usable in that business.

business.

The property may be seen and inspected any day, excepting Sundays and holidays, between n ne o clock in the moraing and five o'clock in the afternoon and, upon the application of anyone interested, either in person or by mail, the Receiver will furnish any desired information.

Dated December 31st. 1929.

will furnish any desires.

Dated December 31st, 1929.

LOUIS H. OSTERHOUS,

Receiver.

Grand Haven, Michigan.

Mahogany Bank Fixtures For Sale

Mahogany counter, Nachtegall built, less than five years old. Eight tellers' windows.

Mount Clemens Savings Bank Mount Clemens, Mich.

Phone 86729

Night Phone 22588

THE INVESTIGATING AND ADJUSTMENT CO., INC.

COLLECTORS AND INSURANCE ADJUSTERS

Fire losses investigated and adjusted. Bonded to the State of Michigan.

Collections, Credit Counsel, Adjustments, Investigations

Suite 407 Houseman Building Grand Rapids, Michigan

INVESTMENT SECURITIES

The Industrial Company

Associated with
Union
Bank of Michigan
Grand Rapids,
Michigan

\$5,600,000.

Fenton Davis & Boyle

Investment Bankers

Detroit Grand Rapids Chicago

How Invest Your Savings? If the business of investment is a science — is it sensible to consult trained men—then exercise your own judgment? Consultation is without obligation.



GEO. B. READER

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

MUTUAL FIRE INSURANCE

Modern Farmer Usually Well Abreast of Times.

A Chicago correspondent makes the discovery on his part that the farmer is not the "hick" he is sometimes represented to be, the subject of a press dispatch, in which he states that the coming of the telephone, radio, good roads, automobiles and long distance travel through every section of the country, has brought with it a great change in the farmer, and he can no longer be told by his dress and manners.

The fact is that the representation of the farmer as made in cartoon and story has always been very far from the facts. There are elements in all classes of people that are backward, and the fact that they are so is manifested by them wherever they go, but one does not have to go to the rural sections of the State to find the sort. In fact the proportion is rather lower among the farmers than among people of other occupations.

Newspapers, books, magazines and educational means generally are at the hands of the people who live on the farms, just as they are in the reach of the residents of the cities and towns, and because the farm residents are not so much distracted by the lighter forms of diversion as city people, they make fuller and better use of these facilities, and, man for man, are undoubtedly better informed as to the things worth knowing than their city cousins. And as to the conventions of good society, they suffer not at all in comparison with people from the cities. The farmer does not wear a Prince Albert coat and a high hat when he works in his fields, to be sure, but such things are not seen in the shops and stores of the cities either.

Moral Hazard.

One hears a great deal about the human equation. It has become such a cheap expression that to many it holds small sgnificance. But to the insurance companies it is a term freighted with meaning. Its importance is recorded on the company ledgers in irrevocable terms. Human equation means moral hazard, technically speaking, which is an insidious thing, calling for the most intelligent analysis.

Moral hazard cannot be picked up, weighed, felt or sent to the laboratory. It should be discerned and studied by a competent judge who has a first-hand opportunity to decline or accept a risk.

Until the moral hazard can be exterminated from underwriting in some such sweeping manner as the boll weevil in the cotton fields is annihilated by a spray of poison, the agent will be the logical one on whose shoulders rests the responsibility of judging a risk.

Moral hazard comes into play in various ways. There is the merchant who would not be a deliberate hazard but nevertheless proves to be one through his sloppy methods of doing business. Then there is the man who deliberately sets out to make money

on crooked losses. Both cases require the utmost scrutiny.

All of which goes to show the crying need for a return to sane underwriting practices, where the agent will be vested with the power and authority of the company to determine its acceptance or rejection of a risk.

Fire Inspections Needed.

Many homes, far from being the safe havens their occupants think them, are potential furnaces in imminent danger of destruction by fire.

The sense of danger is deadened by living in company with the most obvious fire hazards. A pile of rags or refuse lies unattended in a corner; matches and cigarettes are flipped carelessly about; the electrician is not called to attend old or faulty wiring; a poor chimney is allowed to go uncorrected—thousands of American homes have many such risks which could be removed with but little effort and expense.

As a solution to this problem, periodical inspections by experts are recommended by the National Board of Fire Underwriters and other authorities. The attention of an outsider with engineering knowledge is often required to make a danger evident to the home owner, and may be the means of preventing a costly blaze.

In some cities ordinances are in effect imposing penalties for non-observance of fire prevention recommendations. It has been proven that such procedure bears fine fruit. In one city, a decrease in home fires of 51 per cent. was effected in seven years, due to a campaign of inspections by the safety council.

Every locality should require fire inspections and enforce adequate fire laws. The general public, if wise, will welcome such procedure, in the knowledge that it will result in greater security for life and property.

Some Early Incidents of Ottawa County.

Coopersville, an interesting village about half way between Grand Haven and Grand Rapids, was planned by Benjamin F. Cooper in the spring of 1845. No attempts were made to develop the community until 1851, when trains of the Detroit & Milwaukee Railroad appeared. In an inducement to locate a depot at Coopersville. Cooper deeded 160 acres of land to the company. He desired that the town be given his name, a favor the railroad willingly conceded. His sons built a sawmill and opened a store. Four years later they failed and returned to their former home in Utica, N. Y. Among the prominent residents of the village in its early years were Milo D. Alderson, George A. Farr, W. F. Storrs, George W. Danforth, Charles Hosmer and A. C. Ellis.

Judge Hathaway, who resided a short distance from Coopersville, was one of the prominent, honored citizens of Ottawa county. He was a native of Clermont, Mass. In 1837 he settled at Grand Haven, but moved to the mouth of Crockery Creek in 1839. He cultivated land, cut shingles and logs. For shingles he could get from \$1 to \$1.50 per M. Logs delivered at

a mill on the river brought from \$2 to \$2.50 per M. feet. Hathaway and wife had Indians for neighbors, with whom they lived on friendly terms. There were no roads. Connection with the world at large was by the river. The region was fortunate in escaping the attention of land speculators, hence when a tract was purchased the transaction assured a settler.

A point on the river was the scene of a bitter fight between Captain W. W. Kanouse and Henry Dusenberry over the question of pre-emption claims upon lands. The place has since been known as "Battle Point."

Many wild beasts inhabited the region. Daniel Angell, an early settler at Lamont, is credited with the killing of seventy-five wolves, also many

bears besides deer, muskrats and smaller animals, in one season. One night when Mr. Angell was seeking his cattle he was startled by the cry of a panther. He promptly located the beast and planted a ball between its eves.

Mr. Angell created a fine home in Lamont, which he occupied as long as he lived. He and his wife had meant much to each other and when she died he refused to permit her to be buried until he could be buried with her. He passed away within a week and they were buried side by side in the Lamont cemetery.

Arthur Scott White.

A man's test comes when things go wrong.

FINNISH MUTUAL FIRE INSURANCE COMPANY

Calumet, Michigan

Organized for Mutual Benefit
Insures Select Mercantile, Church, School and Dwelling Risks
Issues Michigan Standard Policy
Charges Michigan Standard Rates

Saved Members 40 to 68% for 33 Years
No Membership Fee Charged

For Further Information Address

FINNISH MUTUAL FIRE INSURANCE CO.
CALUMET. MICHIGAN

Affiliated with

The Michigan Retail Dry Goods Association

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

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.

Grand Rapids, Mich.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is 30% Less

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

WILLIAM N. SENF, SECRETARY-TREASURER

SUDDEN SUMMONS.

Death of A. E. Rudolphi, of the Rudy Furnace Co.

Arthur E. Rudolphi, president and general manager of the Rudy Furnace Co., died at his home in Dowagiac, Dec. 16. While he had been in poor health during the past two years, yet he was able to be at his desk up until ten days prior to his passing.

Biographical.

Mr. Rudolphi was born in Hartford, Wisconsin, Nov. 11, 1869, the son of Dr. and Mrs. Theophilus Rudolphi, the former an able physician and native of East Prussia who was educated at Koenigsberg and Stuttgart, Germany.

In 1877 the Rudolphi family moved to Dowagiac, and the young Rudolphi gained his education in the schools there. His father was engaged in the drug store business for many years. He displayed a genius for music and studied at the Central Music College in Chicago. While studying music he spent part of his time taking a pharmacist courst. After three years he



Arthur E. Rudolphi.

returned to Dowagiac well equipped for a musical career and to enter the drug business. He conducted the Rudolphi store two years after his father's death. Then he sold his interests and was a clerk in the R. Lewis drug store.

Thirty-five years ago he became identified with the Beckwith Co. in the sale of Round Oak products. Having made good in the territory of New York State, he was brought into the office and made assistant to the sales manager and manager of the furnace sales department. After being in this line of business nearly twenty years, he left the Beckwith Co. in 1914.

March 26, 1915, Mr. Rudolphi founded the Rudy Furnace Co. Under his guidance this company has been markedly successful since its inception. Five additions have been made to the original plant to care for the steadily expanding business. The last addition was made in 1929, a complete unit to provide production space for the company's new Bon-Air gas-fired furnace.

Mr. Rudolphi cherished two ambitions. One was to build a product that would command the respect of the trade and the admiration of the user. The other was to surround himself with an organization trained in his policies so that the institution bearing his name might continue to expand and extend its influence. Few men gave as much thought to the future of his business as did Rudy. Few men cherished the friendship of dealers and fellow manufacturers with greater sincerity, and his door always stood open to them.

Mr. Rudolphi was married to Miss Phebe Hunter, daughter of Mr. and Mrs. George Hunter, prominent Wayne residents, June 29, 1903.

In his official business capacities Mr. Rudolphi was president and general manager of the Rudy Furnace Co., president of the Rudy Acceptance Corporation, director of the Dowagiac National Bank.

In his local affiliations he was a member of the Masonic order, Modern Woodmen of America, Woodmen of the World, B. P. O. E., and a Rotarian.

California Conception of Christmas Out-of-Doors.

Los Angeles, Jan. 3—About the only satisfaction which may possibly accrue out of the report of the Interstate Commerce Commission, on the unification of the rail systems of the country, will quite likely rest with the committee itself, which possibly may get it from seeing a report of their activities in print.

Congress will probably consume a lifetime or two in considering this document, but Congress and the public had its experience with interference in railroad administration during the war, and will have no more of it.

Railroads as servants of the public are unquestionably all right, but their management by private corporations is essential to their financial success, and they will continue to be successful so long as there is no inflation of their stocks, and the interference of the I. C. C. is limited to its originaly constituted authority, i.e. the protection of the small shipper and the public against unlawful discrimination.

But when it comes to selecting depot sites and compelling the owners of railroad properties to associate with neighbors they don't particularly care for, that is yet another thing which has a tendency to make the public weary.

Some day some astute politician will essay to run for the presidency on the platform of abolishment of the Interstate Commerce Commission, and my, won't there be a hustling to get into the band wagon?

It will help some to have the income tax reduced; but it would be of still greater help if the meek and humble taxpayer were not always put in the light of a criminal caught in the act of climbing into a bank vault. Of all the pestiferous, annoying and objectionable duties that fall to the lot of a citizen, the payment of income taxes is the worst. Any other kind of a bill is presented; you pay and get a receipt, and that is the end of it. An income tax hangs over your head like a bad conscience.

The suggestion of Governor Byrd, of Virginia, that legislatures meet now and then for the purpose of weeding out unnecessary laws. has been received with favor in most instances. A little combing of the legislative acts in any state would make for economy, simplicity and better government. What is demanded at one session may be bitterly detested in the next.

Laymen in the Eucharistic Congress at Manila craved the prayers of the world for the full freedom of the Philippines. Why is it that some people seek something for others they cannot themselves use to full advantage? We are giving the Filipinos benefits that they could not acquire under their own power. We have given them health, progress and prosperity, yet there are always native politicians who would be ready to lead the people backward, and subject them to the mercies of war lords and other types of brigands, beachcombers and the like.

Los Angeles authorities are trying to make the going better for the small the courts. Anyone with a claim of \$50 or less can proceed without a lawyer, serve his own papers and have his troubles investigated on their merits. There is no jury, but the merits of each case are gone into by a competent Daniel, selected from the general judicial roster, and unnecessary costs are eliminated. This branch of the judiciary has made such a satisfactory showing that a night court has been authorized for the same class of cases which may be heard and dis posed of without losing any time for one's days work. The idea is not patone's days work. The idea is not pat-ented and could be utilized to advantage in nearly every community.

Petty politicians and others who are to connect President Hoover with the activities of the sugar trust ought to understand that it would require a great prenonderance of evidence to make such a charge hold water even were there any outstanding suspicious manifestations. A public man, entrenched as is our president, with influence and power can give the ordinary statesman a thirty cent appearance by his denials if he chose to offer any. I have in mind the episode of Bellamy Storer, prominent in Indiana politics, a couple of decades ago. who tried to mix up President Roosevelt with an effort to intercede with the papal authorities to secure a cardinalcy for Archbishop Ireland, No doubt president would have been much gratified to have his friend given this distinction, but he disclaimed all intention of using any influence whatsoever in that direction, and notwithstanding fact that Ambassador Storer offered evidence to prove his contention, he has never been heard from or of since.

A local newspaper asserts that there are an average of two bank hold-ups a day in the City of the Angels, and wonders why. Just so long as bank funds are protected by insurance, just so long will these institutions continue the practice of placing all of their available cash on exhibition in paying tellcages. Hence hold-ups. the bankers pay less attention to insurance and more to exterminating this class of malefactors. They pay \$5,000 the robber alive or on presentation of his scalp at the box office. Here they don't even agitate the notion of indemnity for the families of deceased paying tellers and other of bumped off in their line of duty.

A growing maple tree is said by experts to throw off more moisture than a forty acre lake. Seven-eights is pumped up by the roots from the depths and discharged into the atmosphere. I had never looked at it in this light, supposing that an old theory of timber retarding the running off of moisture was correct. However, it is not so difficult to understand why trees and rainfall go together.

The Gobi Desert was once heavily wooded and supported a mighty people. Mesapotamia is credited with a like history, but the land was denuded of trees and to-day wierd sand and dunes shift in the desert winds.

It is claimed that when the Pilgrims landed in America, we had 822,000,000 acres of virgin forest. Whether this was true or not may be a matter of conjecture, but a lot of us remember when Michigan, Wisconsin and several other of the so-called Middle States were covered with a dense growth of heavy timber. In Michigan we were told that it was sufficient to keep the lumber industry going for 500 years.

Reforestration may be carried on successfully in Michigan and it should be made compulsory the same as it is in Germany where one-third of the entire domain is kept in forests, and no single tree is allowed to be removed without governmental authority.

This thought comes to me through the announcement that the harbor of San Pedro alone imports more lumber than any port on earth and at the same time we are told of enormous payments made to Canada each year for print paper used in this Nation each year, all the product of timber.

California, but a short time ago, accredited with enormous timber resources has very little left—not much more than Michigan. But in the face of possible disaster in the near future, nillions of young timber producing trees are each year destroyed for Christmas decorations.

The Sahara is bordered by three oceans and yet is the greatest desert on earth. It takes something besides adjacent bodies of water to create rainfall, as the people of California fully realize at the present writing.

Southern California has a delightful way of linking the old with the new that is all her own, but I most heartily approve of it. It is a preserver of tradition and at the same time a delightful innovation over some of the modern faddisms.

One of the most delightful of what one might call feature celebrations, made possible by unique climatic conditions, is the Christmas-out-of-doors conceived and put into practice by Los Angeles and the surrounding cities and towns. So firm a hold has this outdoor Christmas idea taken on the imagination of all, resident or visitor, who have witnessed its application, that poinsettas, orange blossoms, pepper berries and waving palm trees are taking the place of holly and mistletoe, blazing hearths and snow-covered roof trees as emblems of Christmastide decorations.

Los Angeles' Broadway for the past month has presented a Christmas picture of evergreen streamers, colored lights, wreaths and bells, which only a city with December out-of-doors climate could risk displaying for such a period, unprotected. Hollywood boulevard has been an almost continuous Santa Claus lane, its sidewalks avenued with living Christmas trees, all ablaze at night with fairy lights, which will continue to shine until away after New Years Day. In the downtown districts loud speakers concealed in miniature Spanish castles radio Christmas carols, adding to the general religious spirit of festival abroad everywhere in the city.

This is the California conception of Christmas out-of-doors, brought into the open for the enjoyment of everyone, no longer a fireside luxury for the chosen few. Probably there is nothing faintly resembling it anywhere else in the wide world—and it is as free as the air and sunshine to all with wheels or feet to carry them along.

Christmas extravagances have never appealed to me, but this method of dispensing universal joy is certainly a great stunt. Frank S. Verbeck.

Modern cuts from the forequarters of beef

Editor's Note: This is the third of a series of articles describing the methods of making modern cuts from the forequarter of beef which are being introduced by the National Live Stock and Meat Board.

-:- -:- -:-

In the article immediately preceding this one preparation of the shoulder arm roll from the rattle was explained. The trimmed shank meat and clear cut shoulder are two more of the cuts from the rattle.

Trimmed Shank Meat

Trimmed shank meat ground and fashioned into beef patties provides a very desirable product.



 Remove shank and cut meat from shank bone beginning on the inside of shank and following bone around.



Showing trimmed shank meat to be used for stew; also ground and shaped into beef patties, using strips of bacon.

Making the Clear Cut Shoulder

Two methods of utilizing the clear cut shoulder are shown by the following pictures. It may be prepared as attractive steaks or as unusual pot roasts.



1. Lift off clear cut shoulder from brisket.



2. The clear cut shoulder after it has been removed.



Steaks may be sliced from the clear cut shoulder or—



4. —pounded cod fat may be wrapped around two inside surfaces of clear cut shoulder and tied securely to provide a pot roast.

DRY GOODS

Michigan Retail Dry Goods Association.
President—F. H. Nissly, Ypsilanti.
First Vice.President — G. E. Martin,
Benton Harbor.
Second Vice-President—D. Mihlethaler,
Harbor Beach.

Second Vice-President—D. Editorial Second Vice-President—D. Editorial Secretary-Treasurer — John Richey. Charlotte.

Manager—Jason E. Hammond. Lansing.

Winter Sports Outfit of Somber Hue.

Accessories for Winter sports costumes make colorful pictures against the gray-white of snowy hillsides. The chic sportswoman this season is decked in brilliant sweaters, jackets, caps and scarfs which afford striking contrasts with the suits of somber hues. Skaters, skiers and tobogganers flash by in gay trappings of scarlet, orange and vivid green, or striking contrasts of black and white.

Much yellow in all the Capucine tones is used, particularly the warmest, brightest orange, which is combined with green, blue, brown, maroon, white and black. A cap and scarf and socks of orange are shown with a suit of plain bottle green, brown or flag blue. When a sweater of different colors is worn with plain breeches, the cap and scarf are knitted in a similar pattern, which is repeated in the border of the socks.

These accessories are made of Angora wool or cashmere or are knitted, some in plain colors, others in stripes, geometrics or striking modernistic designs. Sweaters are of much interest this season, with both American and European designers showing new and distinctive styles. Suzanne Talbot, Jane Regny, Goupy and Worth are prominent among the Paris houses turning out picturesque outfits for the Engadine, for Canada, Lake Placid and St. Moritz, and for the newer Winter playground of the Yosemite.

There are the pull-on, tuck-in, overblouse and coat sweaters, the Fair Isle and Quaker knit, each designed for a particular type of suit. The sweater for wear beneath a jacket is short, with V or turtle neck, and is knitted to fit as snugly as a polo shirt. Longer ones, to pull over the breeches, are knitted in double-ply or made of Angora or rabbit's wool, which is very like Angora in its downy softness.

A coat sweater of white Angora, striped with wide bands of orange, black and green, buttons down the front and has a belt at the natural waistline. This, worn with a skirt of white velveteen, over cashmere bloomers, and white Angora beret and socks bordered with narrow stripes of orange, green and black, makes one of the most successful skating costumes shown this year.

Sets of accessories consist of sweater, scarf, cap and socks—or of three smaller articles, independent of the sweater, when the latter is worn beneath a coat. In jacquard patterns, small conventional designs, or bold stripes and plaids, these sets are very smart with suits or skirts of dark green, navy or black. The handicraft designs of Central and Eastern Europe are used for some of the most effective of these sweater sets.

The colors are repeated in chic berets or St. Moritz caps, which fit closely about the head like turbans and end in long tasseled scarfs, which wind about the throat.

Fur Jackets For Early Spring.

About half of the book of Paris fur coat fashions is devoted to jackets, short coats, and hip-length capes of fur. These are the fur wraps that will carry over into early Spring. Paul Poiret has designed one of the most attractive jackets shown in Paris. It is made of astrakhan, and is a cutaway Eton, draped into a short scarf at the neck. The sleeves are three-quarters length and have long cuffs of black satin with bands of beige and red crepe to match the girdle of a frock that accompanies this jacket.

Chanel uses moleskin to make jackets that are intended for early spring and resort wear. She dyes the mole to match the dress with which it is to be worn. Especially effective is a navy blue mole jacket, worn under a topcoat of navy cloth, and matching a navy frock. Schiaparelli's pony jackets with youthful boleros and peplums are worn by some smart women with the black daytime dresses, and are particularly interesting because they demonstrate the trend away from the plain fur cardigan toward the dressmaker type of garment.

Frequently the fur jacket takes on new character and chic with the addition of a capelet around the shoulders. Some jackets of this design are made of fabric furs, which are now worn by smart women. The capelets are so arranged that they may be pulled up around the neck and draped like shawl collars. A belt at the natural waistline is a feature of many fur jackets, which are about finger-tip length. Peter Pan collars, with ties of cloth to match the frocks, make these jackets very youthful and chic.

Short capes of lapin, nutria and beaver are being worn with sports clothes and particularly with tailored suits of tweed.

New Uses of Chamois.

Chamois is worked until it is soft as silk, and is used in many smart blouses for skiing and skating. A costume of tweed, in brown and yellow mixture, has a gored skirt with a modish flare, and a lumber jacket with knitted belt band, lined with chamois and worn over a high-necked chamois blouse.

Because too many sleeves, one over the other, are apt to bind and chafe, Jane Regny makes a smart sleeveless jumper of natural chamos, finished wth a slide belt at the natural waistline, and having a roll collar and string tie. The chamois blouse, made with boyish turnover collar and front lacings, is both practical—being washable —and good looking for active sports.

Short skirts, flared, and with fitted yokes, are the choice for the skating costume, velveteen and tweed being the most popular fabrics. Sometimes the skirt is matched to a coat, or the skirt may be worn with matching sweater, scarf and cap, in plain contrasting color, white, or gay checks, plaids or modernistic designs. Suzanne Talbot, Schiaparelli and Jane Regny show skating suits with shorts or fitted

culottes to match either the skirt or jumper. Very chic is a Talbot skating ensemble, with short wrap-around skirt of nubbly tweed and hand-knit pull-over jumper with matching culottes, fitted tightly over the knee-cap.

Now It Is Smart To Be Warm.

Red nose and blue lips are no part of the Winter sportswoman's equipment. In order that she may be warm and comfortable and still maintain an appearance of boyish slenderness, designers have provided new types of underthings, which give the necessary protection from the cold without adding apparent bulk to the figure.

Cotton balbriggan sets, which made such a hit for golf and tennis, are shown in new designs for Winter sports, the shirts having higher necks, and the shorts having been changed to bloomers which fit snugly into a cuff at the bottom. An imported union suit of softest wool is cut with camisole top and narrow straps over the shoulder. Shirt and shorts of rabbit's wool are soft as silk—and, oh, so warm

Swiss knitted shirts and knickers that fit snugly about the waist and hips, and long wool tights shaped like riding breeches, are supple and guaranteed to keep out the cold. Chamois shorts take the place of the clumsy tights which women used to wear for skating and skiing.

Gay Color Contrasts.

A lumber jacket suit is made of black velveteen and lined with vivid red flannel, while another suit features a coat of reversible red and black basketweave homespun, with a red-andblack plaid skirt to complete the costume.

For Winter travel nothing is more satisfactory than the four-piece suit, shown last year by several Paris houses and promised a new importance for Spring. O'Rossen makes such an ensemble of two tweeds of different weaves but matching colors. A fine checked tweed, in yellow and brown mixture, is used for the suit, which has a hip-length jacket, nipped in at the waistline, and a skirt with slight circular flare. Over this goes a topcoat on raglan lines of coarse nubbly tweed, also in yellow and brown mixture. A tuckin shirtwaist blouse of yellow flat crepe, with mannish collar and cravat, brown felt hat and oxfords of brown suede and kidskin complete an excellent travel costume, whether one goes North or South.

Novelty Jewelry Ready Next Week.

Showings of important lines of novelty jewelry for Winter resort and early Spring wear will be completed next week. Offerings will be more diversified, but indications point to continued emphasis on costume ensemble effects in both all-metal and stone-set jewelry. Pastel tones will be strongly played up in colorings. While leading manufacturers denied they were contemplating lower price ranges for their offerings, a development in some lines will be a greater stress on feature items to sell within retailers' desired price limits. Early business is expected to compare well with the same period last year.

Stores Scrutinizing Price Lines.

No small degree of attention is being given by retailers to possible revision of their price lines for the coming season. One large local store is reported to be planning action of this kind, and the belief is expressed that many others also will do so. The revision, it is pointed out, may follow two different courses. One is the installation of lower-price departments in establishments which have not maintained them before. The other comprises changes in the price groups of existing departments. The aim is to meet possible consumer resistance growing out of the fear of a business recession.

Steel Furniture Show Feature.

Steel furniture for the home and new wicker types for both indoor and outdoor use are among the outstanding novelties at the Spring and Summer furniture shows which began Monday at Grand Rapids and Chicago. The designs were created by Donald Deskey, well-known artist. Showing of the steel types marks their introduction on a wide scale for home use. The furniture, in addition to its novel construction features a series of special rayon fabrics for seat coverings, etc. Described as water-repellent, the rayon cloths stress plaid, check and wide horizontal patterns to harmonize with drapery ensembles.

Kitchenware Orders Reach Market.

Late orders for kitchenware to be offered in department store sales have reached the market this week. Producers of enamelware and of aluminum products reported an active demand for all types of medium and low priced articles. The decline in the demand for color has increased the call for aluminum cooking utensils and has brought cream-colored enamelware into popularity. Staple items, such as plain white enamel bread and cake boxes and saucepans, have also been ordered more freely of late.

FOR SALE

Established men's clothing and furnishings store. Doing good business. Woodward avenue location few blocks from Ford's Highland Park plant. Cheap lease. Must take family to warm climate. Direct with owner.

Box 207 Tradesman.



SHOE MARKET

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

Germany Clandestinely Preparing For a War of Revenge.

Grandville, Jan. 7-American travelers in Europe see things in a political way which have not come to the notice of the general public, such for instance as the readjustment going on in the central nations, more especially Germany, where still exists a deadly hatred for her enemies of the late kaiser's war.

The withdrawal of the allies from Rhine boundary has served to lighten the sullen feeling of the Germans somewhat, yet there is to-day an undercurrent of bitter hatred for her late enemies in war lurking under the German cuticle, and anyone who does not see trouble for the future in that feeling is by no means a wise adviser.

There will doubtless not be another kaiser war such as the one which devastated Europe a dozen years ago, but the very heart of German youth is set upon getting even for some of the humiliations of the past. Will this lead to war? That remains to be seen. Travelers who understand the German character thoroughly believe that France, and mayhap England, will be called upon to meet a war compared with which the late bloody combat was mere child's play.

The kaiser's war taught Germany a lesson she is not likely to forget—the senseless idea of antagonizing the United States. Uncle Sam has no better friends on the other side of the Atlantic than these same Teutonic folks who once faced Yankee guns in

battle array. At present it is not the United States which Germany is aiming at. She had enough of that experience in the kaiser contest. With the monarchy eliminated and a united front of republican Germany, the next war will very likely have a different termination than did the last.

The kaiser realizes as well as do all his people that the mistake of his life was antagonizing America as he reck-lessly did a dozen years ago. He and a majority of Germans thought at that time that Uncle Sam would not fight, based on President Wilson's infamous declaration that Americans were too proud to fight. The going into battle against Germany of this Nation was the deciding factor of the contest. Had Uncle Sam kept out France and other European countries would be to-day German appendages.

A renewal of war against France when the opportune moment comes is being taught every German boy and man and such a teaching cannot result

otherwise than in a renewal of hostilities in the not far distant future.

We hear little of this because it is not the object of German propaganda to broadcast this idea of revenge across the world. Seeming to consent to some things in the nature of a to some things in the nature of a peace bargain, the Teuton is silently working under cover for the complete reuniting of German brain and heart in the next war which will be far more furious even than the one which ended so disastrously to all concerned. America is to have no hand in this next hostile outbreak. Instead, the hordes of Germany will sweep the lands of France with the resistless force of an Indian tornado.

The wisest men of Europe, outside of France and Germany, well understand how affairs are trending and it may well be expected that soldiers of Hundom will fight with better spirit

and more eager to conquer under the domination of a republic than under the guidance of a brutal and utterly detestible monarch.

We may well say that this is not a pleasurable prospect and that the league of nations is already showing weakness in more points than one. There will be no assured peace in Europe so long as the great German people believe they were unjustly deprived of victory at the close of the

The hatred of nations, one against another, is even more vengeful than enmities between individuals. wrong in a military way can be done and not leave after wounds which will smoulder for a time, yet in the long run burst again into flame.

A kaiser's war? No, never again, but a war backed by a free people, de-termined to wipe out a National disgrace of the past. France well understands this condition and will, doubtless, make quiet plans to meet the crisis when it comes

What will the United States have to say when the crisis arrives? Perhaps nothing. Better allow Europe to settle her own affairs than for the American people to engage in another scheme of bloodshed, the outcome of which can be of no moment to our

Slowly yet surely the quiet work of preparation is going on. The German heart is being fired by marplots who firmly believe that the disgrace of the past is yet to be wiped out by a new war which will, if successful, place the German nation at the head and front all Europe.

Even the school children have be-come imbued with a desire to see France humbled. There is not in all Europe—perhaps not in all the world a more thoroughly educated people than the Germans, and it is this fact that gives to that country an advantage over every other great power of Europe. What might not Russia do peasantry had been educated in schools such as exist in the United States and Germany? Instead of being a third rate power she would be

e most powerful nation in the world. We on this side of the Atlantic will, doubtless, have little if anything to say about this next great war. We were forced into the other by the blind idiocy of a heartless monarch and the weakness and egotism of President Wilson. Republican Germany is hard-ly likely to repeat that folly. She will need America as her friend when the new war starts and mayhap she will not be disappointed. Old Timer.

Where Vanity Is Costly.

Giving credit where it is due, the postoffice department, frequently the target of complaints, has often overlooked inviting opportunities for counter-sorties against its critics.

Last week, however, the Federal department released information to the effect that business firms, apparently laboring under an exaggerated impression as to their own importance, cost the Government a round \$5,000,000 last year in hunting addresses which should have been included in the first place by the senders.

Neglect to include street addresses may or may not enhance the effect of importance in the home town. Its worth, however, is highly questionable when one considers the loss in time and money necessitated by the postoffice "directory service," to say nothing of the dead letter office where much matter so addressed inevitably finds its way.

It is a notable fact that the largest business organizations in the country and the ones which could best afford the luxury of omitting street addresses are the most careful about their mail-

See Normal Greeting Card Trade.

Manufacturers of greeting cards are making preparations for normal business in both Easter and Mothers' Day lines. A last-minute buying spurt prior to Christmas carried their business for the holiday well above last year's figures and has given them confidence in the 1930 outlook. Easter cards will be brought out in retail price ranges of from 5 to 50 cents, but the 15 to 25 cent styles are expected to sell best. A wide variety of Mothers' Day cards is planned at substantially higher prices. However, there will be no radical changes in the types and styles.

Pastel Shades Lead in Chinaware.

Sample shipments of 1930 lines of imported chinaware have reached the market this week, and will be shown on the road shortly by local representatives. The bright colors and bold patterns which featured last year's lines have given way to pastel shades and more subdued effects. Reports from retailers indicate that they will be in the market earlier than usual for new merchandise. They have enjoyed an excellent year, and anticipate a continuance of favorable conditions. Sales in the East fell off somewhat and retailers are expected to be cautious in

Uncle Jake Says-

"The world owes a living only to the man who earns it, hence a lot of people are getting head over heels in debt."

KVP DELICATESSEN PAPER

has a wonderful earning power. The many uses and protective qualities of this sheet will actually earn money for the user.

If by the quality of this sheet and the service we give you, we do not earn the right to ask for your business, we have no right to expect it.

KALAMAZOO VEGETABLE PARCHMENT CO. KALAMAZOO, MICHIGAN

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

MUTUAL PROGRESS CASH ASSETS

1912	 460.29
1917	 7,191.96
1922	 85,712.11
1927	 151,393.18
1929	 200,661.17

Meanwhile, we have paid back to our Policy Holders, in Unabsorbed Premiums,

\$380,817,91

Information write to

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

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President — A. J. Faunce, Harbor

Springs.
First Vice-President-G. Vander Hoon-

Springs.
First Vice-President—G. vance.
ing, Grand Rapids.
Second Vice-President — Wm. Schultz,
Ann Arbor.
Secretary — Herman Hanson, Grand

Kapids.
Treasurer—J. F. Tatman, Clare.
Trustees—O. H. Bailey, Lansing; M. C.
Goossen, Lansing; Grover Hall, Kalamazoo; O. L. Brainerd, Elsie; Ole Peterson, Muskegon.

Figuring Costs in the Grocery Business

One extreme error in computing costs and apportioning cost-burdens to merchandise persists despite many cautions and the fact that its fallaciousness has been pointed out often. That is the error of charging freight, express and other transportation costs into expense.

Men who thus allocate such items surely have not reasoned things out, even in an elementary way. For the most rudimentary thinking must show how mistaken it is to put anything into expense which can be placed directly where it belongs.

Think this way: The object of accounting is to ascertain facts and results as accurately as possible. In cases where exact allocation of costs is possible, there need be no doubt and no extra motions. For the exact cost can be put where it belongs.

The expense account—any portion of the expense account-is a makeshift. It is like a compass to a marinersomething used when we are out of sight of land and can guide ourselves only through some instrument which substitutes for our eyes. An expense account is designed to hold costs which we cannot exactly or immediately apportion on the merchandise handled. It should be used for that and for nothing else.

It is proper to put clerk hire, rent, taxes, telephone charges, fuel, light and postage into the expense account. Why? Because such costs cannot be immediately and exactly apportioned on the items of merchandise. We cannot tell in advance what it will cost for any of those services to buy, receive, store, open, place, sell, deliver, charge and collect for a dozen corn or any other specific merchandise. Hence it is proper-it is our only course-to put those into expense.

Such costs or expenses are kept in the expense account until we inventory and cast up our business as a whole. Then we take another make-shift move -we allocate those various expenses as nearly and as accurately as we can to the various lines. Formerly we blanketed the average expense on all goods. We then said we lost money on certain items and made extra liberal margins on others, and we felt pleased and satisfied if in this way we succeeded in balancing out with something over the average of costs and expenses.

Investigations have been going on now for some fifteen years which have revealed to us much of the fallacy of such blanketing generalizations. We know now that items which move on a margin less than the average expense are not necessarily unprofitable. In fact, such may be highly profitable and others, on which the margin is

much wider and which formerly we should have said at once were profitable, may be shown to be handled at

But all this shows that expense accounts are temporary catch-alls, into which costs which cannot be allocated at the moment are thrown. It also shows, with the clearest logic, that costs which are directly entailed by certain items and motions must be placed directly on the merchandise in-

Invoice cost is no more a direct cost of merchandise than is the transportation, drayage and in-handling cost of such merchandise. Why consider the bill of a dozen corn as, say, 95c and not consider the freight on that corn as similar cost? Where is the sense in running such items as freight and express into expense?

There is no sense in it. The correct way is to dissect the freight bill. Take every classification and charge cost against each item involved. Weigh cases if you do not know the weight. Phone your freight house to ascertain whether arbitrary weights are used and if so what such weights are. Record such weights on your cost book for permanent reference-changing those whenever trade practice or railroad systems change.

Then if you find that transportation on that corn figures 12½c per dozen and drayage-whether done yourself or by another-costs 21/2c per dozen more, your laid in cost is certainly \$1.10 and not 95c. And let me add that if the figures work out to \$1.13 or \$1.141/2, those costs must be listed; get them as exactly accurate as you

This is most valuable work. For the minute you have so analyzed a cost you are on the firmest possible ground. Henceforth, so far as that item is concerned you know. No longer do you guess. And when you know, you can price with exactness and feel perfectly safe. Such is the aim and purpose of cost accounting.

I hope, too, that I have shown precisely why no freight or express ever should go into expense.

You will sometimes get a bill for a mixed lot of merchandise. You may have six step ladders, a half gross carpet tacks, some can openers, a dozen scrub brushes and other things like that. It may not be practicable to apportion freight costs with absolute accuracy on each item.

In that case—assuming that it comes figure percentage. Take total transportation cost and figure it on a percentage basis against invoice cost. Continue that system until some day something happens which gives you a more exact basis. But the difference will be slight and to work the percentage system will get closer to exactness than you have been running in all probability.

Let us get this thought down fine: that there is no work we can possibly do more valuable to our business than to get accuracy into our costs. It is, as I have said, apparently a big task, but that is more apparent than real. Once the system is started, it grows

(Continued on page 31)

CHICAGO-GRAND RAPIDS ROUTE

Merchant Freight Transportation with Store Door Delivery Over Night Runs between Chicago and Grand Rapids

DAILY SERVICE

GRAND RAPIDS MOTOR EXPRESS COMPANY General Offices 215 Oakes St., S. W., Grand Rapids, Michigan Chicago Terminal 1800 South Wentworth Ave.

The Toledo Plate & Window Glass Company Glass and Metal Store Fronts

GRAND RAPIDS

MICHIGAN

Always Sell

LILY WHITE FLOUR

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.

ASSOCIATED TRUCK



The Outstanding Freight Transportation Line of Western Michigan.

State Regulation means Complete Protection. ASSOCIATED TRUCK LINES

Phone 93401 108 Market Av..

In More Homes Everyday



America's Finest Bread



Despite the modern trend to abolish kitchen drudgery, HOLSUM could never have achieved its supremacy without the merit of quality.



wish to thank their many loyal customers for their support and confidence during the past year.

May the NEW YEAR be filled with an abundance of HAPPINESS and PROSPERITY.

PUTNAM FACTORY

NATIONAL CANDY CO., INC.

GRAND RAPIDS, MICH.

MEAT DEALER

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

Caters Only To Wealthy and Professional People.

In the careers of most meat merchants there come times when they must decide which course to take. They come to the cross roads, to use a common expression. The paths of the two roads continue so far apart that it is impossible to straddle the intervening space and keep one foot on one road and the other on the other. Usually the decision to be made is one of credit or cash clientele, or high priced quality goods, or moderately priced non-quality goods.

J. Ziegler, manager of the Capital Market in Cheyenne, Wyo., reached the cross roads some several years ago, and it was in reference to the kind of customers he wanted to deal with. He knew that the credit customer will buy more goods than the cash customer, but he also knew that if he granted extensive credit he would risk losing considerable from bad accounts.

He decided that the best course was to handle only the highest quality meats, cater to the professional and wealthy people of the community, grant them credit and require cash from all others. He explained that the type of credit customer he wanted was the type to whom it would not be necessary to send out dozens of collection letters and otherwise earn one's money twice—once when the goods were sold and once when they were paid for.

"I have some slow ones," he admitted, "but they are all right. For example, one of the district judges is a good customer. He'll let his account go for three or four months. Then I visit the court house, tell the stenographer I'd like to see the judge, and the moment I step into his chambers, he laughs, and says, 'Oh, I know what you want,' and opens his desk to get his check book. 'How much is it that I owe you now?' I get my money. There are several of them just like the judge; so, even if they are slow, I'm certain to get my money when I call for it.

"I expect that I am the easiest man on credits of any merchant in town, yet I'll swear I lose less from bad accounts than anybody else. The reason is that I am catering to a class of people who want good meats and are willing to pay for them, usually have the money to buy them, while the fellows who are after cheaper cuts of meat pass me up to patronize the cashcarry stores, so that they do not come in here seeking credit.

"Another thing that helps me collect my accounts is that I have earnestly encouraged a reputation for the highest quality of meats of anyone in the community, with prices in proportion, in order to make people feel proud to be seen in my store or to announce that the meats they are serving came from my shop. In fact, there are many people who I know come in here once in a while, buy some steaks and pay cash for them—largely because they want others to see them in my store.

"Now, how does this affect the collection of accounts? Well, just this. If Mrs. Jones wants to keep trading with me on a credit basis she must pay her bill.

"Before leaving this subject let me mention that there are numerous women who visit the chain stores here to get groceries of various kinds and then come to us for their meats instead of patronizing the meat markets in the chain stores. We sell a few very fancy lines of groceries-too fancy for some of the other dealers in the community, but comparable in quality to our meats-and some of the staple groceries that are handled by the chains. But I am certain that one of the main reasons for these women buying their meats of us is that they want the other women in the store-perhaps their friends, who knows-to see them in our establishment and buying meats of us."

We pause a moment here to explain that while Ziegler handles some groceries and fruits and vegetables, the store must not be considered a grocery store and meat market, but the reverse, a meat market and grocery store, for his volume of meat sales is the biggest item and is the primary business endeavor.

As an illustration of how his customers demand the highest quality of meats, Ziegler says that he cannot get the kind of bacon he wants in Cheyenne or Denver, so he sends clear to Chicago and pays local freight upon shipments in order to get a brand he considers is the acme of them all. And the people buy it and pay his price for it.

It is said that the wagging tongue of a satisfied customer is one's best advertisement. This is particularly effective advertising in a community as small as Cheyenne-20,000 people. So when Ziegler assures one that the wagging tongue is his best advertisement, one can accept it as a fact, for Ziegler is striving diligently all of the time to keep that wagging tongue wagging by warranting a reputation of handling only quality meat and encouraging the people to be proud of the fact that they trade with him. The big dinners the women folks serve at the Country Club usually include meats that were purchased at his shop. Even though the manager of the club may be unfriendly to his market, the members who are giving dinner parties insist that the meat be gotten from the Capital Market-because they are certain that their guests will be satisfied with it and also because they may be proud to announce to this one and that the name of the store from whence it came. It gives them just a little more prestige.

Referring again to collections, Ziegler says he does not send out any collection letters, nor does he employ a collector. He is liberal, but when an account becomes pretty high, representing two or three months' purchases, he makes a call and comes back

(Continued on page 31)

GRAND RAPIDS PAPER BOX Co.

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

GRAND RAPIDS, MICHIGA

M.J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS

SUNKIST ~ FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables

DOCTORS WILL TELL YOU

Leading physicians the world over are agreed that constipation is civilization's curse and is the cause of many human ills. Fleischmann's Yeast-for-Health relieves constipation and its attendant ills.

An extensive advertising campaign is telling people to go to the grocer for Yeast. Are you letting them know you have it?

FLEISCHMANN'S YEAST SERVICE

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.

GRIDDLES

BUN STEAMERS

URNS

Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

Phone 67143

N. FREEMAN, Mgr.

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

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

ABE SCHEFMAN & CO.

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

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.

Handling the Winter Trade in Sporting Goods.

Though Christmas has come and gone, the hardware dealer has still an excellent opportunity to develop trade in winter sporting goods. True, it is at Christmas time that the boys and girls expect Santa Claus to bring the new sled or ice skates; but quite often these hopes are disappointed, with the result that the demand still continues. And the best part of the winter is still in the future.

Most hardware dealer do not profit from winter outdoor sports to the extent they might.

In the earlier days, when counteramusements were few, every child had his or her hand sled. Skating was a popular pastime, and hockey the great winter sport. Later, the movies captured the enthusiasm of the young people, and in more recent times radio has provided amusement at home. Yet there is discernible in a good many communities a growing interest in winter outdoor sport.

The wide awake hardware dealer will not merely take advantage of this interest, but try by all means to encourage and stimulate it. Apart from the direct advantages due to an increased demand for sporting goods, a wholesome interest in outdoor sports is an advantage to the community at large and to the rising generation.

But while the hardware dealer takes full advantage of his opportunities in connection with summer pastimes, he usually does less with winter sporting goods lines. This is due to a large extent to the after-Christmas tendency toward economy, which makes the demand less keen; and to the tendency at this period to slacken selling effort. The shrewd merchant, however, resolutely fights these tendencies, and takes the utmost possible advantage of these winter opportunities.

It is good policy for the hardware dealer to boost winter sports for all they are worth. To begin with, you should advertise the lines you carry. Bring them to the front. Put on some skating windows. If you have a hockey league, or a big hockey match in town, put on a hockey display. In this display, show the goods to the best advantage. Work in a few colorful accessories; artificial snow contrived from cotton batting or salt, a bit of mirror in the bottom of the window fringed with snow and sand to look like a miniature skating rink, and so forth.

Simultaneously, use your newspaper space to boost outdoor sports. It is good policy for your newspaper advertising and your window displays to deal with the same topics at the same time. It adds to the effectiveness of both. Tie them together at every opportunity. In your advertising make reference to your display; and bulletin a copy of your advertisement somewhere in the window.

At the same time, bring your winter sporting lines to the front where your customers can't miss seeing them. The interior display should be arranged with almost as much care, and with the same eye for effective appeal, as the window display. And post up copies of your newspaper advertisements throughout the store.

Most hardware dealers have a mailing list for use in connection with the spring and summer sporting goods campaign. They have classified lists of baseball and football enthusiasts, hunters, anglers, and other specialists; and they send out circular letters and advertising matter to these people. But in pushing winter lines they rely largely on window display and newspaper advertising.

Though sales for gift purposes at the Christmas season have cut into the demand for winter sporting goods, there are still ample opportunities to do business. The line is one of the most active and most readily saleable at this quiet season of the year. It will pay you right now to push sporting goods aggressively.

More than that, aim to handle your trade so that you will get better results season after season. In addition to the immediate sales the hardware dealer has cumulative results to consider. If you get people into the habit of regarding your store as the logical headquarters for winter sporting goods lines, they will come year after year, and will send or bring their friends.

Take, for instance, the youngsters and their ice skates. The Christmas gift skates hardly ever fit. They have to be brought back for exchange. Most skates are adjustable to a certain extent; but the recipients don't know just how to adjust them, so they bring them back for that purpose. Perhaps the boy with a small foot wants an extra hole bored in his skate straps.

There are two attitudes to take toward these post-Christmas calls for free assistance. One is to snap at the unfortunate youngster and not care for free assistance. One is to snap at the unfortunate youngster and not care five cents whether he stays to get things fixed or goes somewhere else. The other is to give careful and intelligent attention to what he wants, see that he is satisfied, and invite him to come back next time he wants something adjusted.

If you were a boy, to which sort of dealer would you go when you wanted to buy something in the sporting goods line? The answer is obvious; and it answers the sporting goods dealer's question, "What is the proper way to build future and increasing business?"

If you want to do a bigger business in the future, you must be prepared to give careful and expert attention to these little items of helpful service. For some few things you will have to charge, others you ought to do without money and without price. In some cases it will pay you to stand a little out-of-pocket expense for the sake of future good will. Where you sold the goods in the first instance, you of course have to stand behind them.

The important thing in such seemingly unimportant transactions is the feeling of satisfaction you give the customer, and the appreciation he car-

ries away of the sort of service you render. Children in particular appreciate these things, and are good advertisers for the store which pleases them.

In your winter sporting goods department, make "Service" your watchword. "If it needs doing, we can fix it," is a good slogan to keep constantly before your public. If a sled needs a new top-as a good many of them do-arrange with some carpenter or general handy man to do that sort of work in his spare time. Incidentally, show the boy who calls for the repairs the nice new sleds you have just got in. If something about the skate is lost or broken, have the necessary parts and facilities to make prompt repairs. This is the sort of service that will earn your store a reputation in the community and will bring you both new and repeat orders.

You can do a lot in a general way to encourage winter sports. Here is an instance of what one sporting goods dealer did. He carried on business in a small city situated on a river. That city was without a public rink of any kind. The boys and girls skated when the wind blew the river ice clean, or there was frost without snowfall; and even then conditions were dangerous.

One year this young dealer was elected to the city council. He instituted a municipal rink. The ice was tested and watched until it was safe. Then a section of river in the heart of the city, right behind the dealer's store was swept clean and fenced in with boards. Temporary lights were strung

over the rink, and a shed and seats provided where skaters could put their skates on or take them off. Throughout the season, advertisements were inserted in the local papers telling when the ice was dangerous and when it was safe. For years—until an arena was established—that municipal rink provided safe skating facilities for the community. Incidentally, it kept skating to the fore as a popular winter sport, and helped sell a lot of skates.

Every community doesn't possess a river; but when the real cold weather sets in, public parks or school playgrounds can be flooded, to provide skating accommodations. Where there are hills, nature will usually provide a fine slide for the boys and girls. Toboggans and skis are are a different matter. So are snowshoes. The sale for these depends largely on the sort of winters you have. But even a brief spell of cold weather will give an impetus to the skate and sled business, where there are proper facilities. The hardware dealer can legitimately take a lead in securing these facilities.

Hockey is always popular; but a hockey league—even a city or county league—will do a lot to stimulate individual interest in the popular sport. Get everybody talking about the hockey games, and you'll have a host of independent and juvenile teams playing the game in your community on every corner lot where flooding will provide even a passable rink. Whatever the hardware dealer can do to boost the sport is effort well spent, whether from the public standpoint or

BROWN & SEHLER COMPANY

Automobile Tires and Tubes
Automobile Accessories
Garage Equipment
Radio Sets
Radio Equipment
Harness, Horse Collars

Farm Machinery and Garden Tools
Saddlery Hardware
Blankets, Robes
Sheep lined and
Blanket - Lined Coats
Leather Coats

GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

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

P

Wholesalers of Shelf Hardware, Sporting Goods and

Fishing Tackle

from the standpoint of his own business.

With the older men, curling is to the winter months what lawn bowling is to the summer. In my community several hundreds of the old stagers anxiously await the glad announcement that "the ice is ready" and for them a winter without curling is so much time lost out of life. Here an enclosed rink artificially flooded is usually preferable. In the organization of a local curling club, the hardware dealer will find another opening for profitable activity.

The advantage of such activity is not lost when the winter ends. The winter sport enthusiast invariably has his summer enthusiasms as well, and the service and satisfaction you give him in January will bring him back in June and July for seasonable equipment.

Quite often effective mechanical displays can be used to boost winter sporting goods. One small town firm showed a toboggan slide scene. A cardboard toboggan containing the dummy figure of a child was shown continually sliding down the incline. A small water motor under the window was attached to a canvas belt revolving on tins, and carrying the toboggan. Dummy figures can be used to advantage in hockey displays, and winter sporting goods displays generally offer good opportunities for the introduction of mechanical effects.

Victor Lauriston.

Some Wild Animals I Have Known.

Grandville, Jan. 7—Many of those who contribute wild animal and fish stories to the press are most truly what Roosevelt designated as Nature Fakers. In all my life in the wilds of the Michigan pines I never ran across a fierce sturgeon that according to a writer, grasped a man by the arm when he was attempting to land him and crushed the poor fisherman's arm between his jaws.

Because of the fact that the sturgeon is toothless, with a sucker mouth, such an incident could not have happened, and yet the newspapers gave place to the incident as though it were

a fact.

The wilds of Michigan were inhabited by various animals, fish and birds and yet, during a residence of more than a score of years in that region, growing up in fact in the deep woods, I never had the misfortune to be attacked by a wild beast.

There were bears, wolves, wildcats and many other more harmless animals, yet among them all not one that ever assaulted me with intent to do harm. It was no uncommon thing to hear wolves howling by night within the nearby forest

nearby forest.

As for fish the sturgeon was one of the most common, and the Indians caught and ate them but seldom any white man cared for that sort of meat. I have stood on the river boom and when the water was clear seen dozens of sturgeon passing along down the stream. Pike, pickerel, bass, even suckers were eaten by the settlers while they left the more bulky sturgeon go its way unmolested.

suckers were eaten by the settlers while they left the more bulky sturgeon go its way unmolested.

As a boy I read of the wolfish glee of that animal chasing sledges loaded with people across the stepes of Russia, and shuddered when a child was tossed to the wolves to appease their hunger until the older ones escaped. These stories may have been true, yet in later years I have thought

that perhaps there were nature fakers in Russia as well as in America.

In general wild animals fear man and fight shy of mixing titles with him. Many stories of boys skating on rivers being pursued by wolves filled pages of adventure books, yet since I have come to mature years I always doubted, believing that the human imagination is responsible for most of these wierd yarns of an early day.

Michigan bears did raid pig pens at times, and perhaps a calf may have fallen a victim to Bruin's desire for food, but as for assaulting man that is altogether another story.

Being the cowboy for a large settlement I roamed the woods continually, heard many strange noises, yet was never attacked by a wild animal. The Western grizzlies may be of savage nature, fierce enough to attack and kill human beings, but not so Michigan's Bruin.

I recall seeing a number of dead bears which had been killed by Indians but very few live ones. Night after night have I roved the woods in search of cows, yet never, even as a small boy, had I any fear of wild beasts. There were numerous tales told of the eccentricities of different animals, some of them too ridiculous to entertain.

There were wildcats, screech owls and wolves who made noise enough, yet I learned to have no fear for such. Quite an excitement was created at one time from the story of two men who said they had been set upon by a panther while riding through the woods from Newaygo to Bridgeton.

These men had lacerated scalps to show, and a settler who had gone to the scene with a lighted lantern claimed that he saw the animal crouched in the road whose blazing eyes were enough to frighten the most daring. This panther scare lasted some months. Even Indians were enlisted to go hunting for panthers. Never was one found, however, and the story told by the two men was very much doubted.

I recall that this story of a panther aroused the school boys and we all felt more or less fear in entering the woods after night. I always carried a gun after that story but never had the satisfaction of bagging a panther.

I have since come to believe that the men in question were indebted to their imagination for their facts. They had been drinking good old bourbon whisky and that may have affected their veracity in a measure.

The "Koling kolang kolingle" of the cowbells still haunt me, and I should ask nothing better than to traverse those woods roadways again in search of straving cows.

Two men were belaboring a small animal in the edge of a thicket. A man passing asked what it was, the reply being that it was a "possum."

"By George," cried the other, "kill im hard, kill im hard. I killed one the other day and he got up and run away." The opossum was a tricky fellow, often feigning death in order to escape.

Then there was the porcupine, a more ill-visaged animal never known. The story that he could throw his juils from his tail kept the boys at a respectful distance. Very few dogs ever cared to attack the beast since a nose and mouth full of quills was always the result.

ways the result.

Even horses have encountered these animals in the woods and found to their sorrow a nose and face bristling with sharp quills. It was no fancy job to extract quills even from a dog's nose. Uusually a pitchfork was thrust about the neck of the animal while the operator pulled the quills with a bullet mould used as pincers.

Old Timer.

Good Advice.

Dentist: Will you take gas?
Pugilist: Will it hurt much if I

Dentist: I'm afraid it will!

Pugilist: Then for your sake I think

I ought to!

We judge men by the way they act.

FLOWERING BULBS

400 VARIETIES DAHLIAS
100 VARIETIES GLADIOLAS
Field Grown Bulbs and Roots
Write for Catalog
SPRINGHILL FARM, A. T. Edison
R.F.D. No. 2, Grand Rapids, Mich.

ELEVATORS



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

LIFE ASSOCIATION Grand Rapids. SOUND COMPANY. SOUNDLY

SOUND COMPANY, SOUNDLY MANAGED BY SOUND MEN.



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

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 Summe

Warm in Winter—Cool In Summe Brick is Everlasting

GRANDE BRICK CO. Grand Rapids. SAGINAW BRICK CO. Saginaw.

Phone \$1956

JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising

Expert Mrechandising

209-210-211 Murray Bldg.

GRAND RAPIDS, MICHIGAN

When you want good cheese





ELECTRIC REFRIGERATING SYTEMS
PRODUCT OF GENERAL MOTORS



For Markets, Groceries and Homes

Does an extra mans work

No more putting up ice

A small down payment puts this equipment in for you

F. C. MATTHEWS & CO.

111 PEARL ST. N. W

Phone 9-3249

The Brand You Know by HART



Look for the Red Heart on the Can

LEE & CADY

Distributor

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

Nucoa



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

HOTEL DEPARTMENT

Paying Commissions To Transportation Companies For Guests.

Los Angeles, Jan. 3-While a lot of restaurants are specializing in an ef-fort to give the public foods which they (the caterers) have decided are proper for them I have held repeatedly that what the individual really requires should be ascertained through scientific channels, and dieting acted upon accordingly. Just because some one individual is benefitted by certain food offerings is no reason why they should be applied universally.

Of course a lot of people do consume a lot of things which would better be left alone, and this is due to the same trouble—lack of knowledge. It is claimed that a diet of liver will control pernicious anemia, but the same article of food might easily provoke gastric trouble, which is almost as serious.

I am not holding a brief for the doctors, but I do say that the individual should apply to his physician for the purpose of discovering just what his system requires and then go to it.

Man, as a rule, having a mind of

his own, varies his diet according to his own choice and it is not rare to find human beings who have chosen diets which are bound to produce dis-

It is within the province of the food expert to prepare such nourishment as proper authorities prescribe, but his initiative in disposing of it should be confined to the demand for same. It is really not an occasion for promo-

Health and breakfast foods are not to be condemned, but must be rationed out according to requirements, and the restaurateur who has them ready for a demand has attained the real point

An electrical broiler with exceptional new features, making it especially adapted to hotel, restaurant and lunch counter service, has been on exhibition here at a hotel supply house, and I presume is being introduced in other parts of the country. It has two ver-tical heating elements by means of which both sides of the steak or chops are broiled at once, thus reducing the time required for such operation by one-half. All smoke and odor are eliminated by a simple contrivance, and in use of space it is also economical, being twenty-one inches high and occupying a space of but eleven by thirteen inches. Also it is quite eco-nomical in the use of electric current.

The processes of broiling are voked for the main purpose of pre-serving the juices of steaks and I can easily understand how the broiling of both sides of a steak simultaneously will add to the attainment of such a result.

Much is being said pro and con concerning the payment of commissions hotel men to transportation companies for turning over certain types of patronage which the former may consider desirable. The payment of commissions under such circumstances is a doubtful proceeding under ordinary conditions, and if my opinion were asked I should certainly supply many reasons why it will not work out in the wash. One of such is this: The transportation company issues an order to the traveler, on some particular hotel, and unquestionably the order is good. but the transportation company insists 'our orders must become automatic hotel reservations, good when presented," but in exchange for the advantage which the bus line seems to be giving it, the hotel has to take chances in holding out a certain num-

ber of rooms which may or may not be used, in the latter case to the possible financial loss to the hotel. If the bus company will guarantee to pay for a certai nnumber of rooms every night, then there may be an equitable reason for the payment of commissions.

Water that is boiling uproarously is a bit hotter than water that is soups are to be prepared, start them to boiling briskly and then turn down your flame to the simmering stage and will save fuel besides securing tastier results.

In view of the necessity for more minute economy abroad than in the United States, it is interesting to be told than \$40,000,000 worth of breakfasts are thrown away in the hotels of Great Britain, in connection with established principle of charging for the early meal in conjunction with the renting of the room. Perhaps the statistician who made out this bunch of figures is akin to the fellow who knows just how many dollars the tourist spends in a given time, and cannot be depended upon altogether, but with my knowledge of humanity, would say that the breakfast paid for in advance will, in most cases, find the payer waiting for it at the proper time and

The Hotel Red Book, the official National directory of the craft, for many years invoked nothing but many years invoked nothing but trouble for its publishers. It was a losing game. Last year the American Hotel Association had a chance to make a gamble and took it over. It is said to have landed a clean profit of fifty thousand dollars to the association. Shows what may be done with proper organization. Now if the organized hotel men could do something to prevent the shameful overbuilding of hotel projects, they might easily rated in the magician class.

A hotel operator of my acquaintance told me once that the rules of failure are very well defined; hence one should profit by the mistakes of the other fellow. But how is he going to reconcile the facts that what may mean success in one man's hands turns to failure in another. The old rule of unwillingness to profit by the experience of others holds just as good in hotel affairs as it does in any other line of business.

The Nortons-Charles W. and Preston D.-who control Hotel Norton, Detroit and the Norton-Palmer, Windsor, have found it necessary to add 150 rooms to their Canadian proposition. You can't keep these people from do-ing an increased business at every stage of the game. They know how to operate hotels as people like to have them operated, and there you are. The original Norton-Palmer was opened in May, 1928 with 200 rooms. The new section will represent an outlay of \$350,000, making the total value of the property \$1,150,000. Every known modern improvement is incorporated in the entire holding.

The addition of 60 rooms to the Park American, at Kalamazoo, gives that institution a total of 200 rooms. You can't prognosticate a thing about Kalamazoo hotels. That city for several years has been accredited with too much hotel capacity, and yet Frank Ehrmann has enlarged his Columbia a couple of times, the Burdick has been entirely rehabilitated and yet they are all doing well. The question of hotel construction seems to rest largely on the knowledge as to just where they should be built, and not on quan-

Many of the various state hotel organizations are pondering over the proposition of the construction of dormitories in connection with called religious or semi-charitable in-stitutions, the Y. M. C. A. being one of such. They justly feel that until such tax-free organizations cease operation in competition with legitimate hotels they should not be encouraged in their campaigns for collecting funds for such building purposes. There is a legitimate field for this type of offering, but it should not include competition for the patronage of commercial

The Union Trust Company, of Detroit, which has accumulated a large chain of non-paying hotels in the mo tor city, have drafted Walter J. Mulligan from their real estate department, to look after the operation of these properties. One can never tell. Perhaps Mr. Mulligan with a good business training may demonstrate that business acumen is one of the essentials in hotel operation, and pull these various enterprises safely to shore.

William S. Ramsay, Jr., who has

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Baths 400 Rooms

> RATES \$2.50 and up per day.



Warm Friend Tavern Holland, Mich.

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

E. L. LELAND, Mgr.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

That is why LEADERS of Business and Society make their head-quarters at the

PANTLIND HOTEL

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

-:- Sandwich Shop Cafeteria

CODY HOTEL GRAND RAPIDS

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

CAFETERIA IN CONNECTION

Wolverine Hotel

BOYNE CITY, MICHIGAN
Proof—60 rooms. THE LEADCOMMERCIAL AND RESORT
FEL. American Plan, \$4.00 and
European Plan, \$1.50 and up.
Open the year around.

HOTEL OLDS

LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER, Manager.

Occidental Hotel

FIRE PROOF

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

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.

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 Con-nection. Rates \$1.50 up.

E. S. RICHARDSON, Proprietor

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.

"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.

been chief clerk at the Detroit-Leland for some time has been advanced to the position of assistant manager of that institution by Managing Director, William J. Chittenden, Jr. Mr. Ramsav will share the watch on the assistant manager's desk with Harry Cooper, and fills the post made vacant by the resignation of Edgar Schill. He is from Bay City and a graduate of the University of Michigan. During his summer vacations in college he worked in various resort hotels, and after graduation joined the Chittenden staff.

Plans are under way for a complete remodeling of Hotel Marquette, Marquette, John Lewis' caravansary. All rooms will be redecorated and rearranged, fifteen new rooms will be added, many baths installed in other rooms. The Early American period will be followed throughout. Owing to the illness of Mr. Lewis, who has operated the hotel continuously for forty years or more, his daughters, Misses Rhea and Margaret have complete supervision of the establishment as well as the construction operations. John Lewis is undoubtedly the best known hotel man in Upper Michigan and has always conducted one of the best hotels in that section of the State and I sincerely hope he will be spared for many years to enjoy the fruits of his labors in the fields. His daughters are certainly most capable and have for years relieved their father of much responsibility. The Marquette will continue to make history.

F. L. Stevens, proprietor of Hotel Stevens, Fennville, has not closed his hotel as was reported, but has simply discontinued dining room service on account of too much near-by competition of restaurant operators.

The usual pre-holiday convention of the Michigan Hotel Association, customarily held the second week in December, has been postponed until a later date, but President Piper announced that when the accepted time arrives the meeting will be held and will do credit to the organization. It will probably be held in Detroit.

Frank S. Verbeck.

Managers of hotels do not consider tourists the most desirable class of patrons. Many of their number are not experienced in travel and do not know what to expect at the hands of the landlord and his assistant when they enter a hotel. In many instances tourists arrive at a hotel tired, after a long drive, irritable, impatient and in an unreasonable frame of mind. They expect service and accommodations impossible at times to provide. In the dining rooms, no matter how crowded, they demand snap-of-the-whip attention and complain bitterly at the office when unavoidable circumstances cause delay in the placing of food before them. Hotel managers are patient, kindly disposed and anxious to please patrons, some of whom do not know how to conduct themselves properly to assure comfort for themselves and pleasure for the landlords. In conversation with the head of the culinary department of a prominent hotel recently, he remarked: "One is almost driven to distraction when a crowd of tourists gather and proceed to make unreasonable demands. Recently we were called upon to supply food for 600 persons when we had only thirtyfive people, cooks, carvers, waiters and bus boys available for the service demanded. It was a hard day for all, but we managed to meet the emergency fairly well. The tourists were unreasonable, as usual, but we tried to please them as if they were rational human beings."

Arthur Scott White.

Late Business Changes in Indiana.

Arcadia—Fred Addison has sold his meat market to Hugh Addison.

Edwardsport—A grocery and meat market has been opened by H. W. Morris.

Jamestown — George Lovell, who was formerly in the meat business here, has re-engaged in the same line of business.

Shelbyville—Carl Gartner will move his grocery, delicatessen and meat market from the Strang building to 18 South Harrison street.

Vincennes—Herman Abrassart opened the Economy grocery and meat market at Sixth and Dubois street.

Rochester — Armour & Company have discontinued buying poultry and eggs at their plant here, but will continue to distribute poultry and eggs received from other sections. Other departments of the plant are being enlarged, especially the duck farm, the capacity of which will be almost doubled within the year.

Recent Mercantile Changes in Ohio.

Alliance—Adolph Spiegel has discontinued his grocery and meat business at Webb and Oxford avenues.

Ashtabula—N. S. Battles will open a meat market in the Good block.

Batavia—E. C. Foster has opened the Foster White Villa market in the I. O. O. F. building.

Cleveland—Harry Maliev has sold his grocery and meat market at 3603 Scoville avenue to Josephine and Anna Labello.

Cleveland—The Fisher Brothers Co. will move their grocery and meat market from 2289 to 2299 Lee road.

Gallipolis—Cecil Brown and C. E. Burris are the proprietors of the Ideal meat market on Court street which was formerly owned by the late Ed. Hogg.

Toledo—E. F. Wittlinger has opened a meat market in the Summit Cherry Market.

Meeting a Challenge.

The prosecuting attorney had encountered a rather difficult witness. At length, exasperated by the man's evasive answers, he asked him if he was acquainted with any of the jury.

"Yes, sir," replied the witness, "more than half of them."

"Are you willing to swear that you know more than half of them?" demanded the man of law.

The other thought quickly. "If it comes to that," he replied, "I am willing to swear that I know more than all of 'em put together."

Many things would come to him who waits if they were not captured on the way by him who waits not.

The LaVerne Hotel

Moderately priced, Rates \$1.50 up. GEO. A. SOUTHERTON, Prop. BATTLE CREEK, MICHIGAN



Start the New Year

with the safeguard of a well-rigged Trust Fund. It will give your family smooth financial sailing in the years to come

The Fund may consist of securities, real estate, or both. It may be for a large or for a comparatively small amount. It may be perpetual or for a period of only a few years. It may be revocable or irrevocable.

We relieve you of every detail of managing the Fund — paying taxes and insurance, leasing property, collecting rentals, caring for securities, buying, selling, receiving and delivering securities as instructed, making out income tax certificates, etc.

Drop in and talk it over with one of the Officers in our Trust Department.

THE MICHIGAN TRUST CO.

FIRST TRUST COMPANY IN MICHIGAN

DRUGS

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

Vice-Pres.—J. Edward M. Benedict, Sandusky.

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. Rapids.

Michigan State Pharmaceutical
Association.

President — Claude C. Jones, Battle Creek. Vice-President-John J. Walters, Sagi-

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

Shall We Be Optimists or Pessimists?

Shall we be optimists or pessimists? Do the changes recorded in the past fifty years, when studied in connection with the apparent tendencies of the present, justify a favorable or an unfavorable prediction as to the future of our many-sided vocation?

Is all our learning in the art and mystery of pharmacy, and all the elaborate technique developed through centuries of earnest service to humanity to become useless for want of opportunity for profitable employment? Is our art, like many another ancient art, destined to pass out of existence because the world no longer needs the benefit of its knowledge or skill, or because it can supply its needs more economically from other sources?

Nature punishes no sin so severely as the sin of being a fool, and there could not be greater foolishness than to close our minds to circumstances which may seem to threaten the continued existence of the independent individual pharmacist. Certainly it ought not to be regarded as unduly pessimistic to look the facts squarely in the face, to investigate the economic causes at work and to endeavor to discover wherein we have been deficient in foresight, or lacking in the quality of enterprise which might have obviated some of our present difficulties.

When the facts are faced courageously, it will be found that the cause of the independent retail pharmacist is not nearly as hopeless as some have hastily assumed it to be, and that there is abundant reason to believe that through better knowledge of the economic factors involved in his business and through better adjustment to modern commercial conditions he will still be able to render such essential services as will continue to be recognized and appropriately rewarded.

In candor it must be admitted that the changes which to pharmacists of the old school have seemed so destructive have brought some compensating advantage in their train.

While it may seem more professional to be a compounder of medicines than a dispenser of products prepared by others, it must not be forgotten that the real reason why the pharmacist is in business is to gain a livelihood for himself and family, and that this is perhaps more easily accomplished under present conditions than formerly.

What he has lost in profits at the prescription counter has been more than made up by his gains from the

various side lines which fill the shelves and showcases, and is gained less laboriously. The margin of profit on a single transaction may have diminished but his total net profits are greater.

Materially and financially the condition of the average modern pharmacist is superior to that of his predecssors of the last generation. He has more money to spend and lives more comfortably. He probably possesses a radio set, a victrola and an automobile which have cost more than the entire inventory of stocks and fixtures of the old apothecary shop. He is able to send his children to high school and college, and perhaps has an afternoon off for golf each week and knows what it is to enjoy an occasional vacation.

While the pursuit of pharmacy can not be recommended as a quick and easy road to wealth, and while there are many exceptions to the rule of prosperity, still it may fairly be said that the average pharmacist, especially in towns of moderate size and in the smaller cities is comfortably situated as compared to merchants in other lines, and of equal capital investment.

In addition to the changes which have been due to the coming of mass production, to the improved methods in the prevention and treatment of disease, and to the advent of the era of packaged goods, we are now confronted by the mass distribution of drugs, medicines and druggists' sundries through chains of retail stores owned in most instances by corporations of large capital resources, the coming of which has introduced some entirely new factors in the problam of the independent retail druggist.

To some the chain store system represents the advent of a new economic order destined to become universally prevalent: by others it is considered to be a temporary fad which after a brief period of expansion will recede to small proportions. Those who live will see. Certainly the system is not new: chains of retail stores under corporate ownership are as old as the Hudson Bay Co., or older.

According to the most pessimistic view, the multiplication of chains of drug stores represents a continuing process which must end in the concentration of all activities relating to the production and distribution of drugs and medicines in the hands of a few great corporation, in consequence of which the present division of functions between manufacturers, wholesalers and independent retailers will disappear, as will also those who have hitherto discharged these functions.

Because the chain corporations are able to buy in large quantities it is said that they will be able to obtain the widely advertised specialties at such favorable rates that they can be used to draw trade away from the independent retailers. the chains at the same time building up a demand for their own competing specialties by first offering them when the advertised proprietaries are called for. In the same way, it is said, the manufacturers of chemicals and pharmaceuticals will be seduced into the betrayal of independent jobbers and retailers by the allowance of extra discounts and other special advantages to the chains

Finally, when the independent jobbers and retailers have been driven out of business and the chains have obtained complete monopoly of the field of retail distribution, they will no longer solicit extra discounts from producers because they will then be in a position to demand them. They can either dictate terms to the manufacturer or do their own manufacturing, according to whichevr method will be most profitable. Having used the disloyalty of manufacturers and proprietors as a club to kill the independent jobber and retailer, they will now use their control of the field of retail distribution to club the independent manufacturers and proprietors to death.

According to the same pessimistic view this concentration of all the functions of production and distribution in the hands of a few strong chains will also simplify the pharmaceutical situation in other respects. State and local pharmaceutical associations meetings will be replaced by periodical meetings of chain managers for the exchange of experiences and the discussion of new methods of publicity The A. Ph.A., after nearly eighty years of useful service can retire from business and the Pharmacopoeia and National Formulary can be revised when necessary by some department of the FeJeral Government.

The N. A. R. D. with nearly a third of a century of splendid accomplishments to its credit will be excused from further service, and matters of legislation will be looked after by hired attorneys at Washington and the state capitals; while its annual conventions will be superseded by stockholders' meetings of the several chains, each of which will be brought to an agreeable conclusion with the declaration of annual dividends by the board of directors.

Colleges and university schools of pharmacy will be economically replaced by two or three centrally located institutions for the training of drug clerks in the art of salesmanship, while for the drug journals and periodicals with their announcements of improvements in pharmaceutical processes and products there will be substituted weekly or monthly bulletins from sales managers' offices giving instructions regarding the lines to be featured in monthly drives and the latest methods of conducting one cent sales In fine, the science and art of pharmacy will have disappeared and only the drug business will remain.

Thus, if these prophecies are correct, the new dispensation will be remarkable for compactness, simplicity and economical operation It will be remarkable also in that it will be the first instance in recorded history where one set of men have been able to completely have their own way in controlling the wills and destinies of another and larger group of men of high abilities and large resources scattered throughout a nation, and will definitely prove that the day of miracles has not yet passed.

Travelers to the South Sea tell us that the natives there are so completely the victims of superstitution that when the witch doctor tells a healthy and hearty member of the tribe that he must die on a certain day, the native retires to his grass hut, and in spite of the efforts of the white missionary doctor, will quietly expire at the appointed time. Between the obedient superstition of the South Sea native and the readiness of some members of the drug trade to be scared to death by the chain store bogyman there is a strong and suggestive resemblance. James H. Beal.

Food Values and Purity of Carbonated Beverages.

In a general way it can be stated that carbonated beverages are wholesome and refreshing drinks, and when consumed in reasonable quantities there is nothing in any wise deleterious about them, or any objection to their

Although not the case at one time. these beverages, as put up and sold in New Hampshire, are now prepared from unobjectionable materials and under good sanitary conditions, so that there is no longer any ground for criticism in this respect.

The only possible qualification that might be made of this statement is as regards the imitation drinks-which depend upon artificial colorings and flavorings. But for that matter we have no reliable evidence that there is anything actually deleterious about even these types, although they will not appeal to those of discriminating tastes.

The fact, however, that a lemon or orange drink may be tinted to impart suggestion of yellow or orange should in no hygienic sense serve to condemn it. For children, such flavors as ginger ale, birch beer and sarsaparilla are to be preferred, as they usually are by adults also. Drinks simulating grape or strawberry are nearly always synthetic, although the flavor in many cases, of the first particularly, is excellent.

All of these beverages consist essentially of the following ingredients: (1) Granulated sugar, (2) a flavoring substance, or extract, (3) frequently, although not always, a fruit acid (such as citric, (4) water, and (5) carbon dioxide.

To lend attractiveness, harmless coloring of caramel or other approved color is also generally used. Of the dry matter resulting on evaporation (which is from 8 to about 12 per cent.), 90 to 95 per cent. of this is sugar.

As, unlike in the case of milk, chocolate, and cocoa, these drinks contain practically no proteid matter, and no fat whatsoever, it must be obvious that the food value which they possess is due almost entirely to the sugar. That is, on the calorific basis of expressing food value, the number of calories contained in a bottle of carbonated beverage could be computed, knowing the content of sugar present.

Sugar serves primarily as a heat and energy generating food. For building bone and flesh, the proteins and fats, with mineral salts, as contained in

milk, meat and bread, are essential, so that, for the small child especially, the glass of milk, with a slice of bread and butter, with or without some fruit, constitute the ideal lunch.

Charles D. Howard, Chemist State of New Hampshire.

Food Analyzed by Spectrometer.

The spectrometer has long been used to analyze chemcal substances and information obtained from this instrument has given us much of our knowledge of the structure of the atom and of molecules. Now it has been used to analyze our food. Recently samples of milk were obtained from various parts of the United States and Great Britain, evaporated to dryness, and tested between two graphite electrodes. Milk was found to contain large quantities of calcium, magnesium, potassium, sodium, phosphorus and chlorine, and traces of iron, copper, zinc, aluminum, manganese and iodine. The following elements not previously known to be in milk, were also identified: Silicon, boron, titanium, vanadium, rubidium, lithium and strontium.

In view of the fact that recent studies in nutrition point out that manganese, boron and zinc are essential, and that copper may also have an important part in a proper diet, these studies are of great interest. They show that milk may still be regarded by itself as a balanced diet. The accuracy of the spectrometer in such tests is evidenced from the fact that one sample of milk which was shown to have a high zinc content was found, in tracing, to have come from cows pastured near the zinc smelters at Franklin, N. J. The experimenters, Norman C. Wright and Jacob Papish, recommend the use of the spectrometer for further studies of biological materials.

Tannic Acid For Burns.

For some time past tannic acid has been used in hospitals with considerable success in the treatment of burns. The latest method of procedure is as follows: The wound is thoroughly cleaned, and all blisters are removed. A piece of sterilized gauze is saturated with 2 per cent. tannic acid solution, and applied to the burn. The part is then bandaged. It will be found that the gauze adheres firmly to the part, and subsequent applications of the acid must be done by means of a syringe placed through the mesh of the gauze. The tannic acid solution is applied daily for about a week, when the gauze commences to come away from the wound. As it does so, the part so detached is cut away. After this treatment the skin is left perfectly smooth.

Unsigned Check Reminder.

An Eastern merchant is reported to have obtained good results from sending to his overdue accounts unsigned checks on each customer's own bank, made out in favor of the store for the amount in full. The checks are enclosed in envelopes without any accompanying explanation. It is reported that several recipients of the checks affixed their signatures and mailed them back, while others came in and paid the amount due.

You can't meet a man half way by standing still.

FOR SALE

Established drug store on Woodward avenue, in good location near Ford Highland Park plant. Doing good regular and transient business. Stock and fixtures inventory \$14,000. A splendid stand for a live wire. Investigate.

Box 000 Tradesman.

BLANK BOOKS FOR 1930

LEDGERS, JOURNALS, DAY BOOKS, CASH BOOKS, RECORDS, ORDER,

Petty Day, Counter, Tally, Auto and Wagon Delivery Books, Income Tax Records, Memorandum Books, Pass Books, FILES—Fremont and Weis Account Files, Shannon's Arch Files and Parts, Popular Box Letter Files, Cap Size Files, Card Index Files, Perfection and Crane's Prescription Files, Hook and Spindle Metal Files, Etc.

como

Hazeltine & Perkins Drug Co.

Grand Rapids

Michigan

Manistee

WHOLESALE DRUG PRICE CURRENT

WHOLESAI	LE DRUG PRICE	CURRENT
Prices quoted are	nominal, based on market	the day of issue.
Acids	Cotton Seed 1 3501 50 Cubebs 5 0005 25 Eigeron 4 0004 25 Elucalyptus 1 2501 50 Hemlock, pure 2 0002 25 Juniper Berries 4 5004 75 Juniper Wood 1 5501 65 Lard, No. 1 1 2501 40 Lavender Flow 6 0006 25 Lavender Gar'n 1 2501 50 Lemon 6 0006 25 Linseed, raw, bbl 1 15 Linseed, bld. less 1 2501 38 Linseed, bld. less 1 2501 38 Linseed, raw,less 1 2301 35 Neatsfoot 2 35 Neatsfoot 1 2501 35 Olive, pure 4 0005 00 Olive, Malaga, yellow 3 0003 50 Olive, Malaga, green 2 8503 25 Orange, Sweet 9 0009 25 50 Criganum, pure 22 50	Belladonna @1 44
Boric (Powd.) 9 @ 20 Boric (Xtal) 9 @ 20	Eigeron 4 00@4 25	Benzoin Comp'd. @2 40
Carbolic 38 @ 44 Cutric 52 @ 66	Hemlock, pure 2 00@2 25	Cantharides Ø2 52
Boric (Powd.) 9 @ 20 Boric (Xtal) 9 @ 20 Carbolic 38 @ 44 Cutric 52 @ 66 Muriatic 34 @ 8 Nitric 9 @ 15 Oxalic 15 @ 25 Sulphuric 34 @ 8 Tartaric 52 @ 60	Juniper Wood _ 1 50@1 75	Catechu Ø1 44
Oxalic 15 @ 25 Sulphuric 34@ 8	Lard, extra 1 55@1 65 Lard, No. 1 1 25@1 40	Colchicum Ø2 16
Tartaric 52 @ 60	Lavender Gar'n_ 1 25@1 50	Digitalis Ø2 76
Ammonia	Lemon 6 00@6 25 Linseed, raw, bbl. @1 15	Gentian
Water, 26 deg 07 @ 18 Water, 18 deg 06 @ 15 Water, 14 deg 5½@ 13 Carbonate 20 @ 25 Chloride (Gran.) 09 @ 20	Linseed, boiled, bbl. @1 18 Linseed, bld, less 1 25@1 38	Guaiac, Ammon. @2 04 lodine @1 25
Water, 14 deg 51/20 13 Carbonate 20 0 25	Linseed, raw, less 1 23@1 35 Mustard, arifil. oz. @ 35	Iron, Clo 01 50
Chloride (Gran.) 09 @ 20	Neatsfoot 1 25@1 35 Olive, pure 4 00@5 00	Kino
Balsams	Olive, Malaga, yellow 2 00@3 50	Nux Vomica @1 80 Opium @5 40
Copaiba 1 00@1 25 Fir (Canada) 2 75@3 00 Fir (Oregon) 55@1 00 Peru 3 00@3 25 Tolu 2 00@2 25	Olive, Malaga,	Opium, Camp @1 44 Opium, Deodorz'd @5 40
Fir (Oregon) 65@1 00	Orange, Sweet 9 00@9 25	Rhubarb @1 92
Tolu 2 00@2 25	Origanum, pure_ @2 50 Origanum, com'l 1 00@1 20	Paints
Barks	Orange, Sweet 9 00@9 25 Origanum, pure. 22 50 Origanum, com'1 1 00@1 20 Pennyroyal 2 00@3 25 Peppermint 5 50@5 70 Rose, pure 13 50@14 00	Lead, red dry14½ @14½ Lead, white dry 14½ @14½ Lead, white oil_ 14½ @14½ Ochre, yellow bel,
Cassia (ordinary) 25@ 30 Cassia (Saigon) 50@ 60 Sassafras (pw. 60c) @ 50 Soap Cut (powd.) 35c 20@ 30		Lead, white dry 14% @14% Lead, white oil 14% @14%
Sassafras (pw. 60c) @ 50	Sandelwood, E.	Ochre, yellow bbl. @ 21/2 Ochre, yellow less 3@ 6
35c 20@ 30	Sassafras, true 1 75@2 00 Sassafras, arti'l 75@1 00 Spearmint 7 00@7 25 Sperm 1 50@1 75 Tany 7 00@7 25 Tar USP 667 Turpentine, bbl. @ 67 Turpentine, less Wintergreen.	Red Venet'n Am. 31/20 7 Red Venet'n Eng. 40 8
Berries	Spearmint 7 00@7 25	Putty 50 8 Whiting, bbl 6 44
Cubeb 0 10	Tany 7 00@7 25	Vhiting 5% @10
Cubeb 0 90 Fish 10@ 25 Juniper 10@ 20 Prickly Ash 0 75	Turpentine, bbl @ 67	Rogers Prep 2 80@3 00
Prickly Ash 0 75	Turpentine, less 74@ 87 Wintergreen.	
Extracts	Wintergreen, leaf 6 00@6 25 Wintergreen, sweet	Miscellaneous
Licorice 60@ 65 Licorice, powd 60@ 70	21 21 0 00 00 25	Acetanalid 57@ 75 Alum 06@ 12
	Wintergreen, art 75@1 00 Worm Seed 4 50@4 75	ground 09@ 15
Flowers Arnica 1 50@1 60	Wormwood, oz @2 00	Alum. powd and ground 090 15 Bismuth, Subnitrate 2562 52
Arnica 1 50@1 60 Chamomile Ged.) @ 50 Chamomile Rom. @ 75	Potassium	powdered 05@ 12
	Bicarbonate 35@ 40 Bichromate 15@ 25 Bromide 69@ 85 Bromide 54@ 71 Chlorate, gran'd 23@ 30 Chlorate, powd. or Xtal 16@ 25 Cyanide 30@ 90 Iodide 406@4 28 Permanganate 22½@ 35 Prussiate, yellow 35@ 45	Cantharides, po. 1 50@2 00 Calomel 2 72@2 82 Capsicum, pow'd 62@ 75 Carmine 8 00@9 00 Cassia Buds 38@ 45 Cloves 40@ 54 Chiarik Frepared 14@ 54 Chioroform 49@ 56 Choral Hydrate 1 20@1 54 Cocame 12 88@48
Gums Acacia, 1st 50@ 55	Bromide 69@ 85	Capsicum, pow'd 620 75
Acacia, 2nd 45@ 50 Acacia, Sorts 35@ 40	Chlorate, gran'd_ 23@ 30	Carmine 8 00@9 00 Cassia Buds 38w 45
Acacia, Powdered 40@ 50 Aloes (Barb Pow) 32@ 40	or Xtal 16@ 25	Cloves 400 56
Aloes (Cape Pow) 25@ 35	Cyanide 30@ 90 Iodide 4 06@4 28	Chlorotorm 49@ 56 Choral Hydrate 1 20@1 56
Acacia, 1st 50 @ 55 Acacia, 2nd 45 @ 50 Acacia, Sorts 35 @ 40 Acacia, Powdered 40 @ 50 Aloes (Barb Pow) 32 @ 40 Aloes (Cape Pow) 25 @ 35 Aloes (Soc. Pow.) 75 @ 80 Asafoetida 50 @ 60 Pow 90 @ 100 Camphor 87 @ 95	Permanganate 22½@ 35 Prussiate, vellow 35@ 45	Cocaine 12 85@13 50
Pow. 90 @1 00 Camphor 87@ 95 Gualac	Prussiate, red @ 70	Cocaine 12 85@13 50 Cocoa Butter 60@ 90 Corks, list, less 30-10 to
Guaiac, pow'd @ 70	330 40	Copperas
Kino @1 25 Kino, powdered_ @1 20	Roots	Corrosive Sublm 2 25@2 30
Myrrh Q1 15 Myrrh, powdered Q1 25	Alkanet 30@ 35	Cuttle bone 400 50
Opium, powd. 21 00@21 50 Opium, gran, 21 00@21 50	Calamus 35@ 85	Dextrine 60 15 Dover's Powder 4 00004 50
Shellac 65@ 80 Shellac 75@ 90	Gentian, powd 20@ 30	Corrosive Subim 2 25@2 30 Cream Tartar - 35@ 45 Cuttle bone - 40@ 50 Dextrine - 6@ 15 Jover's Powder 4 00@4 50 Emery, All Nos. 10@ 15 Emery, Powdered - 31 Epsom Salts, bbls. 603% 10 Epsom Salts, bbls. 62 30 10 Ergot, powdered - @4 00
Tragacanth, pow. @1 75	powdered 30@ 35	Epsom Salts, bbls. 60314
Turpentine @ 30	Roots Alkanet 30@ 35 Blood, powdered 40@ 45 Calamus 35@ 85 Elecampane, pwd. 25@ 30 Gentian, powd. 20@ 30 Ginger, African, powdered 30@ 35 Ginger, Jamaica, powdered 45@ 60 Goldenseal, pow. 6 00@ 65 Decac, powd. 5 50@ 6 00 Licorice 35@ 40	Ergot, powdered - @4 00 Flake. White - 15@ 20 Formaldehyde, lb. 134@35 Gelatine
Insecticides	Goldenseal, pow. 6 00@6 50	Formaldehyde, lb. 134 @35
Arsenic 08@ 20	Ipecac, powd 5 50@6 00 Licorice 35@ 40	Glassware, less 55%
Arsenic 08@ 20 Blue Vitriol, bbl. @ 08 Blue Vitriol, less 09½@17 Bordea. Mix Dry 12@ 26	Orris, powdered 45@ 50	Glauber Salts, bbl. @024
Bordea. Mix Dry 120 26	Licorice	Glauber Salts, bbl. 602% Glauber Salts less 040 10 Glue, Brown 200 30 Glue, Brown Grd 160 22 Glue, White 27% 35 Glue, white grd. 250 35 Glycerine 180 40 Hops 750 95 odine 6 4507 00
Hellebore, White powdered 15@ 25 Insect Powder 47½ 0 60 Lead Arsenate Po. 13½ 030	Rosinwood, powd. 6 50 Sarsaparilla, Hond.	Glue, Brown Grd 160 22 Glue, White 27140 25
Lead Arsenate Po. 131/2030		Glue, white grd. 250 35
Lime and Sulphur Dry 08@ 22 Paris Green 24@ 42	Squills 850 40	Hops 750 95
Paris Green 24@ 42	Sarsaparilla, Mexic. @ 60 Squills 55@ 40 Squills 70@ 80 Squills 20@ 25 Valerian, powd 20 00	locoform 8 00@8 30
Leaves	Valerian, powd @1 00	ead Acetate 200 20 4ace 61 50 4ace, powdered 61 60 Menthol 8069 00 Morphine 13 58@14 83
Buchu, powdered @1 10	Seeds	Menthol 8 00@9 00
Sage, Bulk 25@ 20		Nux Vomica 30
Sage, powdered @ 35	Anise, powdered 35@ 40 Bird. 1s 12@ 17	Pepper, black, pow 570 70
Sage, Bulk 25@ 20 Sage, ¼ loose @ 40 Sage, powdered @ 85 Senna, Alex 50@ 75 Senna, Tinn. pow. 30@ 35	Canary 100 16	Pepper, White, pw. 750 85 Pitch, Burgudry 200 25
Uva Ursi 200 25	Canary 10@ 16 Caraway, Po. 30 25@ 30 Cardamon 2 50@ 2 75 Corlander pow. 40 30@ 25	Quinine, 5 oz cans @ 60
Oils	Dill 15@ 20	Morobino 13 58@14 32 Nux Vomica 2 30 Nux Vomica 2 50 Nux Vomica 50 25 Penper, black, pow 57@ 70 Penper, White, pw. 75@ 35 Pitch, Burgudry 20@ 25 Quassia 2 20 12 15 Quinine, 5 02. cans @ 60 Rochelle Salts 2 38@ 40 Sacharine 2 60@275 Salt Peter 11@ 22 Seldlitz Mixture 20@ 40 Soap, green 15@ 30 40
Almonds, Bitter, true 7 50@7 75 Almonds, Bitter, artificial 3 00@3 25	Dill	Salt Peter 110 22 Seidlitz Mixture 200 40
Almonds, Bitter,	Foenugreek, pwd. 150 25	Soap, green 150 20
Almonds, Sweet,	Lobelia, powd @1 60	Soap, green 15@ 30 Soap mott cast 25 Soap, white Castile, case @15 00
Almonds, Sytter, artificial 3 00@3 25 Almonds, Sweet, true 1 50@1 80 Almonds, Sweet, imitation 1 00@1 25 Amber, crude 1 00@1 25 Amber, rectified 1 50@1 75 Anise 1 25@1 50 Bergamont 6 50@7 00	Hemp	Soap, white Castile
Amber, crude 1 00@1 25	Poppy 15@ 30 Quince 1 25@1 50	less, per bar 01 60 Soda Ash 20 10
Amber, rectified 1 50@1 75 Anise 1 25@1 50	~	Soda Ash 30 10 Soda Bicarbonate 340 10 Soda Sel 3210 20
Bergamont 6 50@7 00 Cajeput 2 00@2 25	Sabadilla 45@ 50 Sunflower 12@ 18 Worm, American 30@ 40 Worm, Levant _ 6 50@7 00	Soda, Sal 0246 08 Spirits Camphor 01 20
Cassia 3 00@3 25 Castor 1 55@1 80		Sulphur, Subl 440 10
Cedar Leaf 2 00@2 25	Tinctures	Tamarinds 200 25 Tartar Emetic 700 75
Cloves 4 00@4 25 Cocoanut 274 @ 35	Sunflower 12@ 18 Worm, American 30@ 40 Worm, Levant _ 6 50@7 00 Tinctures Aconite 71 30 Aloes 71 56	Turpentine, Ven. 500 76 Vanilla Ex. pure 1 5002 00

Pork

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Walnut Meats No. 1 Roast Beef

Parsons.	64	OZ.	 2	95
Parsons.			 3	35
Parsons,			4	20
		oz.	 2	70
Parsons.	6	OZ.	 1	80



40	MIC	A AXI	LE (AREA	SE	5
24	3 1	b			6	2
10	lb.	pails,	per	doz.	9	4
15	lb.	pails,	per	doz.	12	60
25	lb.	pails.	per	doz.	19	1
25	lb.	pails,	per	doz.	19	15

APPLE BUTTER Quaker, 24-21 oz., doz. 2 15

Quaker, 12-38 02., doz. 2	40
BAKING POWDERS	5
Arctic, 7 oz. tumbler 1	35
Royal, 10c, doz	95
Royal, 6 oz., doz 1	80
Royal, 6 oz., doz 2	50
Royal, 12 oz., doz 4	95
Royal, 5 lb 25	40
Calumet, 4 oz., doz.	95
Calumet, 8 oz., doz.	85
Columnet 16 oz doz 2	25
Calumet, 5 lb., doz. 12	10
Calumet, 10 Ib., doz. 18	9 00
Rumford, 10c, per doz.	95
Rumford, 8 oz., doz. 1	85
Rumford, 12 oz., doz. 2	40
Rumford, 5 lb., doz. 12	50

				Per		
10c	size.	4	doz.		3	70
15c	size.	4	doz.		5	50
20c	size.	4	doz.		7	20
25c	size.	4	doz.		9	20
50c	size.	2	doz.		8	80
80c	size.	1	doz.		6	85
10 1	b. siz	e.	14 do	Z	6	75

BLEACHER CLEANSER Lizzie, 16 oz., 12s ____ 2 15

BLUING



Am. Ball, 36-1 oz., cart.	1	00
Quaker, 1½ oz Non- freeze, dozen		85
Boy Blue, 36s, per cs.	2	70

Per	fur	ned	Blui	ng		
Lizatte	4	07	12s			80
Lizette	4	0Z.,	248		1	50
Lizette	10	07	12S		1	30
Lizette,	10	oz.,	24s		2	50
BEA	N	an	d PE	AS		

BEANS and PEAS 100 lb. bag
Brown Swedish Beans 9 00
Pinto Beans 9 25
Red Kdney Beans 9 19
White H'd P. Beans 8 25
Col Lima Beans 14 bu
Black Eve Beans 16 00
Split Peas. Yellow 8 00
Split Peas, Green 9 00
7 00

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

	BOTTLE C	CAPS
Dbl.	Lacquor, 1	gross
pk	z., per gross	1

		3-6-	77 (34)	
BF	REAKFA	ST	FOOI	os
	Kellogg's	Br	ands.	
	Flakes.			2
Corn	Flakes.	No.	124	2
Corn	Flakes.	No.	102	2
Pep.	No. 224			2

Corn Flakes, No. 124	2	85
Corn Flakes, No. 102	2	00
Pep. No. 224	2	70
Pep. No. 202	2	00
Krumbles, No. 424	2	70
Bran Flakes, No. 624		
Bran Flakes, No. 602		
Rice Krispies, 6 oz	2	70
Rice Krispies, 1 oz		
Kaffe Hag, 12 1-lb.		
cans		30
All Bran, 16 oz		
All Bran, 10 oz		
All Bran, 34 oz		

-8
7
4
2
1
1
:
1
:
4
(
4
1

90 lb. Jute Bulk Oats,		
bag	3	10
Ralston New Oata, 24	2	70
Ralston New Oata, 12	2	70
Shred. Wheat Bis., 36s	3	8
Shred. Wheat Bis., 728	1	5
Triscuit, 24s	1	76
Wheatena, 18s	3	70

BBOOMS		
Jewell, doz	5	2
Standard Parlor, 23 lb.	8	2
Fancy Parlor, 23 lb	9	2
Ex. Fancy Parlor 25 lb.	9	7
Ex. Fcy. Parlor 26 lb. 1	10	0
Тоу	1	7
Whisk, No. 3	2	7

BRUSHES

Scrub Solid Back, 8 in. ____ 1 50

Pointed Ends			
Stove	1	80	
No. 50			
Peerless			
Shoe			
No. 4-0	2	25	
No. 2-0	3	00	

Dandelion	2 8
CANDLES Electric Light, 40 lbs.	12.
Plumber, 40 lbs Paraffine, 6s	12.
Paraffine, 12s	14%

Tudor, 6s. per box 30
CANNED FRUIT
Apples, No. 10 _ 5 00@5 5
Apple Sauce, No. 10 7 5
Apricots, No. 21/4 3 40@3 9
Apricots, No. 10 8 50@11 5
Blackberries, No. 10 8 5
Blueberries, No. 10 15 0
Cherries, No. 2 \$ 2
Cherries, R.A., No. 21/2 4 3
Cherries, No. 10 18 0
Peaches, No. 10 Pie 7 2
Peaches, No. 21/2 Mich 2 2
Peaches, 21/2 Cal 3 1
Peaches, 10, ,Cal 10 4
Pineapple, 1 sli 1 6
Pineapple, 2 sli 2 6
Pineapple, 2 sli 2 6 P'apple, 2 br. sli 2 3
P'apple, 2 br. sli 2 4
P'apple, 21/2, sli 3 5
P'apple, 2 cru 2 8
Pineapple, 10 crushed 15 0
Pears, No. 2 3 0
Pears, No. 21/2 3 7
Raspberries, No. 2 blk 3 2
Raspb's. Red, No. 10 11 50
Raspb's Black,

CANNED FISH
Clam Ch'der, 101/2 oz. 1 35
Clam Chowder, No. 2_ 2 75
Clams, Steamed. No. 1 3 00
Clams, Minced No 14 9 95
Finnan Haddie, 10 oz. 3 30 Clam Bouillon, 7 oz. 2 50
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Cod Fish Cake, 10 oz. 1 55
Cove Overes 5
Cove Oysers, 5 oz 1 75
Lobster, No. ¼, Star 2 90
Shrimp, 1, wet 2 00
Sard's, 14 Oil, Key 6 10
Sard's, 1/4 Oil, Key 5 75
Sardines, ¼ Oil, k'less 5 25
Salmon, Red Alaska_ 3 50
Salmon, Med. Alaska 2 50
SaSlmon, Pink, Alaska 2 10
Sardines, Im. 1/4, ea. 10@22
Sardines, Im., ½, ea. 25 Sardines, Cal 1 35@2 25
Sardines, Cal 1 35@2 25
Tuna, 1/2. Curtis doz 2 60
Tuna, 4s, Curtis, doz. 2 20
runa, ½ Blue Fin 2 25
Tuna. 1s, Curtis, doz. 7 00

CANNED MEAT

Bacon, Med. Beechnut 2	70
Bacon, Lge. Beechnut 4	50
Beef, No. 1, Corned_ 2	75
Boof No. 1 Boost o	10
Beef, No. 1, Roast 3	25
Beef, No. 21/2, Qua., sli. 1	65
Beet, 3½ oz. Qua. sli. 2	25
Beef, 5 oz., Am. Sliced 2	90
Beef, No. 1, B'nut, sli. 4	50
Beefsteak & Onions, s 3	70
Chili Con Car., 1s 1	25
Deviled Ham, 4s 2	20
Deviled Ham, 1/2s 3	60
Hamburg Steak &	00
Children Steak &	
Onions, No. 1 3	15
Potted Beef, 4 oz 1	10
Potted Meat, 1/4 Libby	52
Potted Mont 1/ Tibber	00
Potted Meat, 1/4 Qua.	90
Potted Ham, Gen. 4 1	45
Vienna Saus., No. 1/2 1	45
Vienna Sausage, Qua.	
Vool Loof Made, Qua.	95
Veal Loaf, Medium 2	25

Baked Beans

Campbells	1	0
Quaker, 18 oz		9
Fremont, No. 2	1	2
Snider, No. 1	1	1
Snider, No. 2	1	2
Van Camp, small		9
Van Camp, med	1	1

CANNED VEGETABLES Asparagus

No. 1, Green tips 3 7
No. 21/2, Large Green 4 5
W. Beans, cut 2 1 75@2 2
W. Beans, 10 8 0
Green Beans, 2s 1 65@2 2
Green Beans, 10s @8 0
L. Beans, 2 gr. 1 35@2 6
Lima Beans, 2s, Soaked 1 2
Red Kid., No. 2 1 3
Beets, No. 2, wh. 1 75@2 4
Beets, No. 2, cut 1 45@2 3
Corn, No. 2. stan 1 1
Corn, No. 2, stan 1 1 Corn, Ex. stan. No. 2 1 4
Corn, No. 2, Fan. 1 80@2 3
Corn, No. 10 8 00@10 7
Hominy No 2
Hominy, No. 3 1 1 Okra, No. 2, whole 2 1
Okia, No. 2, whole 2 1
Okra, No. 2, cut 1 7
Mushrooms, Hotels 3
Mushrooms, Choice, 8 oz. 3
Mushrooms, Sur Extra 5
Peas, No. 2, E. J 1 3
Peas, No. 2, Sif,
June 1 8
Peas, No. 2, Ex. Sift.
E. J 2 2

Peas, No. 2, Sif,	
June 1	0=
Julie 1	99
Peas, No. 2, Ex. Sift.	
E. J 2	25
Peas, Ex. Fine, French	95
Pumpkin, No. 3 1 60@1	
Pumpkin, No. 10 5 00@5	50
Pimentos, 1/4, each 12@	
Pimentoes, ½, each	27
Sw't Potatoes, No. 21/2 1	75
Sauerkraut, No.3 1 45@1	75
Succotash, No. 2 1 65@2	
Succotash, No. 2, glass 2	80
Spinach, No. 1 1	25
Spinach, No. 2 1 60@1	90
Spinach, No. 3_ 2 25@2	
Spinach. No 10_ 6 50@7.	00
Tomatoes, No. 2 1	60
Tomatoes, No. 3 2	25
Tomatoes No. 10 7	00

	Bar	Good	s	
	Sugar			
Pal O	Mine.	24.	ic	78
Malty	Milkie	s. 24	. 5c	78
Lemon	Rolls			7
Tru I	uv. 24	. 5c		7
	it. 24.			

CATSUP.		
Beech-Nut, small	1	65
Lily of Valley, 14 oz	2	25
Lily of Valley, 1/2 pint		
Sniders, 8 oz		
Sniders, 16 oz		
Quaker, 10 oz		
Quaker, 14 oz		
Quaker, Galon Glass		
Quaker, Gallon Tin		

Snide	CHIL r, 16		-	3	
Snide	r. 8 o	Z		2	20
Lilly	Valle	v. 8	oz.	2	25
Lilly	Valle	y, 14	oz.	3	25
0)	STE	R CO	CKT	TAIL	
Snide	rs, 16	oz.		3	15
Snide	re S	07		2	20

CHEESE
Roquefort 45
Kraft, small items 1 65
Kraft, American 1 65
Chili, small tins 1 65
Pimento, small tins 1 65
Roquefort, sm. tins 2 25
Camembert, sm. tins 2 25
Wisconsin Daisy 26
Wisconsin Flat 26
New York June 34
Sap Sago 42
Brick 31

СН	EWIN	G GUI	M	
Adams	Black .	Jack .		65
Adams				65
Adams				65
Adams	Calif	Fruit		65
Adams				65
Beeman				65
Beechnu				-
Beechni				
Beechnu				
Doublen				65
Peppern	nint W	nicelow		65
Spearmi	nt W	igley		65
				65
Juicy F Krigley	Tuit -			65
				65
Zeno				65
Teaberr	У			00

COCOA



Droste's Dutch, 1 lb 8	5
Droste's Dutch, 1/2 lb. 4	5
Droste's Dutch, ¼ lb. 2	3
Droste's Dutch, 5 lb.	6
Chocolate Apples 4	5
Pactelles No 1 12	6
Pastelles, No. 1 12 Pastelles, ½ lb 6	6
Paine Do Cofe	ň
Pains De Cafe 3 Droste's Bars, 1 doz. 2	ň
Delft Pastelles 2	1
1 lb. Rose Tin Bon	-
I Ib. Rose III Bon	•
Bons18	U
Bons 9	U
13 oz. Creme De Cara-	
que13	Z
12 oz. Rosaces10	8
½ lb. Rosaces 7	8
1/4 lb. Pastelles 3	4
Langues De Chats 4	8
CHOCOLATE	
Baker, Caracas, 1/48	3

Baker, Caracas, 4s	31
SLOTHES LINE	
Hemp, 50 ft 2 00@2 Twisted Cotton,	
50 ft 3 50@4	00
Braided, 50 ft 2	2
Sash Cord 3 50@4	0(
COFFEE ROASTED	

1	lb.	Pack	age
Melrose			
Liberty			
Quaker			
Nedrow			
Morton	Hou	CO	

McLaughlin's Kept-Fresh



Nat. Gro. Co. Brands
Lighthouse, 1 lb. tins... 49
Pathfinder, 1 lb. tins... 45
Table Talk, 1 lb. cart. 43
Square Deal, 1 lb. car. 39½
Above brands are packed
in both 30 and 50 lb. cases.

Coffe M. Y., per	e Extr	acts	12
M. Y., per Frank's 50 Hummel's	pkgs. 50 1	1b.	101/2
CONDE Leader, 4 Eagle, 4 d	NSED doz	MIL	K 7 00

MILK COMPOUND)	
Hebe, Tall, 4 doz	4	5
Hebe, Baby, 8 doz	4	41
Carolene, Tall, 4 doz.	3	8
Carolene, Raby		

EVAPORATED MILK	
Quaker, Tall, 4 doz 4	00
Quaker, Baby, 8 doz. 3	90
Quaker, Baby, 8 doz. 3 Quaker, Gallon, ½ doz. 3	90
Carnation, Tall, 4 doz. 4	3
Carnation, Baby, 8 dz. 4	
Oatman's Dundee, Tall 4	3
Oatman's D'dee, Baby 4	2
Every Day, Tall 4	
Every Day, Baby 4	2
Pet, Tall 4	3
Pet, Baby, 8 oz 4	2
Borden's Tall 4	3
Borden's Baby 4	2

G. J. Johnson's Brand G. J. Johnson Cigar,	
10c 75	00
Worden Grocer Co. Bran	ds
Airedale 35	00
Havana Sweets 35	
Hemeter Champion 37	50
Canadian Club 35	
Robert Emmett 75	
Tom Moore Monarch 75	
Webster Cadillac 75	00
Webster Astor Foil 75	00
Webster Knickbocker 95	00
Webster Albany Foil 95	
Bering Apollos 95	00
Bering Palmitas 115	00
Bering Diplomatica 115	
Bering Delioses 120	
Bering Favorita 135	
Bering Albas 150	

CIGARS

CONFE	CTION			ils
Pure Sugar Big Stick, Horehound	Sticks- 20 lb.	-600c	4	00 18

Mixed Candy	
Kindergarten	17
Leader	
French Creams	15
Paris Creams	16
Grocers	
Fancy Mixture	17

Fancy	Chocolates
Section 1	5 lb. box
The same of the	

	tersweets, Ass'ted 1 75
Nih	k Chocolate A A 1 75 ble Sticks 1 75
Cho	colate Nut Rolls _ 1 85
	nolia Choc 1 25
Bon	Ton Choc 1 50
	Gum Drops Pails
Ani	Gum Drops Pails
Cha	mpion Gums 16
Cha	llenge Gums 14
Jell	y Strings 18
	Lozenges Pails
A	A. Pep. Lozenges 15
A	A. Pink Lozenges 15
	A. Choc. Lozenges 15
Mot	to Hearts 19
Mal	ted Milk Lozenges 21

Hard Goods	Pails
Lemon Drops	19
O, F. Horehound dps	3 18
Anise Squares	18
Peanut Squares	

	Cough	Drops	B	XS
Putna	m's		1	35
			1	50
			1	

Cre		ackag			vs	
4	oz.	pkg.,	128,	cart.		8
	02.	DEG.	100,	Case	٠	-

Specialties	
Pineapple Fudge	18
Italian Bon Bons	17
Banquet Cream Mints_	2:
Silver King M. Mallows 1	15
Handy Packages, 12-10c	80

COUPON BOOKS

50	Econ	omic	gra	de	3	50
100	Econ	omic	gra	de	4	50
	Econ					
1000	Econ	omic	gra	de :	37	50
	here					
	red a					
	rinte					
furn	ished	with	out	ch	ars	-

	CREAM		OF	TARTAR		
6	lb.	boxes		4		

DRIED FRUITS

Apples
N. Y. Fey., 50 lb. box 15½ N. Y. Fey., 14 oz. pkg. 16
Apricots
Evaporated Choice 22
Evaporated Choice 22 Evaporated, Fancy 28
Evaporated, Slabs 18
Citron
10 lb. box 40
Currants
Packages, 14 oz 18 Greek, Bulk, lb 18
Greek, Bulk, lb 18
Datas
Dates Dromedary, 36s 6 75
Peaches
Evap. Choice 20
Peel
Lemon, American 30
Lemon, American 30 Orange, American 30
Raisins
Seeded, bulk 10
Seeded, bulk 10 Thompson's s'dless blk 08½
Thompson's seedless, 15 oz09½
6eeded, 15 oz 11
occueu, 15 0z 11
California Prunes
50@60 25 lb boxes@13½
60@70, 25 lb. boxes_@13½ 50@60, 25 lb. boxes_@14½ 40@50, 25 lb. boxes_@15½
- DOACS(0 10 79

California Prunes
60@70, 25 lb. boxes @1314
50@60, 25 lb. boxes @1416
40@50. 25 lb. boxes@151/6
30@40, 25 lb. boxes@17
20@30, 25 lb. boxes @19
18@24, 25 lb. boxes@23
Hominy
Pearl, 100 lb. sacks 3 50
Macaroni
Mueller's Brands

Mueller's Brands 9 oz. package, per doz. 1 30 9 oz. package, per case 2 60 Bulk Goods Elbow, 20 lb 08½ Egg Noodle, 10 lbs 14	Macaroni		
9 oz. package, per case 2 60 Bulk Goods Elbow, 20 lb	Mueller's Brands		
Bulk Goods Elbow, 20 lb 0814	9 oz. package, per doz.	1	30
Elbow, 20 lb 0814	9 oz. package, per case	2	60
	Elbow, 20 lb	0	81/2
	Pearl Barley		
		3	75
Chester 3 75	0000	7	nn

Barley Grits	5 00
East India	10
Tapioca Pearl. 100 lb. sacks Minute, 8 oz., 3 doz. Dromedary Instant	4 05

FLAVORING EXTRACTS JENNINGS' PURE



FLAVORING EXTRACT Vanilla and Lemon Same Price

At It 57 Years.

3 doz. Carton Assorted		rs.	2	25
FLO				
V. C. Milling Lily White Harvest Quee	n		8	30

FLOUR		
V. C. Milling Co. Br.	an	ds
Lily White	8	20
Harvest Queen	7	50
Yes Ma'am Graham,		
50s	2	20
EDIUT CANA		

305 2	20
FRUIT CANS	
Mason	
F. O. B. Grand Rapids	
Half pint 7 One pint 7 One quart 9	50 75
Half gallon12	15
Ideal Glass Top	
Half pint 9 One pint 9	00

GELATINE Jell-O, 3 doz 2 85 Minute, 3 doz 4 05 Plymouth, White 1 55 Quaker, 3 doz 2 25	PETROLEUM PRODUCTS From Tank Wagon Red Crown Gasoline 11 Red Crown Ethyl 14 Solite Gasoline 14	PROVISIONS Barreled Pork Clear Back 25 00@23 00 Short Cut Clear26 00@29 00	SHOE BLACKENING 2 in 1, Paste, doz 1 35 E. Z. Combination, dz. 1 35 Dri-Foot, doz 2 00 Bixbys, Dozz 1 35 Shinola, doz 90	Brillo 85 Climaline, 4 doz 4 20 Grandma, 100, 5c 3 50 Grandma. 24 Large 3 50 Gold Dust. 100s 4 00 Gold Dust, 12 Large 3 20	TABLE SAUCES Lea & Perrin, large 6 00 Lea & Perrin, small 3 25 Pepper
JELLY AND PRESERVES Pure, 30 lb. pails 3 30 Imitation, 30 lb. pails 1 85 Pure, 6 oz., Asst., doz. 90 Pure Pres., 16 oz., dz. 2 40	In Iron Barrels Perfection Kerosine 13.6 Gas Machine Gasoline 37.1 V. M. & P. Naphtha 19.6 ISO-VIS MOTOR OILS	Dry Salt Meats D S Bellies 18-20@18-16 Lard	STOVE POLISH Blackne, per doz 1 35 Black Silk Liquid, dz. 1 40 Black Silk Paste, doz. 1 2	Golden Rod, 24 4 25 60 14 France Laun, 4 dz. 3 60 Old Dutch Clean, 4 dz. 3 40 Octagon, 96s 3 91 Rinso, 40s 3 20 Rinso, 24s 5 25 Rub No More, 100, 10	Sho You, 9 oz., doz, 2 25 A-1, large 475 A-1 small 315 /'aper, 2 oz. 3 30
JELLY GLASSES 8 oz., per doz 36 OLEOMARGARINE	In Iron Barrels 17.1 Medium 77.1 Heavy 77.1 Ex. Heavy 77.1	Pure in tierces 12 60 lb. tubsadvance	Enameline Paste, doz. 1 35 Enameline Liquid, dz. 1 35 E. Z. Liquid, per doz. 1 40 Radium, per doz. 1 35 Rising Sun, per doz. 1 35 654 Stove Enamel, dz. 2 80	oz. 3 85 Rub No More, 20 Lg. 4 00 Spotless Cleanser, 48, 20 oz. 3 85 Sani Flush, 1 doz. 2 25 Sapolio, 3 doz. 3 15 Soapine, 100, 12 oz. 6 40	TEA Japan Medium 35@35 Choice 37@52 Fancy 52@61 No. 1 Nibbs 54 1 bb. pkg. Sifting 14
Van Westenbrugge Brands Carload Distributor	Polarine Iron Barrels	Compound tierces 12 Compound, tubs 12 1/4	Vulcanol. No. 5, doz. 95 Vulcanol, No. 10, doz. 1 35 Stovoil, per doz. 3 00	Snowboy, 100, 10 oz. 4 00 Snowboy, 12 Large 2 65 Speedee, 3 doz. 7 20 Sunbrite, 50s 2 10 Wyandote, 48 4 75 Wyandot Deterg's, 24s 2 75	Choice Gunpowder 40 47
Nucoa, 1 lb21	Light 65.1 Medium 65.1 Heavy 65.1 Special heavy 65.1 Extra heavy 65.1 Polarine "F" 65.1	Bologna 18 Liver 18 Frankfort 21 Pork 31 Veal 19 Tongue Jellied 25 Headcheese 18	Colonial, 24, 2 lb. 95 Colonial, 36-1½ 1 25 Golonial, 1odized, 24-2 1 50 Med. No. 1 Bbls. 2 85 Med. No. 1, 100 lb. bk. 95 Farmer Spec., 70 lb. 95 Packers Meat, 50 lb. 57 Crushed Rock for ice	SPICES Whole Spices Allspice, Jamaica @25 Cloves, Zanzibar @38	Ceylon Pekoe, medium 57 English Breakfast Congou, Medium 28 Congou, Choice 35@36
Nucoa, 2 and 5 lb 201/2 Wilson & Co.'s Brands Oleo Certified 24	Tranmission Oil 65.1 Finol, 4 oz. cans, doz. 1 50 Finol, 8 oz. cans, doz. 2 30 Parowax, 100 lb. 8.5 Parowax, 40, 1 lb. 8.55 Parowax, 20, 1 lb. 8.8	Smoked Meats Hams, Cer. 14-16 lb. @26 Hams, Cert Skinned	Cream, 100 lb., each Sc Butter Salt, 280 lb. bbl. 4 24 Block, 50 lb 40 Baker Salt, 280 lb. bbl. 4 10 24, 10 lb., per bale 2 45	Cassia, Canton	Congou, Faney 42@43 Colong 39
Nut18 Special Roll19 MATCHES	GENDAG SUMMO GEOD SUMMO GEOD SUMMO GEOD	16-18 lb. @25 Ham dried beef Knuckles @42 California Hams @17½ Pionic Bolled Hams _ 20 @25 Bolled Hams _ @36	50. 3 lb., her bale 2 85 28 bl. bags. Table 42 Old Hickgry, Smoked, 6-10 lb 4 50	Mixed, 5c pkgs., doz. @45 Nutmegs, 70@90 . @59 Nutmegs. 105-1 10	TWINE Coton, 3 ply cone 40 Cotton, 3 ply Balls 42 Wool, 6 ply 18
Swan, 144 4 500 Diamond 144 box 5 60 Searchlight, 144 box 5 60 Ohio Red Lahel 144 box 5 60 Ohio Rine Tin, 144 box 5 60 Ohio Rine Tin, 120-12 4 60 *Blue Soal, 144 4 4 85	WOODWIST NEADEL TOOM IN TANKE TOOM COMMON THE COMMON COMMON THE COMMON COMM	Bacon 4/6 Cert. 24 @30	MORTONS	Pure Ground in Bulk Allspice, Jamaica @35 Cloves, Zanzibar @46 Cassia. Canton @28 Ginger, Corkin @35 Mustard @32	VINEGAR Cider, 40 Grain 22 White Wine, 80 grain 25 White Wine, 40 grain 19 WICKING
*Rel'able. 144 3 90 *Federal. 144 5 00 *1 Free with Ten. Safety Matches Quaker, 5 gro. case 4 25	Semdac, 12 qt. cans 5 00	Liver Beef 17 Calf 55	IODIZED SALT	Mace, Penang 1 39 Perper, Elack 255 Nutmegs 265 Pepper, White 680 Pepper, Cayenne 237 Paprika, Spanish 245	No. 0, per gross 80 No. 1, per gross 1 25 No. 2, per gross 1 50 No. 3, per gross 2 30 Peerless Rolls, per doz. 90 Rochester, No. 2, doz. 50 Rochester, No. 3, doz. 2 00
NUTS—Whole Almonds. Tarragona 25 Brazil, New 17 Fancy Mixed 24	Medium Sour 5 gallon, 400 count 4 75 Sweet Small	Pork	Free Run's 32 26 02 2 40	Seasoning Chili Powder, 15c 1 35 Celery Salt, 3 oz 95 Sage, 2 oz 90	WOODENWARE Baskets Bushels, narrow band
Filberts, Sicily	16 Gallon, 2250 24 50 5 Gallon, 750 9 75 Dill Pickles Gal. 40 to Tin, doz 10 25 No. 2½ Tins 2 26	RUSKS Dutch Tea Rusk Co.	Free Run'g. 32 26 oz. 2 40 Five case lots 2 30 Iodized, 32, 26 oz 2 40 Five case lots 2 30 SPYING PARA	Onion Salt 1 35 Garlic 1 35 Ponelty, 3½ oz. 3 25 Kitchen Bouquet 4 50 Laurel Leaves 20 Marjoram, 1 oz. 96	wire handles 1 75 Bushels, narrow band, wood handles 1 80 Market, drop handle 90 Market, single handle 95 Market, extra 1 60 Splint, large 8 50
## Salted Peanuts Fancy, No. 1 14	16 Gal., 650 11 25	Brand. 36 rolls, per case 4 26 18 rolls, per case 2 25 12 rolls, per case 1 50 12 cartons, per case 1 70 18 cartons, per case 2 55 36 cartons, per case 5 00	Twenty Mule Team 24, 1 lb. packages 3 25 48, 10 oz. packages 4 35 96, ¼ oz. packages 4 00	Savory, 1 oz 90 Thyme, 1 oz 90 Tumeric, 2½ oz 90 STARCH	Splint, medium 7 50 Splint, small 6 50 Churns Barrel, 5 gal., each 2 40 Barrel, 10 gal., each 2 55 3 to 6 gal., per gal 16
Shelled Almonds Salted 95 Peanuts, Spanish 125 lb. bags 12 Filberts 32 Pecans Salted 82	PIPES Cob, 3 doz. in bx. 1 00@1 20	SALERATUS Arm and Hammer 3 75	SOAP Am. Family, 100 box 6 30 Crystal White, 100 _ 4 20 Big Jack, 60s _ 4 75 Fels Nantha, 100 box 5 50	Corn Kingsford, 40 lbs 11¼ Powdered. bags 4 50 Argo, 48, 1 lb. pkgs. 3 60 Cream, 48-1 4 80 Quaker, 40-1 07½	Pails 10 qt. Galvanized 2 60 12 qt. Galvanized 2 85 14 qt. Galvanized 3 10 12 qt. Flaring Gal. Jr. 5 00 10 qt. Tin Dairy 4 00
Walnuts Burdo 65 MINCE MEAT None Such, 4 doz 6 47 Quaker, 3 doz. case 3 50 Libby. Kegs, wet, lb. 22	PLAYING CARDS Battle Axe, per doz. 2 65	Granulated, 60 lbs. cs. 1 35 Granulated, 18-2½ lb. packages 1 20	Flake White, 10 box 4 20 Grdma White Na. 10s 3 75 Jap Rose, 100 box 7 85 Fairy, 100 box 4 00 Palm Olive, 144 box 10 50 Lava, 100 box 4 90 Octagon, 120 5 00	Gloss Argo, 48, 1 lb. pkgs. 3 60 Argo, 12, 3 lb. pkgs. 2 62 Argo, 85 lb. pkgs 2 97	Traps Mouse, Wood, 4 holes_ 60 Mouse, wood, 6 holes_ 70 Mouse, tin, 5 holes_ 65 Rat. wood
OLIVES 4 oz. Jar, Plain, doz. 1 35 10 oz. Jar, Plain, doz. 2 35 14 oz. Jar, Plain, doz. 4 50	POTASH Babbitt's, 2 doz 2 75 FRESH MEATS	COD FISH Middles 20 Tablets, ½ lb. Pure 19½ doz 1 40 Wood boxes, Pure 30½	Pummo, 100 box 4 85 Sweetheart, 100 box 5 70 Grandpa Tar, 50 sm. 2 10 Grandpa Tar, 50 sm. 2 10 Fairbank Tar, 100 bx 4 00 Trilby Soap, 100, 10c 7 25 Williams Barber Bar, 9s 50	Silver Gloss, 48, 1s1114 Elastic, 64 pkgs5 35 Tiger, 48-13 30 Tiger, 50 lbs06	Mouse, spring 1 00 Mouse, spring 30 Tubs Large Galvanized 8 75 Medium Galvanized 8 75
Pint Jars, Plain, doz. 2 85 Quart Jars, Plain, doz. 5 00 1 Gal. Glass Jugs, Pla. 2 00 5 Gal. Kegs, each . 2 00 3½ oz. Jar, Stuff., doz. 1 35 6 oz. Jar, Stuff., doz. 2 35 9½ oz. Jar, Stuff., doz. 3 75	Beef Top Steers & Heif 24 Good St'rs & H'f 15½@22 Med. Steers & Heif 19 Com. Steers & Heif. 16@18	### HERRING ### Holland Herring ### Mixed, Kegs 1 00	Williams Mug, per doz. 48	SYRUP Corn Blue Karo, No. 1½ _ 2 77 Blue Karo, No. 5, 1 dz. 3 91 Blue Karo, No. 10 _ 3 71 Red Karo, No. 1½ _ 3 05 Red Karo, No. 5, 1 dz. 4 29	Washboards 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1 Gal. Jugs, Stuff., dz. 2 75 PARIS GREEN 1/28	Veal Top 21 Good 19 Medium 16	Mixed, half bbls. 9 75 Mixed, bbls. 17 50 Milkers, Kegs 1 10 Milkers, half bbls. 9 75 Milkers, bbls. 18 50	LICHEN	Imit. Maple Flavor Orange, No. 1½, 2 dz. 3 25	Northern Queen 5 50 Universal 7 25 Wood Bowls
PEANUT BUTTER	Lamb Spring Lamb 24 Good 22 Medium 20 Poor 20	K K K K Norway 19 50 8 lb. pails 1 40 Cut Lunch 1 50 Boned, 10 lb. boxes 16	WIND ON THE PROPERTY OF THE PR	Orange, No. 5, 1 doz. 4 99 Maple and Cane Kanuck, per gal 1 50 Kanuck, 5 gal. can 6 50	17 in. Butter 9 00 17 in. Butter 18 00 19 in. Butter 25 00 WRAPPING PAPER Fibre, Manila, white 05%
Rel Car Vo Poanut Butter	Mutton	Lake Herring ½ Bbl., 100 lbs 6 50 Mackeral	CLEANS - SCOURS SCRUBS - POLISHES MIDPATRICK BROS (FOR	Maple Michigan, per gal 2 75 Welchs, per gal 3 25	Butchers D F 066 Kraft 0634 Kraft Stripe 0934 VEAST CAKE
Bei Car-Mo Brand 24 1 lb. Tins	Pork 12	Tubs, 60 Count, fy. fat 6 00 Pails, 10 lb. Fancy fat 1 50 White Fish Med. Fancy, 100 lb. 13 00	80 can cases, \$4.80 per case WASHING POWDERS Bon Ami Pd., 18s, box 1 90 Bon Ami Cake, 18s1 62½	COOKING OIL Mazola Pints. 2 do	Sunlight, 3 doz. 2 70 Sunlight, 1½ doz. 1 35 Yeast Foam, 3 doz. 2 70 Jeast Foam, 1½ doz. 1 35 YEAST—COMPRESSED Fleischmann, per doz. 30
					30

Dominion Status For India.

The attempt upon the life of Lord Irwin, Viceroy of India, whose train was wrecked by bombs last Monday, will not serve to make any easier of solution England's critical problems in her great Eastern empire. The outrage has been vigorously condemned by such leaders as Mahatma Gandhi and every responsible Indian statesman, but nevertheless it has given British opponents of home rule in India a new chance to decry the idea of granting any large measure of self-government to a people which can still employ assassination as a political weapon.

This is all the more emphatically true because the Viceroy has consistently maintained a liberal and conciliatory attitude toward Indian asspirations. If the reward of a friendly policy is to be a dastardly attack, such as that which so nearly cost Lord Irwin his life, conservative Englishmen may say no British government can afford to go very far in meeting India's demands.

Nevertheless, it is apparent that the irreducible demand of the Indian leaders is dominion status for their country. Both Mahatma Gandhi and Pandit Motilal Nehru, the most influential Hindus in India, told Lord Irwin, at the same time that they were assuring him of their sympathy for the attempt upon his life, that the All-Indian Congress could not participate in any conference on Indian affairs unless its object was to be the drafting of a plan for complete home rule-

Even more significant is the report which has just been issued by the Indian Central Committee, a body of moderate Indian leaders appointed by the Viceroy to co-operate in the investigation of the all-British Simon Commission. It proposes certain immediate reforms and demands an explicit declaration by Parliament that full dominion status is the aim of its Indian policy and the adoption of provisions whereby this goal can be reached without further investigations. With the Nationalists vociferously demanding immediate self-government and threatening passive resistance to British rule if it is not granted and the moderates asking that gradual but none the less definite steps be taken toward the same goal, it is evident that India has raised an issue ivtal to the British Empire.

The Simon Commission, empowered by Parliament to enquire into the whole question, is still to be heard from. When its report is submitted, England will have to come to some decision on a problem which in many ways is comparable to that which not so many years ago it had to face in Ireland.

The Tale of the Trees.

Anthropologists have studied with painstaking curiosity the relics of primitive peoples on the American continent and learned a great deal about them. But the most impressive ruins remaining in the United States, the relics of the Pueblo peoples in the Southwest, have remained until now dateless. The absence of written records and the lack of any parallel his-

torical sequences with which to connect the available evidence had left even such striking monuments as the cliff city of Pueblo Bonito without even an approximate date. Estimates and guesses varied by as much as five centuries, and one was as trustworthy as another.

The National Georapghic Society announces at last a reasonable solution of this mystery. Expeditions have gone forth and taken testimony from the trees, the only living witnesses of these forgotten events and vanished peoples. They have studied also the wood used in household implements found among the rubbish of centuries around the ruins.

This testimony of the trees is aptly compared to the interpretation of the Rosetta Stone, which unlocked the story of the Egyptian hieroglyphics.

The record of the rings in trees that have grown among the ancient ruins and in the woods of tools and household treasures has been compared with other evidences of weather changes. It has been matched against the sun-spot cycle, whose effect on terrestrial weather is established. It has been checkd against the known weather variations of the Southwest country. And at last the scientists believe they can identify periods and even specific years by the character of the growth ring in a tree and find a similar ring or similar sequences of rings in other trees in the neighborhood.

Here is a new example of the extraordinary patience and ingenuity of those who work at the mysteries of histroy. Aided by trees, the sun spots and the ways of weather, they find at last an answer for the tourist, whose first question at the Pueblo settlements is always, "How old are they?" They are older than was suspected. They began as early as 700 A. D. and were in their prime at the time of the Battle of Hastings. This is the testimony of the trees, and nothing but a tree could live long enough to tell such a tale.

Butter Lowest Since 1926.

The wholesale price of butter is the lowest it has been in any month since April, 1926, and the lowest for December since 1916, it is announced by the Department of Agriculture.

The present butter market, the Bureau of Home Economics says, offers the housewife a good opportunity to make generous use of the recipes the family enjoys—recipes rich in butter, such as pound cake, layer cakes, or Scotch short bread, which, as the name implies, requires a generous amount of "shortening" of fine flavor. Creampuffs, brownies, rocks and many other home-made small cakes and cookies are enjoyed most when the flavor of butter is evident. The same is true of butterscotch, fudge and other confections.

Butter sauces, like hollandaise, parsley butter or plain melted butter may be used more freely than usual just now, with foods like fish, oysters and most vegetables. Both flavor and food value are enhanced thereby, the home economics specialists say. Plenty of butter also may be used to season stuffings for poultry or meat and to enrich bread crumbs scattered over the top of various dishes for browning. Butter spread in sandwiches for those who carry lunches not only improves the flavor of the sandwiche, but prevents other fillings from soaking into the bread. Butter contributes valuable vitamins to the children's diet. Recent literature dealing with the right food for children emphasizes the requirement of at least some butter every day for every child.

Standard For Corn Brooms.

A preliminary conference of a limited number of manufacturers held at the Bureau of Standards on Nov. 25, voted to request the assistance of the Bureau in the establishment of a commercial standard for corn brooms. according to the division of trade standards. In general it is proposed to set up a description of four grades of corn brooms for household use as a basis for marketing.

It is proposed by the industry that each broom shall bear a manufacturer label guaranteeing conformity to a stated grade of quality. Each grade will be based upon a definition of the quality of the broom corn, the quality of the handle and general requirements covering workmanship, twine and wire used. The preliminary proposal covers five sizes in four grades and gives the dry weight of the complete broom, the length from shoulder to sweeping face in inches for each size, as well as the total number of ties and the minimum number of stitches in the first and last tie.

It is expected that the proposal will be brought to the attention of all of the broom manufacturers in America, prior to a second preliminary conference to be held the latter part of January or some time in February, and the following a consensus of opinion among the producers, the proposed draft will be submitted to distributors and consumers as well as general interests at a later conference for comment and approval.

Hosiery Prospects Are Bright.

Excellent retail holiday business in women's full-fashioned silk hosiery, for which the increased giving of useful gifts this year was largely responsible, cut into stores' stocks to such an extent that active filling-in is looked for soon after the turn of the year. Much of this buying will include manufacturers' Spring offerings most of which have been ready for the past several weeks. Coupled with the advance business now on the books, the stock-filling buying in prospect will give producers the best earlyseason volume they have enjoyed for some time. The so-called complexion shades have shown up particularly well in the early orders.

Decree Delay Upsets Grocers.

Indefinite postponement of the hearing scheduled in Washington last Thursday on the packers' consent decree came as a disappointment to both retail and wholesale grocers, who expected that the Government's side in the dispute of the right of packers to establish retail outlets would be dis-

closed. New developments in the case were to be discussed at the annual convention of the National Wholesale Grocers' Association in Washington next month, but it is considered doubtful now whether the hearing will be held by that time.

Embroidered Upholstery Shown.

Embroidered upholstery fabrics for Summer furniture will be stressed in a number of the new lines to be shown by manufacturers of these goods next month. The embroidery will be seen in several of the most popular types of furniture covering. The trade is interested in the announcement that the trade relations committees of the upholstery and furniture industries will hold a joint meeting in Chicago this week to discuss mutual problems. These will include the proposed minimum standards for mohair plush upholstery fabrics.

Karasumi Is New Fish Food.

The Nagasaki Marine Product Experiment Station is planning to market in the United States, the marine food product known to the Japanese as karasumi, according to a report by American Consul Henry B. Hitchcock at Nagaki, Japan. This is a kind of caviar prepared from the roe of the grey mullet by processes of salting and drying under pressure. It has long been held in high esteem by the Japanese, but in recent years, owing to the high price, it has not found a ready sale in domestic markets.

Stationery For Sales Sought.

Stationery suitable for sales purposes is being ordered in good volume by buyers in the market this week. It is wanted for immediate delivery. Merchandise which can be retailed at three boxes for \$1 is sought chiefly. White, gray and tan papers packed in novelty boxes are popular. Manufacturers are at work now assembling their regular Spring lines. Reports are that white stock will lead in sales. Envelopes of white, with green, blue, red and orange tissue lining, will be featured.

Kitchen Pottery Designs Change.

Simplicity is stressed in the new designs of kitchen pottery. Importers' and domestic manufacturers' new lines feature plain white, cream and pastel shade pieces. In many cases white is used for the background of designs simulating cloth patterns. One importer will feature a complete line of kitchen pottery on which a popular shirting pattern has been reproduced. A further decline in the sale of pieces decorated with solid colors is expected.

Right Location Important.

Soap is what is known as a demand article. The shopper must have soap, and comes in, we will say expressly to buy it. But if the soap is at the front of the store, the chances are she will buy soap only, for a desire has not been created. through sight, for other items. If she has to walk to the rear of the store, she is apt to see things, in passing, which remind her of needs, or create desire for articles which might really be classed as luxuries.

Figuring Costs in the Grocery Business (Continued from page 20)

rather easily, provided we do not expect it to run itself, and as it expands our own knowledge grows. We become more interested and as we gain interest the work becomes easier.

Then once we get around the circle so our cost book or cost cards are filled out, the daily work of keeping the records up is a trifle.

The cost being ascertained with such absolute accuracy, our pricing becomes much easier. We have the certain foundation of exact costs on which to build up our prices on the predetermined percentage for each class of goods.

Perhaps as valuable a lesson as we get from this work as any other is the great truth that each handling costs money. Let not that factor escape notice in figuring costs. After the goods are in the store if they must be taken up or down stairs or piled in the back room, keep close tab on time involved. Do this exactly once, then that factor can be reckoned against other items similarly handled.

We cannot go this far in our reasoning without realizing that low-margin goods are made more profitable in proportion as we reduce handling thereof. Potatoes and onions in the perishables department are not moved rapidly because otherwise they spoil. They are moved rapidly because the margin is narrow and the way to get the most net out of a narrow gross is to cut down the cost of handling and speed Paul Findlay.

Caters Only To Wealthy and Professional People.

(Continued from page 21) with the money. They are slow that's

Does it pay? Well, in 1928 the volume of business done on credit was \$146,000. He lost only five accounts for less than \$200. This year the volume was larger, but when the fiscal year closed September 30, there were only three accounts that failed to pay up and the loss was less than \$50. Yet his credit business runs over 80 per cent. of his total volume.-Willis Parker in National Butcher.

cent. of his total volume.—Willis Farker in National Butcher.

Grand Rapids, Dec. 24—On this day was held the first meeting of creditors in the matter of John V. Byrne, Bankrupt No. 3970. The bankrupt was present in person and represented by attorneys Carroll, Kirwin & Hollway. No creditors were present or represented. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Raymond J. Pike, Bankrupt No. 3975. The bankrupt was present in person and represented by attorney Don E. Minor. No cred tors were present or represented. One claim was proved and allowed. No trustee was appointed The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Dec. 24. We have to-day received the schedules, reference and adjudication in the matter of Carl Anderson, Bankrupt No. 3991. The matter has been referred to Charles B Blar as referee in bankrupt; The schedule shows assets of \$250 of which the full amount is claimed as exempt, with liabilities of \$10,029 42. 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.

Dec 24. On this day was held the first meeting of creditors in the matter of

Orrin B. Treat, Bankrupt No. 3972. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Colk. Creditors were represented by attorneys Knappen Uhl & Bryant and by Grand Rapids Credit Men's Association, Central Adjustment Association and Commercial Credit Co. Claims were proved. The bankrupt was sworn and examined without a reporter. Shirley C De Groot, of Grand Rapids, was electer trustee, and his bond placed at \$100 The first meeting then adjourned without date.

On this day also was held the first Orrin B. Treat, Bankrupt No. 3972.

out date.

On this day also was held the first meeting of creditors in the matter of Frank A. Brooks, Bankrupt No. 3969. The bankrupt was present and represented by attorney Francis L. Williams. Creditors were present by Wicks, Fuller & Starr and by Grand Rapids Credit Men's Association. Claims were proved and allowed The bankrupt was sworn and examined without a reporter. Shirley C. De Groot, of Grand Rapids, was elected trustee, and his bond placed at \$100. The first meeting then adjourned without date.

The first meeting then adjourned without date.

In the matter of Henry Wirth, Bankrupt No. 3978. The first meeting of creditors has been called for Jan. 15.

In the matter of Earl Mol. Bankrupt No. 3977. The funds have been received and the first meeting of creitors has been called for Jan. 15.

In the matter of Henry Retsema, Bankrupt No. 3980. The funds have been received and the first meeting of creditors has been called for Jan. 15.

In the matter of A. Gust Glade, doing business as Glade & Son, Bankrupt No. 3982. The funds have been received and the first meeting of creditors has been called for Jan. 15.

In the matter of Jerome Hamlin, Bankrupt No. 3983. The funds have been received and the first meeting of creditors has been called for Jan. 15.

In the matter of Athough R. Thomson, formerly one of the partners of Brookstoness o

the first meeting of creditors has been called for Jan. 16.

In the matter of William Wolfson Bankrupt No. 3984. The funds have been received and the first meeting of creditors has been called for Jan. 16.

In the matter of Czerl B. Corbin, Bankrupt No. 3981. The funds have been rece ved and the first meeting of creditors has been called for Jan. 16.

In the matter of Frank N. Goodwin, Bankrupt No. 3986. The funds have been received and the first meeting of creditors has been called for Jan. 16.

In the matter of Frank N. Goodwin, Bankrupt No. 3986. The funds have been received and the first meeting of creditors has been called for Jan. 16.

In the matter of Ernest J. Plett, Bankrupt No. 3988. The first meeting of creditors has been called for Jan. 17.

In the matter of Broseph W. Lynd, and as Nles Ice Co., Bankrupt No. 3979. The funds have been received and the first meeting of creditors has been called for Jan. 17.

In the matter of Joseph W. Lynd, and as Nles Ice Co., Bankrupt No. 3979. The funds have been received and the first meeting of creditors has been called for Jan. 17.

In the matter of Automotive Electric &

meeting of creditors has been called for Jan. 17.

In the matter of Automotive Electric & Battery Shop, Bankrupt No. 3646, the trustee has heretofore filed his final report and account and a final meeting was held Dec. 5. There were no appearances other than the trustee and Hilding & Hilding, attorneys for the trustee. 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 preferred claims as far as the funds 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.

date, and the case will be closed and returned to the district court, in ducourse.

Dec. 27. We have to-day received the schedules, reference and adjudication in the matter of William V. Plank, Bankrupt No. 3992. 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 clerk. The schedule shows assets of \$300 of which the full amount is claimed as exemt, with liabilities of \$3,266.32. The court has written for funds and upon rece pt of same the first meting of creditors will be called, note of which will be made herein.

In the matter of Charles H. Wilcox, Bankrupt No. 3707, the trustee has filed his final report and account, and a final meeting of creditors was held Dec. 6. The bankrupt was present. No creditors were present or represented Claims were proved and allowed. An order was made for the payment of expenses of administration, as far as the funds permit. There were no funds for dividends. No objections were made to the discharge of the bankrupt and the case will be closed and returned to the district court, in due course.

In the matter of Frank B. Wilcox, Bankrupt No. 3818, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Dec. 6. There were no appearances except the bankrupt. No creditors were present. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the avergent of except was made for the avergent of except and account was approved and allowed. An order was made for the avergent of except the bankrupt.

ent. The present. Claims were proved and al lowed. The trustee's final report an account was approved and allowed. Al order was made for the payment of ex

penses of administration, as far as funds permit. There were no dividends to creditors. 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.

Dec. 31. We have to-day received the schedules, reference and adjudication in the matter of Francis H. Barnes, Bankrupt No. 3993. 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 laborer. The schedule shows assets of \$200 of which the full amount is claimed as exempt, with liab lities of \$827.07. 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.

Dec. 31. We have to-day received the schedules, reference and adjudication in the matter of Gerrit Zoet, Bankrupt No. 3994. 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 toolmaker. The schedule shows assets of \$1,151 of which \$310 is claimed as exempt, with liabilities of \$2,993 84. 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 here in.

Dec. 30. On this day was held the adjourned first meeting of creditors in the matter of William B King. Bankrupt No. 3973. The bankrupt was present in person. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and exam ned without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Wool Featured in Garment Displays.

The new silhouette, with skirts from three and one-half to four inches below the knee, and colors ranging from bright to pastel shades, are featured at the Golden Fleece Fabric and Fashion Revue, which began with a special showing at the Ritz-Carlton Hotel in New York City on Monday of this week. The revue, sponsored by the Wool Institute, will continue through the week and two performances will be given daily.

In all, 209 garments are displayed by the manikins. The styles are shown in a series of seven episodes, and comprise the latest woolen garments and accessories for sports, beach, country club, afternoon and Easter promenade wear. Participating in the show are twenty-two mills, thirty retailers and eighty garment manufacturers. Special showings for the trade will be staged Thursday and Friday mornings.

Booth Aids Phone Orders.

Haven't you often had trouble understanding a customer's telephone order because of noise in the store? H. M. Hortland, Chicago grocer, has placed his telephone for incoming calls in a separate booth. He found that an easy way to make a customer dissatisfied was to make her repeat over the telephone when giving an order. The noise in the store, as it is a busy place, was so great that sometimes half the order was missed. The booth has eliminated this completely, and a number of customers have remarked to Mr. Hortland how much easier it is to phone in orders since he installed the booth.

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

Fixtures or Plants of every description.

ABE DEMBINSKY Auctioneer and Liquidator
734 So. Jefferson Ave., Saginaw, Mich
Phone Federal 1944.

Tailored Lace Curtains Lead.

Early Spring orders for lace curtains confirm the predictions of manufacturers that the tailored variety would continue popular. The new lines have been made up to meet the expected demand for this type and fringed styles have been given a secondary place. In fancy window decorations of the more expensive kind, theatrical gauze, trimmed with crewel embroidery in floral patterns, is expected to enjoy a greater vogue than last year. Curtains of this style are made up chiefly in the natural linen shade, with green or rose-colored embroiderd figures.

Playing Card Lines Ready.

Novelty packaging this year will have a large part in the marketing of playing cards, especially bridge sets. The new merchandise now ready for showing discloses several unique treatments in this respect. Sets including cards, score pads and tallies are offered in two and four card deck sizes. New decorative patterns for the cards show no radical changes from last year. The sale of bridge sets for Christmas was on a par with the volume of the previous year, and in some cases forged ahead.

A Distinct Difference.

"That girl over there shows distinction in her clothes."

"You mean distinctly, don't you?"

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 tess than 50 cents. Small display advertisements in this department, \$4 per lnch. Payment with order is required, as amounts are too small to open accounts.

FOR SALE—Leather and luggage store, and fixtures. Invoice around \$6,000. Established forty years. In hub of Northern Michigan resort country. Selling because of ill health and age. Address No. 208, c/o Michigan Tradesman.

1 WILL PAY CASH for whole or part stocks of dry goods, clothing, ready-to-wear, furnishing goods, groceries, hard, ware, or furniture, GET MY LIBERAL OFFER. B. L. Reames, 322 No. Main, St. Louis, Mich. 209

Wanted—Drug stock in small town Michigan. Edwin F. Steet Clarkston,

MICH. 205
WANTED—SALESMEN to carry line
of infants' soft soles and moccasins, including line of semi-hard soles. Territories. Ohio, Kentucky, Tennessee, Indiana. Commission 10%. Dunn Shoe Co.,
Danvers, Mass. 201

Danvers, Mass.

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 Bidg. 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.

WANTED

Direct market for strictly fresh, chalk white eggs, approximately four cases per week. Also will accept contract now for about 150 gallons pure maple syrup in March. R. Y. RULE, clare, Mich.

I OFFER CASH! For Retail Stores—Stocks Leases—all or Part.
Telegraph—Write—Telephone L. LEVINSOHN Saginaw, Mich. Telephone Riv 2263W Established 1909

TAKE UP TOY-MAKING.

Farmers Turn to New Craft to Eke Out Income.

The Alleghanies are gorgeous when painted with the dull golds and deep maroons of a Virginia autumn. They rise from the softly rolling land of the Shenandoah Valley like a misty wall. Behind them the sun sets, and there is a finality about its disappearance that might well have stopped spirits less sturdy than those of the early pioneers from any desire to see what lay behind that mountain barrier.

But on closer acquaintance it proves to be not so much an impenetrable wall as a series of walls whose ends overlap. It is a kind of mountain labyrinth in which he who has the key may find pocket valleys and brawling streams, lost acres of flat land spread there by miniature Niles, and curving passes that promise fresh delights as they lure one deeper and deeper into the misty maze.

It was these beckoning passes that the early settlers followed, and in these lost valleys that they and their children stayed. Now, thanks to the light that plays about everything that interests President Hoover, America is rediscovering its pioneers. One group of their descendants are neighbors of the President in the Rapidan country, and he has become so interested in them and their children, so aware of the problems which confront them, that he is supplying them with a much needed school.

Another and a very different group further South, stemming perhaps from a different racial strain, is trying to solve its own problems through a new community venture in developing its local resources.

Twelve miles back of any road which could be called "automobile conscious," in a fold of the Alleghanies which lies between sheer Supinlick and the Great North Mountain, the Shenandoah Community Workers are making toys. They cut them out of flat slabs of native pine, paint them in the gayest colors, and out of their very simplicity evoke both charm and personality. The most syelte and lissome of tigers leans against a post. Beside him stands a pleased puppy looking as though he had just chewed up the family shoes. There are aldermanic bear cubs fashionably curved, and ponies that seem actually to curvet. Pigs shine in an increditable pinkness, turkeys swell to gleaming white circles, there is an authentic purple cow.

There are nineteen animals listed in all and a whole aviary of birds. None of them boasts more than a hint of a third dimension. They are almost as simple as silhouettes, and yet somehow they are distinct and delightful individuals. They have that alert freshness which one associates with European peasant work, but which was almost entirely vanished from American toys when they grew complex.

The shops and the workmen are unpretentious and charming, like their product. The industry is as complète an example of vertical organization on a small scale as any Mr. ford has

evolved on a large one. From the dark "bull pine" growing on the hillsides to the gay toy wrapped and stamped for mailing, all the processes of manufacture take place in the tiny valley. Axemen whose skill is a familv tradition cut out the necessary trees according to approved methods of forestry. There is a portable sawmill and a kiln for drying the boards it produces. Electricity runs machinery that cuts and sandpapers elephants and ducks. Compressed air makes a paintbrush so diverting that Kipling, could he have foreseen it, would have put it into heaven in place of "brushes of comets' hair." The men make their own shipping cases and display signs; they have even established their own postoffice so that toys could be mailed direct from Bird Haven.

So complete, so self-sustaining is the venture that it reminds one of child-hood stories of the men that make toys in Germany's Black Forest. And it is even possible that the enthusiasm of the workmen, the skill with which they handle toys and work out new methods, may partly be explained on the ground of heredity. For this is a German community, whose ancestors may very well have been bearded men bending over wooden animals in the Schwarzwald.

It is German in no modern sense. These men with long slim fingers and quiet faces are, if length of residence counts, more American than many a daughter of the American Revolution. Their families came to this country long before anybody thought of having a revolution. Their ancestors probably drifted down from Pennsylvania about 1730, when the more Northern state was filling up with too many people, and free land was advertised in Virginia. Their names are solidly German, and while few of them speak their ancestral tongue, they remember that grandmother always talked it, and grandfather used it when he was "feeling' right spry."

To call them a community is perhaps to give them too imposing a name. They do not live in a closely built settlement, there is nothing near by which resembles a village. Their homes are in separate cabins and on scattered farms. Each one prizes a pocket of valley land, or perches on the mountain side where a tilted field may be plowed.

People like this, isolated though they are, have a stamina and a sturdiness which enable them to escape problems sometimes present in lost valleys. Their woes are largely economic. There is not enough money. There are not enough opportunities for earning it. So they must do without many of the things that city people find essential.

It was to help solve this question of money, to provide wages for filling in the gaps, that the Shenandoah Community Workers first ventured into business. They might never have had the ability to do it, the necessary knowledge of markets and processes, had it not been for the capable person who is their friend. A business man with a factory in Philadelphia, he inherited a mountain farm and with it

a sense of responsibility toward his neighbors. His was good land wedged into a fork in the hills, and it would have made a pleasant vacation home for him had he chosen to take it that lightly. But the people and their problems fascinated him, and he set about trying to find some native industry or resource that could be sold in modern markets.

Agriculture was out of the question. The land was not good enough and the hauling was too difficult. Old furnaces in the hills testified to a small amount of mineral wealth, but it was too scattered. Timber was poor, "bull pine" full of knots and as stubborn as its name.

Yet there was plenty of it, and plenty of nothing else. The men of the hills were skilled in its handling, being descendants of generations expert with the axe, and if some use could be found for it whereby it could be cut into lengths short enough to avoid knots, it might solve the problem. Toys were the immediate answer—toys and other delightful things that are in the making and the planning.

It is all an attempt to take advantage of the natural resources and interests of the community and turn them into marketable form. Since the limelight was turned on these lost communities there has been much vague talk of "improving" them. There have been investigations and reports, comments and descriptions meant to be humorous and succeding chiefly in being cruel. One might almost think that the settlements were a kind of human zoo whose inhabitants performed like monkeys, and with no more sensitiveness, for the sophisticated folk who went about poking into their homes

The Shenandoah Community Workers have escaped all that.

Gabby Gleanings From Grand Rapids.

The Cantilever Shoe Shops, Inc., 61 Monroe avenue, will hereafter be conducted under the style of the Cantilever Shoe Stores Co., Inc.

Fred Gray, for twenty years on the road for Hibbard, Spencer, Bartlett & Co., Chicago, has transferred himself to Foster, Stevens & Co. He will cover the trade South and East of Grand Rapids, which is new territory for the house.

Morton H. Luce, representing S. R. Livingston & Co., investment bankers, has opened offices in the Grand Rapids National Bank building. Mr. Luce formerly was local representative of this organization which has offices in Detroit and New York. His successor as manager of the bond department of the Grand Rapids National Bank is John Scherman, formerly with Halsey, Stewart & Co.

July 11, 1928, H. T. Koessel, traveling representative for the Meyer Furnace Co., Peoria, Ill., had an accident while driving near Coldwater. In passing another automobile, the other driver went off the road and into the ditch. Mr. Koessel was not aware of the accident at the time. Later he was arrested and tried in justice court at Coldwater. The jury brought in a verdict of guilty and the justice fined him \$50 and assessed the costs at \$15

additional. Mr. Koessel took an appeal to the Branch county Circuit Court. The case was dismissed last week with costs to the plaintiff, whose name is Clarence R. Grace. The plaintiff also filed a \$10,000 damage suit against Mr. Koessel in the Circuit Court, which was subsequently dismissed, with costs to the plaintiff. Mr. Koessel now stands legally freed from any blame in the matter. He would have preferred a verdict of acquittal by a jury, but the voluntary action of the plaintiff forces him to accept the other alternative.

The local automobile show, which will be held at the Coliseum next week, will be well worth seeing. All the new models will be on exhibition, accompanied by experienced salesmen to describe the innovations which will be shown for the first time.

Moses Dark and his son, Rev. Raymond Dark, parish priest at Shepard, leave the city Jan. 27 for a trip to New Orleans. They will travel by auto. Feb. 1 they will sail for Panama on the Heredia, of the United Fruit Co. They will stay two days in Havana, one day in Port Barrios (Guatemala), two days on the Canal Zone, reaching New Orleans on the return trip Feb. 17. They will then proceed by auto to Galveston and the Rio Grande valley, to inspect the grapefruit and other fruit prospects in that locality.

Late News From the Michigan Metropolis.

Although he was 91 years old Sunday, Richard H. Fyfe, founder of R. H. Fyfe & Co., insisted he had forgotten it was his birthday anniversary and added that, anyhow, the next one he planned to celebrate would be his one-hundredth.

"We had a great time at my birth-day last year," he said Saturday at his office. "That was my ninetieth. You see, it has been my custom now for some time to celebrate my birthdays only every ten years. So that's why there won't be any celebration Sunday. It will be just Sunday to me, and I'll spend it as I do all Sundays."

Mr. Fyfe said he was enjoying excellent health. He takes an active interest in the business he founded 65 years ago, and may be found at his desk every day.

The diamond jubilee year of the Frederick Stearns & Co., manufacturers of drugs, will be celebrated throughout the year.

The founding is dated from the arrival in Detroit of the man whose name the company bears. The first Frederick Stearns picked January 1, 1855, to make the trip across the Detroit river from Windsor and did it on the ice. A short time after he arrived he started the drug manufacturing company which now ranks among the twenty-four Detroit firms in business here for seventy-five years.

The business started in the rear of a store on Jefferson avenue, near Woodward avenue. The front was occupied by L. E. Higby, a retail druggist. Since 1900, the main offices and laboratories have been located at 6533 Jefferson. The firm is headed by Frederick Sweet Stearns, grandson of the founder. The company has branch factories in Windsor and in Sydney, Australia.

The Searching Finger of Fire



Who wouldn't like to have his name on the front page of the home-town paper and those of the surrounding towns, woven into a story of some big, worthwhile accomplishment?

But suppose the story told of a disastrous fire—a fire which spread to other homes, perhaps made families homeless, some of them penniless, with helpless children clinging to despairing parents, wondering what it is all about. In the above picture you see the accusing scar of a previous rubbish fire in the rear of a retail store and in spite of it a second pile, awaiting the searching finger of fire, the stray spark, the discarded match or cigarette.

Rubbish and litter is not only a serious fire hazard. It is an offense against public welfare with which no good citizen wants to be charged; because neglect of duty along these lines frequently leads to a disastrous conflagration, bringing great loss to a community.

STRENGTH

ECONOMY

THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the

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

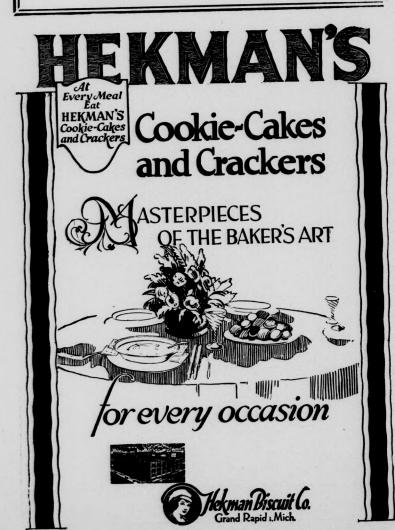


Combined Assets of Group \$45,267,808.24

20% to \$40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES

Tornado-Automobile-Plate Glass



Your Customers Know

that the quality of well-advertised brands must be maintained. You don't waste time telling them about unknown brands.

You reduce selling expense in offering your trade such a well-known brand as

Baking Powder

Same Price for over 38 years

25 ounces for 25c

The price is established through our advertising and the consumer knows that is the correct price. Furthermore, you are not asking your customers to pay War Prices.

Your profits are protected.

Millions of Pounds Used by Our Government