

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, JANUARY 15, 1930

Number 2417

A Nation's Builders

Not gold, but only men can make

A people great and strong—

Men who, for truth and honor's sake,

Stand fast and suffer long.

Brave men, who work while others sleep,

Who dare while others fly—

They build a nations pillars deep

And lift them to the sky.

Ralph Waldo Emerson

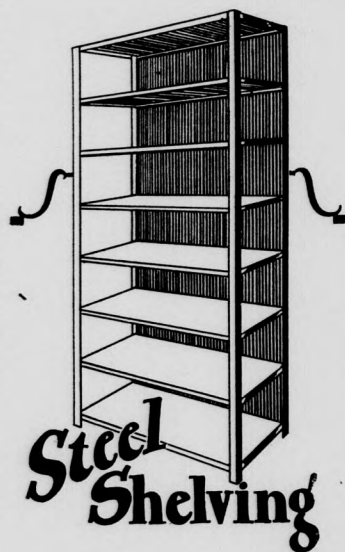
Terrell Steel Shelving

Will Help Your Sales

Increased business and profits are the result of modern methods of displaying merchandise on attractive Terrell Steel Shelving and serving customers over efficient Terrell Counters.

Steel is the best material available for store equipment as it is easily and quickly installed without the use of tools, can be moved or rearranged readily, is permanent and durable, does not depreciate and provides maximum storage space.

The cost is low—measured by appearance, adjustability, durability and efficiency—and this is the true measure of economy.



LET US HELP YOU MODERNIZE YOUR STORE

**TERRELL'S EQUIPMENT
COMPANY**

GRAND RAPIDS, MICHIGAN

WORDEN GROCER COMPANY

The Prompt Shippers

When You Sell Them

**Morton House
COFFEE**

You Are Building Good Will

WORDEN GROCER COMPANY

Wholesalers for Sixty-one Years

OTTAWA AT WESTON - GRAND RAPIDS

THE MICHIGAN TRUST COMPANY, Receiver.

YOUR Selling Cost

is less when you stock goods of known value. Especially when the price has been established by the manufacturer and you realize your full profit as you do on

**K C
Baking
Powder**

Same Price

for over 38 years

25 ounces for 25c

A fair price to the consumer and good profit for you. Why ask your customers to pay War Prices!

It will pay you to feature K C

**Millions of Pounds Used by Our
Government**

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GRAND RAPIDS, WEDNESDAY, JANUARY 15, 1930

Number 2417

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

Growers in Six Co-Ops Join Hands.

Consolidation of Western Michigan's fruit interests under one huge co-operative organization, to be known as the Great Lakes Fruit Industries, Inc., is proceeding apace.

Already six fruit organizations have voted to get in under the big tent and ten others have called stockholders' meetings to approve the plan.

This was the word which came today from the offices of the Michigan Fruit Growers, Inc., which in the closing weeks of 1929 launched the move to consolidate the fruit interests of the State under a plan which is to receive Federal Farm Board approval and assistance to the extent of \$1,200,000.

The consolidation plans, now going ahead, are in conformity with the general plan laid down by the farm board in Washington a few weeks ago, when farm board finances were pledged to the proposition.

Western Michigan canners are coming into the plan, so F. L. Granger, secretary of Michigan Fruit Growers, announces to-day.

Mr. Granger says that purchase options and agreements have been entered into with practically all of the canning plants in the fruit area to be served by the consolidated enterprise, based upon appraisal values to be certified by Nationally known commercial appraisers approved by the Farm Board, which will assure fair and equitable values to both growers and canners covering the properties to be acquired. Mr. Granger says that negotiations with canning interests in this district have been marked by a distinctly wholesome and fairplay attitude in contrast with the evident difficulties encountered at Traverse City, according to press reports.

Berrien fruit co-operatives and organizations are voting their approval of the big merger. Growers meetings were held last week in Millburg, Stevensville and Benton Harbor. Stevensville and Millburg stockholders voted practically unanimously to con-

solidate their assets and the new co-op, the Benton Harbor Fruit Exchange, has approved plans for joining.

Six organizations have already formally approved the big plan and it looks as though ten other organizations, which have called stockholders' meetings will vote to join. The six organizations which have already joined are:

Ludington Fruit Exchange, Ludington.

Onkama Farm Bureau, Onkama.
Shelby-New Era Co-operative Association, Shelby.

Fremont Co-operative Company, Fremont.

Lincoln Fruit Growers Association, Stevensville.

Millburg Fruit Growers Exchange, Millburg.

The board of directors of ten other organizations have voted to consolidate and have called stockholders meetings. These are:

St. Joseph Valley Shipping Association, Buchanan.

Eau Claire Farmers Exchange, Eau Claire.

Sodus Fruit Exchange, Sodus.

St. Joseph Fruit Association, Stevensville.

Benton Center Fruit Association, Benton Center.

Bangor Fruit Growers Exchange, Bangor.

South Haven Fruit Exchange, South Haven.

Saugatuck Fruit Exchange, Saugatuck.

Benton Harbor Fruit Exchange, Benton Harbor.

Mattawan Co-operative Association, Mattawan.

At an executive committee meeting of Michigan Fruit Growers, Inc., held in Benton Harbor last week representing all of the fresh fruit interests involved, plans were advanced for rapid consummation of the merger. Additional funds were voted for the re-organization campaign, to the end that unification of the industry may be accomplished by April 1 and Federal funds made available by that time, thus becoming effective for the coming season's operations. Everything at this time would indicate normal fruit crop conditions for 1930, no damage being evident from temperature prevailing up to this time. J. H. Pound, secretary of the Benton Harbor Chamber of Commerce, addressed the meeting and assured the fruit men that Benton Harbor would co-operate to the fullest extent in the program already outlined. Mr. Pond indicated that Benton Harbor's business interests could be depended upon to support the program of the fruit industry in a very definite way, realizing as they did that a campaign as far reaching as this one and backed by Government funds, un-

doubtedly meant prosperity for the fruit grower and would be reflected in increased purchasing power for the community as a whole, at the same time stabilizing farm values on a sound basis.

Powerless To Stem the Tide.

The managers of the local chain stores are absolutely panic stricken over the decline in their sales as the result of the Henderson and Caslow disclosures over the radio every week day evening. They insist that their sales have dropped off from 20 to 33 per cent. and that their clerks are leaving them rapidly because they cannot stand the gaff as the result of the disclosures of dishonest dealing by the chain stores. Old time customers of the chain stores feel free to say to the clerks that they are fully convinced they are dealing with bunches of crooks and that they propose to transfer their patronage to independent stores, where they are assured of full weight and honest count and computation in adding items purchased. The chain store managers admit that they are powerless to stem the tide which has set in against them as the result of the plain talk and properly substantiated disclosures of dishonesty on the part of chain store managers sent out to millions of listeners every evening by the radio stations at Grand Rapids and Shreveport.

It is reported that one of the local chains is frank to admit that it will have to shut up shop if the present crusade is continued much longer. Of course, the crusade will be continued, with increased force and augmented effect, so long as the independent merchants do their part by furnishing the wherewithal to keep the radios greased and in running order.

Plan Sewing Contests For Spring.

The Spring campaign to stimulate piece goods will be marked by National Sewing Week from April 7 to 12, it was announced last week by Hubert M. Greist, director of the National Costume Art Association, Inc. An outstanding feature of the campaign will be contests to determine the home-sewing champion in each State. These, in turn, will compete for the title of National champion. Trips to London and Paris will be awarded the winning contestants, who will be presented to the leading fashion authorities. It is also planned, Mr. Greist added, to have American champions compete with the Parisian ones in a dual meet.

Old House in New Hands.

The purchaser of the stock, fixtures, book accounts and good will of the Worden Grocer Co. proves to be men of large means and commanding influence who conducted the negotiations under the name of the Toledo Realty Co.

The situation was made plain Tuesday when it was announced that the new owners would continue the business on even a larger and stronger scale than it has been conducted in the past. The directors of the new company will be Joseph H. Brewer, Peter D. Kline, Charles H. Bender and A. D. Crimmins. The officers of the new corporation will be as follows:

President—Charles H. Bender.
Vice-President and Treasurer—Peter D. Kline.
Secretary—A. D. Crimmins.
Manager—William A. Gilleland.

Arrangements will be made, if possible, to retain space in the same building the company has occupied for the past twenty years or more.

With ample capital, solid financial backing and experienced management there is no reason why the Worden Grocer Co. should not eclipse the good name it has always enjoyed as a popular caterer to the retail grocery trade of Michigan.

Four New Readers of the Tradesman.

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

Jesse Roberts, Traverse City.
F. G. De Hart, Vickeryville.
H. O. Hem, Toledo, Ohio.
D. M. Klinger, Cadillac.

The East End (Grand Rapids) Advocate announces in its issue of Jan. 12 that it will accept advertising from independent merchants only. If the daily papers of Grand Rapids would do the same thing the local chain store problem would be solved inside of a month, thus relieving us of the present depression in business due to sending so large a percentage of the current funds of the community out of the city to the chain stores.

Those whose only guide is the impulse to pleasure, who betray every spiritual value for utility's sake, must be reminded that religion is real; that, despite its inconsistencies and defects, only in the religious spirit is there a guarantee of the preservation of our country's greatness.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Karlin, Jan. 6.—Mr. Stowe, I was told by many a good salesman and fellow grocers to write you about the mess I got into by a salesman who said he was representing Blackstad, Inc., Railroad Exchange Bldg., St. Louis, Mo.

Their salesman came to my store last fall and offered me his deal in jewelry. I told him I was not interested at all in his coupon jewelry; that I was too busy at the time, but he said: "Now look here, it won't cost you one cent to have this deal in your store. All we ask you is to put it on display without a cent invested." I asked him about the paying and he said: "You don't have to pay until some of the goods are sold, and Blackstad has a man going around two, three or four times a year to collect for goods which are sold." After a while, he got out his contract and I signed it. Then he laid five notes on the counter and asked me to sign them, which I refused to do. He then started to explain that the goods would be in my store and I would be selling them and that the notes are only to protect the cash on hand. Up to that time, all the salesmen who had called on me were honest. I thought he was honest and was speaking the truth, so I signed the notes, to my sorrow, because now I am being pestered weekly with mail from the Traders Securities Co., of St. Louis. I explained it to them, but they still persist in writing me threatening letters.

The five notes call for \$59.60 each, totaling \$298.

What do you think I ought to do? Please answer.

Frank J. Komrska, Jr.

The notes referred to in the above letter are invalid for two reasons—the signatures were obtained by fraud and the St. Louis house has never obtained a license to do business in Michigan, consequently has no standing in court and cannot enforce its spurious claim by action at law. In the light of these conditions, the writer wrote the St. Louis concern as follows:

Grand Rapids, Jan. 9.—Frank J. Komrska, Jr., of Karlin, sends me a statement of your transaction with him in selling a quantity of junk jewelry.

According to his statement, which is corroborated by two witnesses, his signature to the notes was obtained by fraudulent representations, which renders them invalid under our Michigan laws.

You may, therefore, return the notes to the maker by first post and I will see to it that he ships you immediately any unsold portion of your shipment he has on hand and pays you cash for the articles he has sold.

Unless you do this I shall play you up in our Realm of Rascality department and advise him to stand pat, because you have no legal claim on him.

E. A. Stowe.

The Federal Trade Commission has issued a complaint against the National Silver Company, Samuel E. Bernstein, Inc., and Samuel E. Bernstein, individually, as president of the aforementioned companies, all of New York City. The Commission charges unfair methods of competition in that the persons complained against are engaged in the sale of white metal tableware of various kinds and have branded, labeled, advertised and sold the

products as "nickel silver." When, in fact, it is alleged by the Commission, the metal so sold contained no silver whatsoever.—Accuracy.

The pressure to sell radio sets in the Christmas rush and the after Christmas sales has resulted in a modified return to some practices that are unwholesome. "Bait" advertising, was present in a sufficient volume to warrant a warning to those dealers whose anxiety to get the money causes them to overstep the bounds of fairness.

A typical example is afforded by one dealer who maintains several stores. In mid-December this firm advertised, at 50 per cent. off regular prices a number of Nationally known radio sets. If featured one set which it said had a standard list price of \$150, and which it, for the sale, was selling at \$74.50, minus tubes.

Shoppers for the Better Business Bureau visited the store late in the afternoon of the day the advertisement had appeared in a morning paper. They asked to look at the set advertised at \$74.50. The salesman appeared surprised that they should make such a request. Whether this was an individual characteristic of the salesman or a part of the strategy of the store, the facts are set down as they occurred. The store did not have one of the advertised sets on the floor, the salesman said. Observation, as complete as possible, confirmed this.

The advertisement also invited the reader to pay as little as five dollars for immediate delivery, balance in small sums weekly or monthly.

When the salesman was asked if a set could be purchased for \$5 down, he said "No," that \$5 was merely the binder and that to get delivery on a set it would be necessary to pay a supplementary \$10 down and then the regular payments would apply.

Feeling that there might be an excuse for not having the advertised goods the first day of the sale, the Bureau shoppers waited three days, a Sunday intervening, and shopped at another of stores operated by the advertiser. The salesman who approached the shoppers also seemed unfamiliar with the advertisement of the bargain set. He said he would have to find out about it. But instead of trying to find out about it he at once tried to sell one of several other sets. He pointed to one that was sold at \$113 complete. The set was on display in the window of the store. It was marked with a sign saying the price complete with nine tubes was \$99.50. The matter of the original set was again taken up. The salesman consulted another man on the floor. He returned and led the shoppers to a set which he said was the one advertised. It was not. It even had a different trade name on it in very plain letters.—Accuracy.

A great many well-meaning folk talk about the value of saving; that's jawbone. Some folks wish they had saved or were saving; that's wishbone. A few people resolve to begin saving now and do it; that's backbone.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 14.—The icy country roads throughout this part of the State are giving the drivers of automobiles some thrills. Many spills have occurred along the highways, some landing in the ditches, while others speed along without mishap. The speeders claim that fast driving without chains over the smooth ice is the only safe driving, while the cautious driver still drives slowly with chains, but in so doing often finds himself turned around and headed in the opposite direction.

Vernon Coffey, radio expert, formerly at Manistique, has accepted the position here of radio expert and promises to clear the interference here. If he succeeds, he is the radio hero of our time.

Important discoveries of coal have been made near Hearst, Ont. A large bed of coal is believed to exist on the Algoma Central Railway, only 300 miles from here. The Ontario government is already carrying on diamond drilling at Blacksmith Rapids, which promises sensational mineral discoveries. A geological examination of the Missinabie district, near Hearst, indicates a cretaceous basin containing a deposit of lignite which may prove to be larger than that at Blacksmith Rapids. While there are 625 square miles in Blacksmith Rapids basin, only two or three square miles have been proved up and that part alone has been estimated to contain 50,000,000 tons of lignite. The entire basin is expected to prove just as valuable as the few square miles now examined, thus giving that district great possibilities of wealth in coal. The area of the basin at Missinabie with cretaceous formations similar to that at Blacksmith total well over 2,000 square miles, making the vastness of the possibilities of this area difficult to realize. The Algoma Central runs within reaching distance of the property, only a spur a few miles in length being necessary to put a track right through the mineral property. Coal only 300 miles from the Soo in large quantities would turn the Soo into one of the most important lake ports, as the large industrial centers on the Great Lakes would undoubtedly be purchasers.

The Sugar Island ferry stopped running last Monday, due to ice conditions. The cold spell for the past few days has made it possible to cross on the ice.

"The faiths, hopes, dreams and heroisms of man tell us more about him than his muddy origin."

Lake Schoop, the well-known merchant at DeTour, was a business visitor here last week.

William G. Tapert.

Effect of Sweets on Moods.

The relation, if any, between sweets and the changing moods and temperaments of people is to be the subject for study by Colgate University, whose psychological laboratory has just announced a new line of research based on the effects of sugars on personality.

Colors and odors of various sweets will form a specific field of study. The experiments constitute a branch of psychology which has been largely neglected in the past, according to Dr. Donald A. Laird, director of the physiological laboratory.

"Clinical observations of the personality make-up of diabetic patients under insulin treatment have shown that moods and temperament change greatly with the percentage of sugar in the blood," says Dr. Laird. "Unfortunately, no close scientific studies have

heretofore been made of the relation between sugar in the diet and personality."

Normal, healthy individuals will be the subjects of investigations. The effects of sugar upon fatigue will also be studied, the quick utilization of sugar as a muscle food giving the basis for the fatigue measurements.

The acidity-alkalinity balance of the human body, which causes the touch of a person's tongue to turn litmus paper a different color when he has a cold than it does when he is healthy, has been found to determine personality make-up to some extent. It has also been discovered recently that under the right conditions a large dose of bromide will change the depressed, moody, apathetic individual into a cheerful, lively and interested person.

The laboratory hopes to be able to develop methods for determining which odors are appropriate for various types of sugared products now on sale.

Predetermining Egg Output.

A system to determine the egg production of pullets has been devised by the poultry and mathematics department at Iowa State College. The system will do much to aid a poultryman in determining in advance the approximate income from his hens and also help him detect the "loafers" in his flock.

With the use of a chart showing the date of hatching, the date of the first egg laid, and the age in days when the first egg is laid, a poultryman can determine the approximate production of his pullets for the winter months up until March 1. The chart may also be used as a guide in determining the correct date to hatch pullets.

In using this chart, C. W. Knox, professor of poultry husbandry and originator, advises the poultryman to use a system of toe punching and leg hands that will easily distinguish the different pullets. Then when they begin laying, varied colored bands may be used to designate the months they begin to lay.

Doughnut Festival Builds Business.

A unique trade builder employed by the Roswell Hardware Company, Roswell, New Mexico, takes the form of a Doughnut Festival, which is held just before Thanksgiving.

Doughnuts and coffee are served to store visitors gratis, during the afternoon and night, as the store stays open until 9 p. m. on the day of the Festival. Nearly eight hundred visitors were in attendance on the last occasion. It is conducted strictly as a good will proposition and store advertising is not connected with the event. Nevertheless the cash register indicates at the end of the day that the firm has made a good investment in coffee and doughnuts. No especial attempt is made to solicit sales and it is an "open house" social affair, but attractive displays of seasonable articles prove too tempting for the visitors to resist.

A career, like a structure, is built brick by brick.

Saving gets one farther than speculating.



"Just take a look at this one, Mr. Brown"

"Ever read any of our Ivory Soap magazine advertisements, Mr. Brown?"

"Oh, occasionally—at least I **GLANCE** at them. Guess they wouldn't tell me anything I don't already know about Ivory, though. I've been selling it here for the last 22 years, you know."

"Don't be too sure about that, Mr. Brown. Just take a look at this one. Read that headline—'Anywhere in America salespeople in the finest stores will tell you—use Ivory for silks and woolens.'"

"Well, what's so exciting about that?"

"Just this: if women act on this recommendation—and we have plenty of evidence that they do—some dealer is going to sell them Ivory. You know, Mr. Brown, the recommendation of a product, by people who have nothing to gain by it, means a lot to all of us. The fact that salespeople advise the use of Ivory is mighty convincing to women. It confirms their own opinion that Ivory is actually 'kind to everything it touches.'"

"That sounds like common sense, P & G."

"It is, Mr. Brown—and it's also common sense to say that you'll get plenty of Ivory business if these women see Ivory when they come into your store. That's why I suggested that cut box floor display when I first came in. Let's fix it up now."

Procter & Gamble

The better it's known, the easier it sells

Makers of

Ivory Soap Camay P and G The White Naphtha Soap
Guest Ivory Chipso Star Washing Powder
Ivory Flakes Lava Soap Oxydol Crisco



MOVEMENTS OF MERCHANTS.

Sherwood—A meat market has been opened by Elmer Groth and Frank Rumsey.

Detroit—The Equitable Trust Co. has changed its name to the Equitable & Central Trust Co.

Kingsley—George Schectel succeeds John Steinbach in the grocery business at R. F. D. near here.

Traverse City—Carl Devendorf succeeds Don Layman in the grocery business at East and Front streets.

Cohoctah—The bank of Cohoctah, organized in 1915, has closed its doors and application made for a receiver.

Detroit—Anthony Palombo has sold his grocery stock and meat market at 7526 Fenkell street to Rosa. Palomba.

Otsego—Mrs. Frank Goblett succeeds Miss Ada Carson as proprietor of the Gold and White Beauty Parlor.

Detroit—The Reid-Riesterer Drug Co., 16548 Woodward avenue, has changed its name to the Reid Drug Co.

Detroit—Hopcraft & Co., 622 East Lafayette, dealer in auto accessories, has increased its capital stock from \$5,000 to \$50,000.

Detroit—Simon Natow, dealer in boots and shoes at 10410 West Jefferson street, has closed out his stock and removed to Hazel Park.

Whitehall—Gordon Meinert and William Meinert, have taken possession of the W. C. Cotes hardware stock which they recently purchased.

Otsego—Frank Ingraham, who has conducted a grocery store here for more than twenty years, has closed his stock and retired from trade.

Detroit—H. N. Scofield has moved his grocery from 8303 Calahan avenue to 8410 Calahan avenue and will add a first class meat department there.

Bangor—The Decker-Moore Co., of South Haven, has opened a garage, repair department and sales room here under the management of Fred Reams.

Wayland—Harry Gardiner has sold the Wayland Bakery to Leon Allen, recently of Battle Creek, who will continue the business under the same style.

Allegan—Harry O. Nelson, formerly manager of the Chaffee Bros. furniture store here, has opened a furniture store under his own name in the old postoffice building.

Negaunee—John B. Williamson has taken over the interest of his partner, William E. Neely, in the Independent Lumber & Coal Co. and will continue the business under the same style.

Kalamazoo—Charles A. Reed has taken over the interest of his partner, P. M. Resh in the Progressive Shoe Shop, 630 Locust street and will continue the business under the same style.

Detroit—The Fields Co. Shoe Department, Inc., 1247 Woodward avenue, has been incorporated to deal in shoes and hosiery with an authorized capital stock of \$5,000, all of which has been subscribed and paid in cash.

Sault Ste. Marie—The Wieneke-Soo Co., 600 Ashmun street, has been incorporated to deal in auto, accessories, etc. at retail here, at Rudyard and at Pickford, with an authorized capital

stock of \$50,000, all of which has been subscribed and paid in.

Ishpeming—The Rosberg Mercantile Co., conducting a chain of general mercantile stores in the Upper Peninsula, has purchased the stock and store fixtures of the Lukkarainen Co. and will continue the business under the management of John Koski.

Detroit—The Alucaphen Products Co., Inc., 13628 Indiana avenue, has been incorporated to deal in drugs and chemicals with an authorized capital stock of \$50,000, of which amount \$20,000 has been subscribed, \$1,177.80 paid in cash and \$2,622.20 in property.

Marquette—John H. Lewis, proprietor of hotel Lewis, has merged the business into a stock company under the style of the Lewis Hotel Co., Front and Rock streets, with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in property.

Grand Rapids—The West Side Laundry Co., 353 Indiana avenue, N. W., has merged its business into a stock company under the style of the West Side Laundry, Inc., with an authorized capital stock of 1,050 shares at \$3 a share, \$3,150 being subscribed and paid in.

Detroit—Beau-Ray, Inc., 2729 Barlum Tower, has been incorporated to manufacture and deal in electric health machines, cold cream, lotions, etc., with an authorized capital stock of 100,000 shares at \$1 a share, \$100,000 being subscribed and paid in, \$10,000 in cash and \$90,000 in property.

Detroit—Jacob Segal & Co., 702 Metropolitan building, manufacturer and wholesale dealer in jewelry, has merged its business into a stock company under the same style with an authorized capital stock of \$250,000 common and \$50,000 preferred, all of which has been subscribed and paid in.

Baldwin—Byers F. Cashion, for the past thirty years associated with Thomas Fisher in the Cashion & Fisher meat market, has sold his interest to Jesse N. Bradford and will retire from trade. Mr. Bradford has been employed in the market for more than ten years. The business will be continued under the style of Fisher & Bradford.

Manufacturing Matters.

Detroit—The Stecker Motor & Armature Co., 221 Third avenue, has changed its name to the Stecker Electric Co.

Detroit—The St. Paul Hydraulic Hoist Co., 1704 Dime Bank building, has been incorporated with an authorized capital stock of 10,000 shares at \$100 a share, \$25,000 being subscribed and paid in in cash.

Detroit—The Miller Sprinkling Systems, Inc., 11341 Woodward avenue, has been incorporated to manufacture and install sprinkling systems, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in.

Three Rivers—George E. Johnson & Co., 805 Wood street, has been incorporated to do custom machine work, make tools, etc., with an authorized capital stock of \$20,000, \$10,000 of

which has been subscribed and paid in in cash.

Sturgis—The Sturdy Manufacturing Co., manufacturer of specialties and dealer in hardware, has been incorporated with an authorized capital stock of \$200,000 preferred and 1,000 shares at \$100 a share, of which amount \$132,500 has been subscribed and paid in in cash.

Detroit—The Wolfe Body Co., 6237 Woodward avenue, has merged its business into a stock company under the style of Wolfe Bodies, Inc., with an authorized capital stock of \$50,000, all of which has been subscribed and paid in, \$14,076.05 in cash and \$35,923.95 in property.

Detroit—The Otwell Co., manufacturer and dealer in auto heaters and auto accessories, has merged the business into a stock company under the same style with an authorized capital stock of \$100,000 preferred and 100,000 shares at \$1 a share, of which amount \$80,075 has been subscribed and paid in.

Jackson—Sharpe Bros., manufacturer and dealer in dairy products, have merged the business into a stock company under the style of the Sharpe Dairy Co., 1226 Maple avenue, with an authorized capital stock of 1,000 shares at \$10 a share, \$10,000 being subscribed, \$1,500 paid in in cash and \$5,000 in property.

Gabby Gleanings From Grand Rapids.

When L. J. Koster (Edson, Moore & Co.) was in Detroit Dec. 20, the traveling men of the house presented him with a sterling silver salad bowl in appreciation of his fifty years service with one house. Louis is very proud of this token and exhibits it to his friends on the least provocation.

A proposal that furniture stores hold a special "furniture show" week early in the Spring for the display of new furniture styles has kindled little enthusiasm among buyers for the stores here. The public assumes that new furniture is always being displayed in the stores, it was argued, and a special campaign would involve additional expense without a compensating rise in sales. The suggestion grew out of the agitation for furniture style shows which was started by the furniture manufacturers in Chicago. A plan to hold a show for consumers was sponsored by the manufacturers but later abandoned because of protests from retailers. The latter suggested that style shows could be held in each store during a given week. Retailers of Chicago and in several cities on the West Coast will hold such shows this Spring.

Bread Law Declared Invalid.

Attempts on the part of Nebraska officials to enforce the State statute seeking to fix the weight of bread and prescribe the amount of shrinkage have been enjoined by the District Court of the United States for the District of Nebraska.

This law is the second Nebraska statute on the same subject which has been held invalid. The present law was adopted in 1927. The Supreme Court of the United States, in 1921,

held the prior statute to be unconstitutional.

The enforcement of the statute, the opinion of the court declared, would penalize bakers for shrinkage occurring in bread after it had been in the retailer's hands for twelve hours. This the court considered to be inequitable.

The statute provided that loaves should be baked in half pound, pound, or pound and one-half weights, or multiples of a pound. A tolerance of an ounce per pound was allowed, and the statute provided that the required weight of the loaf should be existent twelve hours after baking or twelve hours after delivery to the retailer.

White Rock Merger With Canada Dry Is Considered.

Preliminary negotiations are now being conducted toward a merger of Canada Dry Ginger Ale, Inc., and White Rock Mineral Springs Co., which would create an outstanding factor in the soft drink industry, with assets of \$17,000,000 and combined annual sales of \$15,800,000.

P. D. Saylor, president of Canada Dry, admitted that conversations were now being held, but said that no formal offer had yet been made.

Canada Dry's sales volume is more than \$12,500,000 annually; White Rock's are \$3,300,000. Total assets of White Rock are \$9,000,000, of which \$7,000,000 is represented by the plant and property account. Canada Dry's total assets are about \$8,000,000, \$3,000,000 in plant and property. Balance for Canada Dry's capital stock in the calendar year 1929 was in excess of \$3,800,000, while balance for White Rock common is estimated at slightly under \$1,000,000. The new company would be second only to Coca-Cola in the field.

Hat Trade To Study Code.

A code of ethics for the men's hat industry will come up for consideration at the next meeting of the Hat Institute according to Warner Smith, secretary of the Institute. The code, he said, has been in course of preparation for several months and is based on similar codes now in use in many other industries. The exact date of the meeting has not been set as yet, but it will take place either this month or early in February.

Also to come before the gathering will be a report on the trade promotion campaign to be carried to the consumer. Plans for the undertaking have been drawn up by an advertising agency, after a survey of retail distribution and manufacturing problems. It is understood that the campaign will cover a period of several years.

Five cent cigars appear to be leading the cigar industry out of the slump into which it was thrown by popular preference for the cigarette. Output of them in the first eleven months of 1929 was 8.15 per cent. greater than in the same period of 1928, reaching 3,358,000,000, whereas all the dearer cigars fell off 5.2 per cent.—from 2,937,000,000 to 2,783,000,000. Duke's vision of what the machine might do for cigars may be realized by the five center.

Essential Features of the Grocery Staples.

Sugar—The market is 10 points higher than a week ago. Jobbers hold cane granulated at 5.95 and beet granulated at 5.75.

Coffee—Uncertain conditions in Brazil and the dumping of large amounts of coffee on the market which has had demoralizing effects on the futures quotation for coffee berries has resulted in a general slashing of prices for coffee throughout the United States. Coffee prices generally are now at the lowest prices in the last twenty years according to leading dealers. Grocery stores, chain stores, the mail order houses and other large distributors have made successive reductions during the last month as the prices declined and several additional cuts were announced to-day by large retail dealers. The National Tea Co. has put its second reduction into effect, the slash amounting to 3@4c per pound. New prices on its own brands are 23, 29 and 39c per pound as against 27, 32 and 43c previously.

Dried Fruits—Stocks of Oregon prunes on hand here appear to be limited, and shipments arriving this month have sold readily during the current week. It is not expected that there will be any surplus stocks this season. One operator reported yesterday that he had already sold Oregon prunes against February cars. The market here looks strong, reflecting an advancing primary market. Spot prices were unchanged but firm during the week. The trade has recently shown a better interest in sulphur-bleached raisins. Sales of this variety naturally increase during February and March on account of the Jewish holidays. Orders are being booked against cars to arrive this month and in February. According to the latest Coast advices, extra fancy sulphur-bleached raisins are becoming very scarce, and prices have advanced and are tending higher. There is only a limited supply coming into this market, and buyers are taking advantage of the comparatively low prices ruling in New York. Other varieties of raisins are meeting with the usual seasonal demand. Since the first of the year more interest has been shown in peaches and apricots than in the preceding month. This is not unusual as these commodities sell better from January to April, and therefore it is believed that business in these lines will continue to improve. California prunes have been selling with moderate freedom, and it can be safely said that stocks here are comparatively light. Local operators are quoting Santa Claras on spot as cheaply as can be laid down from California. There is very little doing at the moment in State apples, with demand negligible, though up-State markets continue generally firm. F. o. b. prices are unchanged. Raspberries also slow, but steady.

Salt Fish—Seasonal dullness continues to pervade the salt fish business here, and there is no activity of any nature worth mentioning. Demand is very slow, and the market rather easy in tone, although holdings here are generally light. Dealers are not in-

terested in buying from the primary markets, as they do not look forward to any increase in activity until about two weeks, when the trade will start stocking up for the Lenten demand.

Nuts—Among the nuts in the shell prices have held up very well this week, there being few changes. Large washed Brazils advanced from 10c to 10½c, while other sizes of that nut remained at previously quoted levels. The best seller in the local market has been the California walnut. These are being offered cheaply, as compared with last year's prices at this time. No. 1 soft shell California walnuts can be bought at 19c a pound spot. Large budded and large franquettes are offered by one seller at 22½c. Stocks of imported almonds in the shell are so limited that buyers are finding difficulty in locating the desired merchandise. There are moderate quantities of California almonds in the shell available, however. Filberts and pecans in the shell are scarce and movement is naturally slow. Among the shelled nuts English shelled Brazils, medium size, are in very light supply. Prices compared with other nut meats are cheap, and replacement costs have recently advanced above a parity with the spot market. For this reason the prevailing New York prices are considered attractive. Medium English shelled Brazils in 100 pound cases are quoted at 34c to 35c per pound, while in 30 pound tins they are offered at 36c per pound. Cashew nut meats are also considered a good buy at the present spot market, 90 per cent. whole being quoted at 36@38c per pound. Shelled almonds are not moving so well, generally speaking. Three-crown Valencias, however, have been taken more freely this past week and prices have ruled firm. New crop Bordeaux walnut meats are being sold in a large way ex steamers arriving weekly. Very little stock is being placed in warehouses because importers have been selling the goods as soon as the steamers arrive.

Sauerkraut—Sales have been fair since the turn of the year, but the recent warm weather has hurt consumption to a certain extent. The market here is quiet, but primary markets are strong.

Vinegar—Movement is slow, but the spot market is steady. Primary markets are firm in their asking prices. Spot quotations remain unchanged.

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 1c lower than a week ago. Jobbers hold prints at 36c and 65 lb. tubs at 35c.

Cabbage—\$1.35 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—\$3 per doz. for Calif.

Celery—40@60c per bunch for home grown; Florida stock is now in market, commanding \$3.75 for 4s and \$3.50 for 6s.

Celery Cabbage—\$1.20 per doz.

Cocoanuts—90c per doz. or \$6.50 per bag.

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

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$7.00

Light Red Kidney ----- 7.50

Dark Red Kidney ----- 7.75

Eggs—Local jobbers pay 34@35c for strictly fresh hen's eggs and 28@29c for pullet's eggs.

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

No. 36 ----- \$3.75

No. 46 ----- 4.25

No. 54 ----- 4.50

No. 64 ----- 5.00

No. 70 ----- 5.25

No. 80 ----- 5.25

No. 96 ----- 5.00

Choice, 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. grown.

Lemons—The price this week is as follows:

360 Sunkist ----- \$7.50

300 Sunkist ----- 7.50

360 Red Ball ----- 7.50

300 Red Ball ----- 7.50

Lettuce—In good demand on the following basis:

Imperial Valley, 4s, per crate ----- \$5.00

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 ----- 7.50

252 ----- 7.50

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 lb. sack; white, \$2.25; Spanish, \$2.50 per crate.

Parsley—50c per doz. bunches.

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

Pineapples—Cuban are held as follows:

No. 16 ----- \$4.25

No. 18 ----- 4.75

No. 24 ----- 6.00

Potatoes—Home grown, \$1.50 per bu. on the Grand Rapids public market; country buyers are mostly paying \$1.25 Idaho stock, \$4 per 100 lb. bag;

Idaho bakers command \$4.15 per box of 60 or 70.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 22c

Light fowls ----- 16c

Heavy Roasters ----- 23c

Light broilers ----- 18c

Old Toms ----- 20c

Young toms ----- 23c

Hen Turkeys ----- 20c

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

Spinach—\$2 per bu.

Squash—Hubbard, \$6 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.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 17c

Good ----- 14c

Medium ----- 12c

Poor ----- 10c

Late Business Changes in Ohio.

Akron—Frank Kainz has purchased an interest in the Berkshire meat market of Ed. Negenborn.

Chardon—The meat market of Fred Schinagle was damaged by fire.

Cleveland—Joe Adams and H. Kuzyo have purchased the grocery and meat market of John P. Kveder and Wm. Getta at 1394 East 66th street.

Cleveland—A. H. Arth has sold his grocery and meat market at 1404 Denison avenue to John Badar.

Cleveland—Morhard's Meat Market Co., in business at 9220 Hough avenue, will open a branch market at 12305 Superior avenue.

Cleveland—Eugenia Kryzsal has sold his grocery and meat market at 2575 Scranton road to Rebecca Narozny.

Conneaut—The meat market of Frank Schingle was damaged by fire with a loss of \$15,000.

Dayton—Wm. F. Arnett has opened a delicatessen store at 1840 Jean avenue.

Dayton—Drummond & Sloan have opened a grocery and meat market at 3223 Hoover avenue.

Parma—The Parma Grocery & Market at 5458 Pearl street has been incorporated by Satnley Syvoboda and others.

Tiffin—Mrs. Carrie Jimison will open a grocery and meat market on West Market street.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

Air Coach Corporation, Detroit.

Roehm and Davison, Detroit.

Detroit American Laundry Co., Hamtramck.

El-Bee Chemical Co., Grand Rapids.

E-Z Pak Corporation, Benton Harbor.

D. L. Colwell & Son Corporation, Detroit.

Continental Bus Mfg. Corp., Detroit.

Kay & Co., Detroit.

North American Terminals, Inc., Detroit.

Wolverine Management Co., Detroit.

Hastings Oil & Gas Co., Hastings.

Thrift Finance System, Inc., Jackson.

New American Hotel Co., Kalamazoo.

Consolidated Service Station, Inc., Vassar.

DYNAMIC DECADES.

Stronger Currents Which Are Carrying Us Forward.

"My problem in this present electrical age," as one speaker remarked to me the other day, "is how to point with pride through a radio microphone." It is a bit difficult at times to dispense with the old index finger as a medium of emphasis, but most of us contrive to manage it, somehow.

We realize, though, that in a talk about American business here at the "turn of the year," the "pointing with pride" is only one phase of the matter. We must not evade or slur over the things that may not appear in so favorable a light. The purpose should be to "talk straight from the shoulder." (Do I hear anyone remarking: "Too bad some of these talks cannot originate higher up?") The reasons for pride nevertheless, seem very real and dominant.

Five days ago was the time of New Year's resolutions—the swearing off of bad habits and the determination to do better, to press "upward and onward." Probably many of us are like the chap in the story who told a friend he had made thirteen resolutions on New Year's. "Why the baker's dozen?" was the rejoinder; "what was the thirteenth about?" It was a resolution not to break more than half of the other twelve."

In the economic and business field, a resolution that all of us may well make and keep is the resolution to remain calm, to work, and to "take the long view."

And we should resolve, above all to take a strict and accurate "inventory" of our commercial situation, with a candid willingness to recognize unsatisfactory conditions. This should be, pre-eminently, a period of self-analysis, both Nationally and particularly by individual firms—a searching out of the weak spots as well as of the strong—a resolute appraisal devoid of illusions.

I think that we know, rather well, the splendid things that have been accomplished, economically, in this country in 1929. A well-founded gratification is to be derived from these. But we must not cease to examine, and to ask ourselves questions. Time will not permit me to answer the questions that arise, and some of them it would be quite impossible to answer with any degree of assurance, because they depend on unpredictable future trends. As the ancients used to say, they are "on the knees of the gods."

But perhaps something may be gained by bringing a few of the more salient questions clearly to the light. President Hoover, in his recent message, mentioned particularly four "distressed industries" in this country—textiles, lumber, leather and coal. What remedial measures can be devised to relieve those vital interests of the difficulties which have hampered them? This problem, surely, should engage the earnest thought and effort of economists and business men, not only those immediately interested in these industries, but untold thousands of others who are indirectly but none the less vitally concerned.

We are proud of the unparalleled industrial output of the country in 1929. But was all that output sold? In general, there was a satisfactory regularity in the consumption of goods in all save a very few luxury lines. But in some cases, especially in raw materials, we learn of slightly abnormal inventories. Are stocks accumulating unduly in certain lines? Study deserves to be devoted to that question.

Great production creates certain problems peculiar to itself. There was an unprecedented production of motor cars in 1929. But that has served to accentuate rather sharply the used-car problem, which should command the best thought and planning not only of dealers but of manufacturers, bankers and all others among the thousands interested in the prosperity of this vast industry.

These and other domestic questions, which, unfortunately, I have not time to specify, demand research, analysis and carefully directed effort to devise effective remedies.

There is much to encourage us in the record of American export trade last year. In 1929 this Nation exported greater quantities of merchandise than any country had ever shipped abroad in any year in its history.

That, surely, was an admirable achievement, but here again we must not lose sight of the fact that a picture is made up of lights and shadows and that the less radiant portions of the landscape deserve the attention of the student. Certain foreign markets are, at the present time, quite obviously depressed. To take only two examples—both in Latin America—there are Brazil and Argentina. For the time being at least, trade is dull in those great republics. What are the prospects for recovery? What can be done to stimulate American sales despite the distinctly unpromising conditions that prevail to-day?

Will loans flow from the United States to foreign countries during 1930 in anything like the volume which we have witnessed in recent years? Will the influence of the stock market recession bring about a falling off in American tourist traffic this year? If the loans and tourist expenditures should drop, will foreign peoples be in a less favorable position to buy the merchandise of which we expect to have exportable surpluses? Those are questions we must plan to answer rightly and effectively.

And there are many minor export questions which cannot safely be ignored. In the Far East, for instance, are we too careless in making agency arrangements with unsuitable persons—agents who are not truly competent or who are not likely to have American commercial interests really at heart?

In all broad problems or pertinent details like these, there may well be a rigorous stock taking now at the turn of the year.

As we stand at the beginning of this new year (and, in a sense, of a new decade) and resolve to take inventory, there are, as I see it, two big considerations to be borne steadily in mind. The first is, that this is an epoch especially changeful and dy-

namic. And the second is, that we cannot form truly just business estimates unless we penetrate below the surface and learn about the deep, powerful currents which are often vastly more important than the superficial things that catch the eye at first.

The dynamic, quickly variable character of present-day industry and business is hammered into our consciousness on every hand. Everywhere we find conditions whirling and shifting with a rapidity that would have been incredible a few short years ago. And other changes, less spectacular, have, nevertheless, genuinely dramatic consequences.

Let us take leather as one example from among the four distressed industries mentioned by President Hoover in his recent message to Congress. We have there an illustration of the type of difficulty that has been brought down during recent years upon a settled craft of long tradition. The industry has been caught, as it were, in a vice with two movable jaws—one of them particularly unstable. On the one hand, its raw material is a by-product of the meat industry, which has felt the very noticeable variations in diet during recent years. On the other hand, the shoe industry, which in this country consumes three-quarters of our leather output, has, of course, undergone profound and swift alterations because of style variations which have succeeded one another with almost unbelievable speed. The craze for new types of footwear has made the lives of reptiles unsafe in every remote jungle of the world.

It will be a major task for the future economic historian, as he looks back on this postwar decade, to give due attention to the subtle but penetrative influence of styles. These have affected not simply occasional isolated industries such as shoe making or cloth weaving, but have reacted upon and been influenced by many other factors in the shifting economic scene. For instance, the widespread development of automotive transportation has materially and swiftly modified the need for heavier footwear. The airplane has come in to serve the purpose of accelerated transportation of style goods, whose salability is, of course, distinctly transient in duration. This has made both possible and necessary the maintenance of rapidly changing lines on the shelves of retailers, one index of which is the fact that many large stores, in such a style line as hosiery, carry sixty different colors and grades in the course of a year.

The almost fantastic advance in the technique of communications since the war—and this, indeed, is one of the real wonder children of the great conflict—has had a considerable part in these rapid style changes. One well-known manufacturer of print silks spends a good many dollars every Monday morning in trans-Atlantic telephone talks with Paris in search of descriptions of the frocks worn by Mannequins at the race courses the previous afternoon.

The great improvement in colored motion pictures and their widespread dissemination, the increasing frequency of style shows, the universal reporting

INVESTMENT . .

THINK FIRST OF WHERE
AND THEN OF WHAT
YOU BUY.



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

of their striking features over the radio, and the recent beautifully improved color technique of women's magazines with greatly increased circulation, have all made style changes penetrate almost instantaneously throughout the civilized world.

Therefore, when Her Ladyship from "the provinces" visits the great metropolis, she is by no means conspicuous on account of the antiquity of her gowns, as was the case a couple of decades ago. Indeed, the reverse is quite apt to occur; the small-town damsel with relatively fewer diversions than her city sister is likely to be more keenly alert upon this major problem of womankind and to follow it more assiduously through radios, movies, club discussions and style magazines.

Thus style changes are one of the most dynamic elements in this new business era. And there are innumerable others—the improved skill and acumen of the chemical industry, for example, with its audacious incursions into the field of old, entrenched so-called "natural monopolies;" the giant strides of electrical devices; the seething agitation in the domain of fuels and motive forces; the almost frenzied energy and fertility of inventive genius and the positively startling things that it is contriving to create.

Dynamic changes are taking place also in large groups of commodities in American foreign trade. Some groups are registering sweeping advances. Our oversea and trans-frontier sales of manufactured goods have been going forward in these recent years almost by leaps and bounds. In point of value, our exports of finished manufactures and semi-manufactures have chalked up a growth of nearly 200 per cent. over the average for the years immediately preceding the kaiser's war. The figure for 1929 is 80 or 90 per cent. greater than for 1922, only seven years ago.

Before the war finished manufactures formed only about three-tenths of our exports. Now they form fully half of the much larger total. Thus the efficacy and adroitness of our salesmanship are proven. But our exporters, nevertheless, must be unremittingly vigilant—eternally alert.

Vivid, sensitive alertness is, in fact, the inescapable price of survival in our new business world. The tempo of that world is staccato. Its tone is strident. There is a "dance of the machines." Bewilderingly swift scientific revolutions are accomplished. Distances are banished. Newly unleashed forces leap and swirl onward toward almost undecipherable ends.

We must unceasingly take account of all this. We must scrutinize—apprehend—disentangle—rationalize—and evaluate as best we may. We must appraise and apply. We must heed the voice of this new business age which seems, insistently, to be dinning in our ears the unrelenting injunction: "Look alive."

And below such restless eddies in these dynamic decades, we must be aware, as I have said, of the calmer, stronger currents in American life which are carrying us forward.

To tide us over any momentary re-

adjustment difficulties which may be apparent, perhaps, during the next few months, we may rely, I think, on those basic conditions and movements which have for years been filling the well-springs of prosperity in this country. Regardless of any stock speculative orgies, we still have the resilience and ready adaptability of our people; the increasing application of science and invention to technical problems and processes; the development of organized research which has been so vastly accelerated since the outbreak of the war.

Our campaigns for the elimination of avoidable waste are now beginning to bear fruit. Our labor situation is notable for the co-operative spirit of the workers, and the recent presidential conferences have assured stability for the wages which they enjoy. There is ample capital available for productive purposes. The unequalled natural endowments of the country are intact and, with rare exceptions, are under far-sighted, public-spirited control.

Our National income is very great; in fact, we are not indulging in hyperbole when we say that it is inconceivably gigantic. After careful study, the National Bureau of Economic Research announced the other day that the total realized income of the people of continental United States in 1928 was more than 89 billion dollars. And that did not include the income which might be imputed to housewives and householders for services rendered to their own families, nor employees' expense accounts, nor the money earned through odd-job employment.

But let us take just the 89 billion and try, if we can, to realize faintly what it means. Such a sum makes the mind reel. It is a figure for Einstein. When we get us to such amounts, we ordinary individuals are apt to say: "What's a few extra ciphers, between friends?" Suppose the 89 billion dollars which the American people earn annually were all in the new, small one dollar bills, pasted together in a strip. They would extend for 8½ million miles.

Now how far is it to the moon? The distance to our satellite is 238,000 miles. So you see, we could take that National income of the United States and fling it out into the abyss of interstellar space, and it would extend thirty-five times as far as the moon. Or some cosmic magician might bind the moon to the earth with thirty-five strands of dollar bills.

And here is something to remember: Nine of those strands—one-quarter of the whole—would represent merely the increase in our National income since the year 1919. In the course of a year, we are now earning nearly 25 billion dollars more than we were ten years ago. And when we extend the comparison to twenty years ago, we find that the National income has more than trebled over that period. Even when we make all due allowance for price changes, the increase is enormous.

There you have one of the real fundamentals of the American economic situation. It is one of the things which tends to keep our busi-

ness faith firm. We may recognize, and acknowledge readily enough, that right now there is some decline in commercial activity (as there has been in November and December, on the whole); that a few of the recent business failures have involved amounts that were more than a little disquieting; that there may have been some over-extension of installment credit; that the inclination to buy certain lines has probably been temporarily affected. But over against these, on the right side of the ledger, we can place not only the specific factors I have already cited, but also the great construction programs which are contemplated, the plans for capital expenditure in other channels, the excellent prospects for new inventions and new industries, and the calm determination to maintain wage scales and living standards.

And we must bear in mind, always, those tremendous underlying forces making for betterment, which I have been able to mention only tersely—those forces which bear the same rela-

tion to transient surface manifestations that the Gulf Stream bears to the waves that lap against the liner when you are crossing the Atlantic.

As Secretary Lamont says, "the nature of the economic development of the United States is such that one may confidently predict, for the long run, a continuance of prosperity and progress." My own conviction is that we are justified in feeling an abiding, if perhaps not an exuberant, optimism.

Julius Klein.

Keep Dust Out.

Dust is dangerous. Flour mills and spice-grinding factories have been blown to smithereens by dust explosions. What a chance some mortals take in scratching a match in certain store rooms and show windows we have seen. But even a match isn't a necessary adjunct to a blow-up in a dust-gathering retail establishment. A few sparks of resentment from exasperated customers can start an explosion that will blow the offending junk shop off the merchandising map.

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Long Distance Rates Are
Surprisingly Low
For Instance:

for **50¢**

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You can call the following points and talk for
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From	Day Station-to-Station Rate
GRAND RAPIDS to:	
KALAMAZOO, MICH.	.45
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LANSING, MICH.	.50
REED CITY, MICH.	.50
BIG RAPIDS, MICH.	.45
GRAND LEDGE, MICH.	.45
CHARLOTTE, MICH.	.45
HART, MICH.	.50

The rates quoted are *Station-to-Station Day rates*, effective 4:30 a. m. to 7:00 p. m.

Evening Station-to-Station rates are effective 7:00 p. m. to 1:30 p. m., and *Night Station-to-Station rates*, 1:30 p. m. to 4:30 a. m.

The fastest service is given when you furnish the desired telephone number. If you do not know the number, call or dial "Information."



DRY GOODS CONDITIONS.

Stimulated no doubt by the many special offerings put on immediately after the holidays and by the extra price discounts in many cases, retail trade during the past week made very fair progress except in those areas where weather or other special circumstances handicapped results. As a whole, volume ran better than retailers expected it might after the holiday motive was removed. Less style uncertainty since the appearance of the modified designs in women's apparel has improved sales in this important division of merchandise, and furniture offerings are also reported to be meeting with better response.

The first definite report on holiday sales of department stores was issued during the week. The decline of 2 per cent., as disclosed by the Federal Reserve figures, was about in line with reliable estimates. Only three reserve districts reported gains, the highest of which was Richmond with 2 per cent. The greatest loss was sustained in the Minneapolis area with 8.2 per cent. Only 113 of the 478 stores reporting enjoyed increases. There was, of course, one more Saturday in the month in 1928 which was a factor, and heavy storms affected results in some districts which were probably headed for gains. This was notably the case in the Middle West.

After announcing a decline for December, one of the large chains announced during the week that, since the holidays, business had jumped head considerably. The gain for the older stores of the system up to Jan. 4 was put at 12½ per cent. Since the experience of this company reflects conditions rather accurately, the assumption is that trade has been making better headway.

As far as the merchandise markets are concerned, the condition of stocks, the abatement of style unsettlement and fairly stable prices make for a good situation. A later Easter this year gives all factors a more definite season in which to promote spring goods and should bring better profits.

The keynote of present operations in the markets is conservative buying, but this will probably change to more liberal purchasing when it is proved that sales at retail are holding up well or gaining. The response at the furniture shows in Grand Rapids and Chicago, the promise of shoe retailers to place their customary orders and the pick-up in garment buying in New York seem to testify that active trade is not only in prospect but at hand.

THE COURSE OF PRICES.

In the ordinary marts of trade, interest in prices and the course of prices is restricted very largely to what goods cost right now and what they may cost a few weeks or a few months away. The buyer is interested in getting the lowest quotation and he wants to be sure that his competitor will not purchase lower now or before his own goods are sold.

For this reason, the forecast presented during the past week before a legislative commission by a statistical

authority that the growing world shortage of gold will in a year or two bring on a great decline in prices probably attracts little attention from the rank and file of traders. Professor Irving Fisher "guessed" that the price decline would bring values to well below the pre-war levels unless steps were taken to prevent deflation.

This view of the long term outlook for commodity prices succeeds the definite notion which was also held by so many economists here and abroad that the huge supply of gold which we acquired after the war would lead inevitably to price inflation in this country. That idea was dispelled by actual developments quite to the contrary. Our prices declined and it would not be safe to assign any one reason, whether it be the sterilizing of our gold surplus, the expansion of mass production with resultant economies, hand-to-mouth buying or several other factors of less importance. Prices indeed seem headed for lower levels, but it appears doubtful that a gold shortage will depress them unduly. The trend both here and in some countries abroad is rather definitely in the direction of uneconomic selling or selling below cost. Further depression of prices by one factor or another, therefore, should meet with increasing opposition.

RETAIL EFFICIENCY GAINS.

After the commodity collapse of 1920 and the situation in which it left their stores, retailers took radical steps to improve their operation methods. Many of these changes had been proposed for years, but it took a crisis to bring about their acceptance. The merchandise manager stepped to the front and hand-to-mouth buying became the order of the day.

No such emergency as in 1920 now confronts retailing; nevertheless it is driven home on all sides that business some months to come may prove more difficult to get and competition grow even keener. It is therefore possible that a number of improvements which have been advocated in recent years may obtain wider adoption.

Chief of these proposals is that the store gauge its buying and selling to actual consumer needs and desires. It is almost ten years since the last real crisis in the retail business and, having achieved such good results from the hand-to-mouth basis of merchandising, many merchants see no need for further change. And yet the hand-to-mouth method can fail by a wide margin to get the results that are possible when it is not properly adjusted to customer demand.

At present, the feeling among students of retail conditions is that there are a few concerns which are operating on scientifically correct lines, a number which are using pseudo-science, a still larger group using some type of control but holding largely to old methods, and a large majority which has neither control nor method. In probably no other business is the variation between the best and the average so wide as in retail distribution, and the gap might be closed with great profit to the country.

OUT OF THE KITCHEN.

Women in industry are always an interesting and baffling subject for study by economists. And it is interesting to find that women students of the social and economic drift of these times are usually the first to assert that the Great Emancipation of the decades that have seen the exodus of women from their homes into the various fields of industry has meant far less in the way of benefit to the sex or to society than the cheerios of contemporary social science would have you believe.

Thus we have Miss Agnes L. Peterson, assistant director of the United States Women's Bureau, a division of the Federal Department of Labor, contending that the advent of women in the world of business hasn't tended to make them any happier or any more secure in social and economic ways than they were before.

Surveys of this sort usually present only one side of the social picture. Life is adjusting itself to a new set of conditions. To suggest, even by implication, that its direction should or could be reversed is idle. And to suggest that social and economic evolution hasn't brought countless benefits to women in general is to miss the whole meaning of the age we live in. It isn't to be supposed that women in general would ever consent to return to the steaming kitchens, the eighteen-hour days, the isolation, the dairying, the sweeping and the endless sewing of what fond idealists call the good old times.

IT'S MASTER'S VOICE.

Among the various contraptions exhibited at the automobile shows the one which seems to be provoking the most comment is the "electric eye." This is something or other which is connected with a microphone and which, when spoken to gently, plays an important part in the operation of the car. Apparently it can be used to switch on lights, sound the horn and, far more important, cause the automobile either to stop or to back up.

If it is ever perfected, we can readily understand that it will add a lot of fun to the traffic situation. Our police will have to become ventriloquists to cope with the situation, but once they have mastered the art they have complete control of traffic. In cases of speeding or ignoring a red light, all they will have to do is quietly to request the offending car to stop and it will come to a submissive halt. In the meantime, we suppose, the car behind it will crash into its rear, while the driver goes hurtling through his windshield.

Even more fascinating are the prospects which the "electric eye" opens up for the famous back-seat driver. If her orders are disobeyed, she will be able to speak to the car itself. The point at issue will have to be argued out then and there before the car can proceed. Somehow, in reflecting upon these possibilities of sound control, we feel that the device will have to be

improved before it can become very practical.

EARLY RECOVERY POSSIBLE.

Probably all of the new year forecasts have now been issued and, as was discerned from the first, where definite views were stated the majority held that business recovery would come by early Fall. A somewhat earlier period may be named, it is understood, by the conference of business leaders who recently met in Washington.

Some evidence that the present reaction may not prove either as severe or as long as anticipated has marked recent developments. Steel operations, for instance, have turned upward after reaching a very low level and the price of scrap is firmer. The paid attendance at the automobile show in New York set a record last week and manufacturers and dealers argue that the public does not pay to see what it does not expect to buy. Detroit employment has been gaining. In building, another key industry, the season is against much headway and contracts were off some 27 per cent. last month, while permits receded 43 per cent.

On the whole, basic industry appears to have passed over the acute stage of depression and the lighter industries have been able to maintain a fair degree of stability. Just what the losses sustained through the stock market collapse and through unemployment may mean in later developments cannot be clearly seen. It might be safe to assume, however, that industry will not move lower than at present and that it will be a gradual recovery this Spring that will hold down production and trade volume.

LOOKING BACKWARD.

Reminiscent of the Farmers Alliance-Populist-Bryan period of American politics are three bills introduced by Senator Brookhart. One for the licensing by the Federal Trade Commission of corporations engaged in interstate commerce provides that all profits over 5 per cent. on the capital investment shall be paid to the Federal Treasury. Another, designed to prevent short selling on stock and commodity exchanges, would forbid the use of the mails for communications referring to orders or payments touching short sales. The third would create a new Federal Reserve co-operative banking system and incorporate in it the intermediate credit banks. The plaintive wail, "Backward, turn backward," fortunately is no more potent to change the course of events when uttered by peddlers of political nostrums than when set up by others.

For the first time in our history we not only have sufficient capital for our needs, but we have exported and are still exporting hundreds of millions of dollars. We are now in a period when the maintenance of prosperity lies no longer in self-denial but in intelligent spending. In that way the full volume of the real wealth we are able to produce can be absorbed and enjoyed by the American people.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

My education and observation for sixty years have been confined almost wholly to mercantile lines, which I have aimed to make a life study, but residence in Grand Rapids for over half a century has familiarized me to some extent with furniture conditions as they exist in this market. Because of the close pleasant relations I sustained with Kendall, Koskul and other great leaders in the art of designing, my experience has been confined almost wholly to the creation of new styles as they have been adapted, created and developed during the past fifty years. Perhaps the nearness of approach to the great minds which have done much to give Grand Rapids the leadership she has long enjoyed in the production of furniture justifies me in saying a few words on the topic which is just now uppermost in the minds and lips of many Grand Rapids people.

There is no scarcity of good designers in Grand Rapids. Many of the best of their class are from England, France and Italy. Some of the most capable designers employed in Grand Rapids were educated and trained in their native countries of Europe and Canada. Mowatt, Margantine, Koskul, Millington, Handley and others were foreigners. The most serious problem which confronts manufacturers is the development of lines which dealers in furniture will buy and sell to the public. In the days of Nelson, Matter & Co., after the pattern of a suite had been constructed, Mr. Matter would call in the salesman of the house to examine the same. "Mr. Wheelock," Mr. Matter would say, "how many of this pattern can you sell in your territory?" Mr. Fitch, how many can you sell in your territory?" To Knapp, Stoddard and other salesmen he would propound the same question. If the prospects for sales, based upon the judgment of the salesman, would warrant cutting a quantity of the suites, orders to that effect were sent to the manufacturing department. If not, the patterns were dropped right then and there. Too many manufacturers lack ability as salesmen, because their minds are centered on production.

Fine or expensive furniture for wealthy customers is manufactured to order after designs prepared by architects of buildings to be erected and furnished. Comparatively little fine furniture made by regular manufacturers is adaptable for such houses. Space is allotted to every piece that will be placed in a house and such furniture is manufactured by high-class hand cabinet makers to fit the spaces prepared for it.

There are many schools of design in New York, Chicago, Boston and Philadelphia. More of such schools are not urgently needed. Graduates of such art schools lack the essential knowledge of construction which designers trained in Europe possess. The

Grand Rapids Vocational and Training School might be equipped at comparatively small expense to turn out capable designers. An art institute might be of use to the world at large, but it would not add to the greatness and glory of Grand Rapids, because it would unbalance the present situation, which calls for expansion, salesmen, more markets and more outlets for goods of a satisfactory character which we are now able to turn out in larger volume than we can place with the trade which looks to this market for supplies in the furniture line.

Many designers are impractical. Art institutes teach their students the value of form in harmony with dimensions and the application of ornament. Ruskin, the famous art critic, declared that ornament should never be constructed but applied. The average designer lacks knowledge that only experience in the manufacture of furniture supplies. He knows nothing of such details as making rods and bills, the scientific treatment of lumber, the processes followed in the laying of veneers, the cost of production which varies according to the equipment of the factories, their location, wages paid, cost of materials such as mirrors, trimmings, cost of packing, shipping and freights. One manufacturer may be able to produce furniture 25 per cent. cheaper than another in the same line of production. His selling costs, overhead, insurance and other incidentals which might be mentioned enable him to do so. Certain factories in the South, very cheaply constructed, unheated during the winter months, operate twelve hours per day with a very low wage cost, make a creditable quality of furniture at much less cost than factories in the North which operate eight hours per day with high wage scales and other burdens to bear. Designers cannot change such conditions.

During the past twenty years Arthur Kirkpatrick, a practical man with shop experience, has conducted a school of design in Grand Rapids and trained a large number of men to do designing successfully. His students occupy good positions in many factories.

In showing the importance of design in the production of furniture, I am reminded of an incident in the life of Charles W. Black, who took the management of the Oriel Cabinet Co. when it was on the verge of bankruptcy and placed it in a proud position as a money maker and producer of fine furniture.

Calling at the factory one day I was told he was in the sample room. I knew him well enough to go direct to the department mentioned, where I found him pricing his new line for the season then starting. Two tables were placed before him. Pointing to one he asked what it cost produce it. "Twelve dollars," was the reply. "Mark it to sell at \$15," he remarked. Asking the cost of the other table, he was told it was \$12 also. "Mark it to sell at \$24," he replied.

Two years later I asked him as to the outcome of the two tables.

"We could not sell the \$15 table to any extent, so we marked it down to \$9 and closed out our stock. The \$24 table we are still making. The trade does not seem to be able to satisfy the demand for that piece.

"What was the difference in the two tables?" I asked.

"All the difference in the world," Mr. Black replied. "The \$15 table was commonplace in appearance. It had just as good material, construction, workmanship and finish as the \$24 table, but lacked style. In making the drawings for the \$24 table, the designer had a gleam of genius—and he followed the gleam. A furniture designer can make or break a furniture factory inside of a year. The successful designer must know what will sell well and how to produce it. He must have an unfailing knowledge of construction and how to accomplish the result he aims at as accurately and economically as possible."

The crying need of the Grand Rapids furniture manufacturers is some plan by which the merits of their products can be made known to the discriminating buyers of the large cities under the most favorable auspices possible. Robert Irwin has apparently accomplished that result, so far as Chicago is concerned, by leasing a large building convenient to the shipping district and maintaining a complete line of samples of the current product of his three or four factories for the inspection of the public, when accompanied by a regular dealer. This enables the retail furniture dealers of that market to make their customers fully acquainted with the Irwin lines at no expense to the merchants. Surplus stocks are also carried in the same building, so that orders from local dealers can be on the way to the customer within an hour after the order is handed in to the dealer. It is reported that this arrangement is proving so satisfactory to all concerned that a similar display will be inaugurated in the New York market.

In this connection I think I should pay a deserved tribute to David W. Kendall, who died twenty years ago next month. He was in many respects a most remarkable man. He was foremost among American designers of furniture and for more than a quarter of a century exercised a powerful influence for higher ideals in furniture art. He was an artist in oil and water colors of ability, a talented musician, a skillful carver of wood and made models in clay, a trained photographer, a student of chemistry and anatomy and a thorough mechanic. He was many sided, and on every side attained to excellence. In his passing the furniture world sustained a great loss.

When Mr. Kendall came here in 1879 the half circle or arch top was the only style in bedroom furniture known to the local manufacturers or, for that matter, to the trade generally. It was a hideous style and not made less so by panels of walnut burl or of

other woods which were utilized to relieve the plainness. Mr. Kendall was the first to bring out the square top; was also first to introduce substitutes for carving ornamentation. When the carvers struck he used metal ornaments and this set a style that had a run of several seasons and is still seen in the attention given to the hardware. After long years of compositions and "original" designs Mr. Kendall was one of the first to see possibilities in reviving the styles of long ago, and it was he who set the pace in what is now known as "Period" furniture. He was not the first to take up the then popular Early English styles, but as soon as he saw the drift he posted off to Europe and spent three months studying the best models of that period to be found in the cathedrals, castles and galleries in England, Belgium and Holland, and he came home with a great fund of ideas, many of which he embodied in the Phoenix line for that season.

When Mr. Kendall came here walnut was almost the only wood used in furniture manufacture. When walnut became scarce the manufacturers experimented with oak, but the results were not satisfactory. The wood was unattractive in color, lacked character and was hard to handle. Mr. Kendall, in the factory one day, noticed that the tobacco juice spit by the workmen on the floor seemed to bring out the grain of the wood and it occurred to him that oak could be given character by staining it. He began experimenting first with tobacco juice, which he soon found would not make a durable stain, and then with chemicals. He wrought out what he called "antique oak." It was laughed at and called mud oak, but it took immediately and immensely with the trade, and the other manufacturers had to imitate it as best they could. The original idea of staining the oak to bring out its figure and to give it character was conceived by Mr. Kendall, and it has been practiced with many modifications since, not only with oak but with other woods. Mr. Kendall himself developed many of the modifications, including the fifteenth century finish, which had a great run of popularity and which was "killed" by the crude imitators. It was to know how to stain and treat wood that Mr. Kendall studied chemistry, and his investigations extended also to how to season and prepare the wood for furniture use.

About 1898 Mr. Kendall brought out what was known as the McKinley chair, designed on simple lines, spacious and comfortable. This had a great sale and is said to be the real basis for the modern arts and crafts furniture.

Although he had been designing furniture for thirty years, such was Mr. Kendall's genius that he never "ran dry." He was always developing new and striking ideas and he was always striving for something better, more artistic, more beautiful. He was not satisfied with beauty alone, but especially in chairs insisted upon comfort, and it was to learn how to make

comfortable chairs that he took a course in human anatomy.

Not the least remarkable fact about Mr. Kendall was that, genius, idealist, dreamer he was also a hard-headed and very practical business man. He knew the value of materials, the use of machinery and how to handle men, and he knew also how to manage his private affairs with skill and judgment. In proof of this statement, it may be mentioned that he left a substantial estate, nearly \$200,000 of which he left for an art school for Grand Rapids.

The retirement of four members of the Wallace family from the management of the Berkey & Gay Furniture Co. will give the executive ability of the new owners of the business a severe test. It will require great vision and discernment to create an entirely new organization to assume the management of so large an establishment.

I do not find any organization which purports to furnish reliable business information for business men which is more dependable than the Trade and Securities Service. Its forecast for 1930 is as follows:

The first three months of 1930 will constitute the least satisfactory quarter of the year, from the standpoint of both sales volume and profits, for American industry. Returns in this period will be under those for any quarter of 1929, and probably will fall some 20 per cent. below the record for the initial quarter of last year.

The recession probably will be checked, at least temporarily, by the beginning of March, and second quarter returns should show rather decided improvement as compared with the opening three months' results. The betterment, however, is unlikely to be sufficient to make the period as satisfactory as the second quarter of last year. In other words, the prospect is that both business volume and profits for the entire first half of 1930 will fall by a sizeable margin to equal the excellent showing made in the initial half of 1929.

While an iron-bound longer term forecast is impossible at this time, the bulk of current evidence supports the belief that by Fall American business will again be definitely on the upgrade. Outstanding among the influences which are expected to hasten the recovery are the inherent soundness of our credit structure, as exemplified by the present strength of the Federal Reserve System, comparatively low inventories in the hands of the majority of producers, mainly favorable agricultural conditions and a gradually improving foreign trade situation.

E. A. Stowe.

Growth in numbers of stockholders in leading corporations followed the security panic, to which the newspapers are calling attention, is in accordance with precedent in previous panics. In boom times the small trader in stocks is generally a speculator. Panics bring out the great army of small investors who put their savings into stocks only when bargain day arrives.

Electricity Emancipates Farmer's Wife From Drudgery.

Los Angeles, Jan. 10.—The suggestion of Will Rogers that to the senators who say they know all about law violation be delegated the task of enforcement is a most excellent one, though it has been partially tried out without any great result. Senator Brookhart's recollections of a liquor party proved too hazy for a District of Columbia grand jury to act upon and a couple of other senators have chosen to stand upon their constitutional privilege and ignore subpoenas. However, if the Senate really took up the job it might accidentally accomplish something.

The holier-than-thouers are going quite a long distance out of their way in condemning Federal Judge McCormick for his unofficial suggestion that the only way to make prohibition a success was to make it humanly possible to obey the law, is a direct slap at a member of the law-enforcement commission and a personal friend of the President. Official statistics just published show that in Los Angeles the arrests for drunkenness have increased over 350 per cent. in the past ten years, with an estimated increase of only 70 per cent. in population. In 1929 these infractions of the law nearly doubled over what they were in 1928. Seems like it is humanly impossible, as the judge intimates, to keep from "stepping out" occasionally.

Professors can grow interested in almost any sort of a proposition. Now comes forward one to tell us he has learned that men are doing a greater proportion of the housework than they used to. If husbands are becoming of some practical value in the home it will be a great thing for America. But there is a suspicion that the professor's angles are slightly distorted. It isn't that the males are doing the most of the housework. It's the wives that are doing less. They are taking their meals out or living in apartments in which domestic life is at a minimum. Housework used to be a strained occupation—in fact, a career. Now it is an incident or a joke. There are so many electric or mechanical devices in the home these days that about all that is required of a wife is the ability to push a button or turn a switch.

Furthermore—I have noticed it in California particularly—modern application of electricity has almost completely emancipated the farmer's wife from much of the drudgery she once endured. You may visit the farm, or ranch house, as they call them out here, no matter how modest in appearance, and you will find the electric washer, sewing machine, toaster, percolator or waffle iron almost universally in use, and outside of the domestic equipment there is the electrical application to motors which operate pumps for irrigation and other water requirements, milking machines, cream separators, and other purposes, such as lighting up the hen-roost and other buildings.

In fact rural life has been brightened up until it is becoming as comfortable as life in the city. Rates are low and encouragement is given to employ these modern agencies for comfort and convenience.

But still there is one fly in the ointment which has a tendency to prevent the agriculturist from fully enjoying his surroundings. Restricting immigration of Mexicans, the steadily diminishing number of those who cross the border into the United States, and the drawing of Mexicans into Eastern industries, leaves a perilous shortage of common labor. In the Imperial Valley, for instance, where products fairly leap out of the fertile soil, the temperature is so high that it is physical-

ly impossible for the ordinary human to come anywhere near functioning in what one might call a day's work. The Mexicans thrive on just such conditions but Uncle Sam says they must stay at home, which means that the cultivated acreage of the former large ranches is constantly decreasing and will continue to do so until the politicians finally decide that Mexican

labor is not such a menace after all. It is never a question of wages; just one of endurance.

A farm expert in Chicago says so many small business men have failed in the struggle against competition in the large cities a back-to-the-farm movement will soon be witnessed.

He seems to leave out the fact that

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but be sure you always have enough to turn. Make your orders of "Uneeda Bakers" products sufficiently large to insure ample stocks at all times. It's quick turnover of volume that makes money now-a-days.



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HeKman Biscuit Co.
Grand Rapids, Mich.

it takes a smart, shrewd business man to make money out of a farm. Given the requisite amount of capital and sagacity, farm life offers the most satisfaction and contentment of any occupation open to a young man.

In the older days every farmer was more or less of a success. The desertion of farms began when farmers commenced to think of farms as a means of making money. Their fathers and grandfathers thought of the farm as a place where they produced eggs and ham and bacon and milk to feed the family, and extra calves, hens and butter to sell for the family's supply of groceries. They may not have been good business men, but they were careful, kept the taxes paid, eventually lifted the mortgage and never were troubled with dyspepsia.

The Indians of the Southwest have, perhaps, solved the farm problem more satisfactorily than President Hoover's commission will. They have endured droughts for decades; they have lived on, generation after generation, for a thousand years or more, working the same land, and yet not working it out. Their system is to raise food for the immediate needs of their families. Their cash money is gained from craftsmanship in the fine arts—and from working as truckmen and laborers for their neighbors.

Although some of the members of President Hoover's law enforcement commission have stated privately that they think crime is increasing, the public will not know definitely for some time, whether this is so or not, and after they have found it, it will consume another interminable stretch of time in deciding what to do about it, if anything.

Meanwhile young and enthusiastic Senator LaFollette wants to abolish crime right away by abolishing revolvers. The Hoover commission and the Wisconsin Senator represent two plans for lessening the evil, but will they work? The former is much too slow to catch up with crime; the latter is trying to do in ten minutes what will probably require many, many years.

The idea that crime may be stopped by legislating against revolvers is on a par with the idea that sobriety may be obtained by the same methods. It is the old-fashioned idea that the way to kill a tree was to lop off its branches. No sensible being ever tries such a scheme, but politicians will never learn to be sensible. Senator LaFollette might just as well try to stop suicide by forbidding the sale of half inch Manila rope, as to expect to stop lawlessness by passing a law against guns. The little fact that the constitution sustains the right of citizens to bear arms seems, it appears, to have nothing to do with the question, the constitution being a forgotten document that no reformer pays any attention to.

The collection of figures, the recommendations of a commission, the attempted barring of revolvers look to me like mere nostrums. They might, conceivably, palliate the evil, but they cannot cure it. After the figures have been collected, the dregs will use them to prove that prohibition is lessening crime. The wets will use them to prove that prohibition is lessening crime. The wets will use them to prove that the law is making criminals. Each side will be quite certain its deductions are right and the resulting bitter arguments will change few opinions.

It is said that certain safety razor people are making a deal with the soviet government in Russia whereby the company will create a huge safety

razor and blade manufacturing plant in hairiest Russia in exchange for a monopoly in that line. But unless the lobbyists are able to procure an order from the commune compelling every Russian to mow his brush, as it were, the razor business over there will never prove a howling success. A Russian's whiskers take the place of a necktie and a chest protector. To disassociate them with a steel blade would be accounted an unfriendly act and might start another war.

Los Angeles fireman has just received a medal from the War Department which was awarded for a gallant rescue of troops in the Philippines more than thirty years ago. All these comrades have probably died of old age since then, but the medal goes bravely on. The Nation does not forget, but its memory is no hair-trigger affair.

One of the most practical charitable organizations which I have heard of in this country is the Good Will association of Los Angeles. I happen to enjoy the acquaintance of a social worker who has shown me something of the inner workings of the institution which are surely interesting.

Several hundred cripples, including numerous blind and other derelicts are kept employed at a daily compensation of two dollars, sorting out and repairing donated wearing apparel, which is sold in a Good Will store on the premises. Over a quarter of a million dollars were garnered last year through these activities.

Frank S. Verbeck.

Keep Wrapping Paper Under the Counter.

While a great many merchants have discovered that the best place and the most convenient place to keep rolls of wrapping paper is under the counter, instead of on the counter, the plan may still be new to many of you.

The best plan is to have the roll raised above the floor, or fastened to the back wall, if the counter is narrow, at a height that will make it easy for the clerk to reach by just bending down slightly. Instead of waving the paper in the air as so many clerks do when the roll is on the counter the "tear" of the paper from the roll under the counter will come easy as he pulls up on it.

Also, he doesn't have to stretch full length across the counter and perhaps, the customer's purchases piled thereon. And, don't forget, that space below the counter is less valuable than that on the counter.

Good Tip For Fresh Meat Dealers.

The housewife should always unwrap meat, advises the National Live Stock and Meat Board, before placing it in the refrigerator. When the meat is wrapped up at the shop a certain amount of air is enclosed in the paper. This air is the same temperature as the air in the shop. If the paper is not removed the cold air of the refrigerator is prevented from reaching the meat. Consequently the meat spoils. Since the housewives are prone to blame the meat dealer when their meat spoils, it is not a bad idea for the meat dealer to pass on this information to his customers.

When quality deteriorates to a certain point, price means nothing.

Our sales policy

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FINANCIAL

Mixed Outlook For Industrial Stocks.

The reversal in production trend apparent for several months is likely to continue for some time, but ease in money rates will tend to alleviate unfavorable conditions and prevent a serious depression, in the opinion of Benjamin Block & Co.

"Before the year 1930 has run its course the long period of rising prosperity will be resumed," says this firm, in commenting on the outlook for the immediate future.

"Just as official action is obviating temporary severe curtailment of purchasing by consumers, so does the likelihood of plentiful credit at reasonable charge promise to prevent present recession from being accentuated to the point of depression and promise finally to revive increasing activity—after a period of hesitancy allows a consolidation of the rapid expansion of the past few years."

The building industry is expected to feel the benefit of more favorable credit conditions before many months. Increased activity in steel, machinery and other lines should tend to offset a recession in the steel industry that might have been anticipated as a result of some slackening in automobiles and aviation, the firm believes.

The general business recession has spread only slightly to electrical equipment lines, the firm continues. "Of the large sums to be expended by utilities in 1930 for expansion purposes a considerable portion will necessarily be appropriated for electrical equipment. So long as increased electrical power is required as it is now for industry and home consumption, and as new products are developed, such as the electrical locomotive, radios, television, etc., demand for equipment will continue to grow. This probability of continued growth resembles that of the utilities to which the industry is closely allied.

"The strenuous efforts of oil leaders to bring about stabilization of this most important industry produced results in the latter part of 1929 that should be even surpassed in 1930. Production of the crude product was reduced to correspond to consumption requirements, while moves are afoot to bring about the same condition in gasoline, an attainment likely to succeed. With a finer co-operative spirit being manifested than has ever existed among the many units of the industry and the chief sore spots on the road to eradication, this field looks toward 1930 with a cautious optimism.

"Production in automobiles and accessories in 1930, according to trade authorities, will not exceed 4,500,000 cars by any appreciable amount, if at all, as against almost 5,500,000 cars in the previous twelve months. Overproduction in 1929, excessive used car stocks and general conditions within the industry mitigate against future sales, while profits are likely to be reduced further by the inability to make full use of production facilities that have in the past allowed a greater profit per unit for each car over a certain minimum sold. Securities of both motor manufacturers and accessory

companies are well deflated, but are not particularly attractive.

"Continued readjustment in the aviation industry that has been in process since the middle of 1929 is expected to be witnessed during the next year. Smaller companies are expected to fall by the wayside."

William Russell White.
[Copyrighted, 1930.]

Stocks Recover Sixth of Loss.

Has the market's recovery since November 13 gone far enough to bring the psychological danger point near?

Here is a question that one Stock Exchange house answers firmly in the negative after formulating a new method for measuring the rally. Its conclusion is that stocks have not recovered nearly so much of their 1929 decline as is supposed. The standard averages indicate roughly a 30 per cent. recovery. Mark Wolff, economist for Hamerslag, Borg & Co., says the market up to December 31 had recovered but 16.6 per cent. or one-sixth of its total 1929 drop. This calculation presumably holds for current prices since stocks now are selling around their December 31 levels.

Essentially the difference between the commonly accepted index figures on the recovery and the Hamerslag-Borg index is that the extent of the 1929 decline usually is measured from a given "peak" date for a limited number of stocks. The Hamerslag-Borg index includes 687 common stocks listed on the New York Stock Exchange and the 1929 high is based on the individual highs last year for each of these stocks regardless of dates. Scores of stocks made their high for 1929 long before September 7 when the averages established a peak. In the Hamerslag-Borg calculation this is taken into account.

Now what the new study indicates is that on this basis the 687 listed stocks since November 13 have recovered 16.6 per cent. of their previous 1929 decline from top levels. The 587 industrials have recovered 15.1 per cent. of their decline. Fifty-three railroad stocks 23.8. And 47 public utility stocks 21.2. Viewed as a whole the railroad stocks performed better than either the industrials or utilities. They fell the least and recovered the sharpest. Industrial stocks up to November 13 fell 55 per cent. and have since recovered 15.1 per cent. Rails fell 37.6 and have recovered 23.8. Utilities fell 56.6 and have recovered 21.2.

Recovery has been more rapid on a percentage basis in the high-priced stocks than among the low-priced issues. The Hamerslag-Borg index shows a recovery of 7.1 per cent. in stocks selling below 51 and a recovery of 23 per cent. in stocks selling over 200.

Paul Willard Garrett.
[Copyrighted, 1930.]

Steel, Leather and Rubber Have Better Days Ahead.

The year end always brings a wealth of news to investors in all lines of industry, and in the reviews and forecasts made public from authoritative sources can be found news of considerable importance to all grades of securities.

The Measure of a Bank

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


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In the current issue of the Iron Age the prospects of the steel industry are discussed frankly. How rapidly steel output will recover is still a matter of conjecture, the publication says, but producers find encouragement in the undiminished demands of the railroads, the structural steel industry and farm equipment manufacturers, and there is fresh evidence of strength in the scrap market.

The automotive industry continues to take more steel, although its orders are mainly for early needs and do not forecast more than a moderate increase in motor car production.

Notwithstanding the drop in November and December, steel ingot output for the year, at 54,600,000 tons, exceeds the previous high total of 1928 by 8½ per cent.

Reports from the leather industry at the end of the year were a little more hopeful. This industry in 1929 experienced an unsatisfactory year, due to a declining raw materials market, overproduction and severe competition from foreign countries. A better tone prevailed in hide and skin markets at the end of the year, with a firming of leather prices and indications of improvement.

The first half of 1929 was an active period for rubber manufacturers. The tire industry continued to produce almost at capacity well into the second half of the year. In the final quarter there was sharp curtailment in manufacturing activities at tire plants, due to the tapering off of automobile output. It is believed, however, that inventory losses of the leading companies should be comparatively light. The price of rubber at the end of the year was lower than at any time during 1929. William Russell White. [Copyrighted, 1930.]

Investment Trusts Not Responsible For Break.

Leland Rex Robinson in a recent talk to the American Statistical Association gave an inside answer to the question: Were the investment trusts responsible for the 1929 break in stock prices?

The answer to this question has never been very clear in the minds of many stockholders. Previous to the collapse new investment, holding and finance company flotations reached an unprecedented volume. Perhaps it was natural then to formulate the conclusion that expansion in the investment trust field in some way lay back of the market's sharp reversal. As an officer in one of the country's leading investment trust groups, and as author of the leading book on this subject, Mr. Robinson should know how much there is of truth in the theory.

What he affirms is that the investment trusts were the "creatures" rather than the "creators" of the declining autumn markets. When the crash came a majority of the leading companies of this description instead of adding to the general confusion by sacrificing securities took advantage of the situation by utilizing their resources to reduce average costs. They looked on the low prices of October 24, 28, 29 and November 3 as an op-

portunity to buy additional holdings in sound American enterprises.

In this way "they acted, in the main, as a cushion and a stabilizing force for the market, but only, it should be added, to the extent of their modest ability. As unreasonable as the claim that these companies caused the crash is the complaint, equally in evidence at the time, that they did not counteract it. It might in all innocence be asked how they could have done either—since they could not possibly have done both—with an aggregate capital equivalent to less than one-twentieth of the total value of stocks listed on the New York Stock Exchange alone at the height of the market."

Mr. Robinson properly makes further distinction between investment trusts and the ordinary finance, holding or trading corporation and says that whatever conclusions may be reached regarding the activities of this "rather inchoate group," of this we are at least certain—"that the influence of the investment trusts as such has been far less than exaggerated current reports would indicate; that they are in no sense the force in American business which holding companies have been since prewar days; that they have been less influential in the security markets during recent months than the many sizable finance, holding and trading companies which have mistakenly been identified with them on the principle that in this case, at least, the 'tail should wag the dog;' and that, for the most part, their influence, not in any case great enough to dominate the security markets, has been in the direction of sanity and conservatism."

Paul Willard Garrett.
[Copyrighted, 1930.]

Three Recipes For Waterproofing Fishing Lines.

Whitehall, Jan. 10—You are featuring a page of recipes for cosmetics, cough medicine and many others which I have found very good. Have you a recipe for water-proofing a fishing line? I have several good lines, but not waterproof. If you have a good recipe please mail it to me with the bill and I shall send you the money. C. C. Kern.

We have in our files three recipes adapted to the above enquiry, as follows:

1. Boiled oil, two parts; gold size, one part. Put in a bottle, shake well and it is ready for use. Apply with a piece of flannel, expose to the air and dry. After using the line two or three times it should have another coat, the application being repeated when necessary.

2. Apply a mixture of two parts of boiled linseed oil and one part of gold size, expose to the air and dry.

3. We have also heard that a mixture of beeswax and spermaceti is used.

Vas Ist?

A farmer lost a calf and put the following advertisement on a post in the next village:

Rund-a-vay vun red and white calf mit his two behind legs was black. Anybody vat bring him back pays 5 dollars.

Jacob Zundering
3 miles behind the bridge.

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Michigan's Interest in Timber Production.

For the best interest of the people there should be good timber growing on all public land. The State's responsibility is direct and should, be taken care of by thoroughgoing activity in establishing the needed forests.

The public has an interest in all forest growth. U. S. Forest Service Technical Bulletin No. 92 states the fact thus: "The public clearly has the right to require and should require that forest land be kept productive."

The rights of the public are enforceable in such ways as equity and justice require. The natural laws of forest development are the ruling forces which must control and the public cannot allow, or undertake to have, other considerations control the destinies of the needed timber. The State must lay out its course of action in harmony with the natural law of forest development. The increase of forests comes only through a process of natural growth by which annually a small ring is formed within the bark and about the heart of the tree.

This annual growth must stand stored in tree form until enough rings accumulate to make up a stick of timber having the size and quality desired. This growth storage is the basic element in timber production and forms the foundation structure of the producing forest. It is the growing stock which must be maintained in vigorous condition and requisite quantity.

It forms a reserve to be held continuously as the means and for the purpose of keeping up the business of timber production.

When we institute a law requiring that the forest be kept productive then the growing stock will naturally be a legal reserve which the State must safeguard by supervisory activities which will assure the proper handling of this perpetually stored forest growth.

The public is in the business of timber production wherever there are forests. Having the right to require that forests be kept productive the public must prepare to maintain activities that shall be for the best interest of the forests. What is best for the forests will be for the best interest of the people.

Therefore, the public activities must be in harmony with the natural law of forest development and the growing stocks should be forever safeguarded by adequate State supervision on a par with supervision of banking and trust corporation funds. Quoting from Woolsey's "Studies in French Forestry," page 218, "Working plans are necessary because it is difficult to distinguish between the capital or growing stock, which is 'property held in trust' and the annual income or growth which constitutes the owner's returns." This elucidates and brings out the fact that the legal reserve growing stock is held in trust and only the natural annual increment of growth can be taken by the holder of title.

As the State requires the holder of title to keep the forest productive, therefore, out of that annual income must be reserved sufficient of the proceeds to assure cultural measures and

work of up-keep needed by the growing stock.

To protect the public interest the State must see that this is done and then the taxation must be fixed in equitable ratio justly proportioned to what will remain to recompense the holder of title.

In its nature as the basic element of a producing forest and as property in trust for the purpose of maintaining production, the growing stock must be guarded by the State with rights of inspection and supervision substantially as a co-trustee in the interest of the public. This analysis serves to bring out the fact that the public is in the business of timber production and shows that the State must forever stand as guardian of the public interest wherever there are forests.

The State must act and do its duty as a co-trustee; there must be control executed through an efficient Forest Service.

There must be effectual supervision of the growing stock inventories or other means of checking up the quantity and sufficiency of the growing stocks in accordance with working plans which shall assure the productive capacity.

We, the people, are in the timber production business.

We must see to it that the good timber has proper chance to grow and that there shall be no over-cutting to deplete the growing stocks. We are to deal with the trees as forming the most useful natural resource which waste land is capable of producing.

We must see to it that the State defends the growing timber and promotes its best development in the interest of the general welfare.

Frederick Wheeler,
President Michigan Forestry Association.

Show Colored Crystal Jewelry.

An outstanding feature of new lines of novelty jewelry is the introduction of crystal pendants for street and sports wear in colors to match the newest silk shades. Heretofore clear crystals only have been available. The trend to colored crystals is also manifest in lines of beach costume jewelry, in which the crystals are combined with colored stones, carved wood and silver finished metal. Wood pendants continue to receive attention, the new designs featuring walnut and the use of metal tracery designs upon the wood. In stone set metal pendants, aquamarine and white coral are two of the newest shades.

Offer Low-Priced Electrical Items.

In an effort to meet the requirements of their customers manufacturers of popular priced electrical appliances for homes are developing electric irons, toasters and sandwich toasting devices to retail at \$1 and \$1.50. The merchandise is being brought out in standard sizes and is intended for use as price leaders. Producers are now assembling and pricing their new lines in anticipation of the visits of buyers during the latter part of this month. Orders are scant at present and those received are for immediate requirements only.

Correct.

"Pa, what is diplomacy?"
"Diplomacy, my son, is telling a girl that when you look in her eyes time stands still, when she has a face that would stop a clock."

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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 City, 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

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MUTUAL FIRE INSURANCE

Testing Building Material To Determine Resistance To Fire.

The loss to commerce and industry from fire constitutes a serious drain on the natural and created resources on which their activity depends.

Of the yearly property loss from fire of near \$500,000,000 a large part is attributable to relatively few fires, each involving a large loss. Such fires occur mainly in manufacturing, mercantile, and storage occupancies with relatively large buildings, and building areas and high concentration or value of contents.

In addition to the property loss as such, there is a further effective loss from fire consisting of cost of fire protection and extinguishment, cost of insurance and loss of production and time of workers where fires have occurred. These, together, constitute an economic loss greater than the property loss itself.

In many cities the cost of fire departments and fire protection equals or exceeds the property loss from fire.

The seriousness of the disturbance of fires to normal functioning of commercial and industrial establishments is attested by the fact that, in spite of insurance coverage, a considerable percentage of those suffering total or high loss from fire do not again resume operations.

On account of the large prospective gain in fire safety from improvement in structural conditions, the fire resistance activities of the Bureau of Standards have been concerned mainly with the fire resistance of materials and members entering into the construction of buildings, the severity of fires that can result with given amounts of combustible building contents, and the protection afforded by devices such as insulated record containers.

Some work has also been done on the fire hazard of materials constituting the contents of buildings, from the standpoint of susceptibility to spontaneous ignition or explosive effects.

In the standard fire resistance test, the material construction or device is subjected to a furnace fire, the intensity of which is controlled so that given average temperatures obtain in the furnace chamber at stated times after the fire is started. The other test conditions will vary with the type of construction or device to be tested.

Some of the first experimental work conducted by the Bureau in co-operation with other organizations interested was on building columns. As subjected to fire these members are important in maintaining the integrity of the structure and preventing collapse that would induce spread of fire not only within the building concerned but also to neighboring buildings.

Among the interesting facts uncovered in these tests it was found that wood columns with metal caps and connections to the floor beams fail first, not from weakening of the column itself but from softening of the wood next to the metal cap, causing slipping of the column on its bearing. By substituting Portland cement concrete for metal as material for the caps

the fire resistance of the column was nearly doubled.

The fire resistance of bare steel columns was increased from 20 minutes or less to from 1¾ to over 7 hours by the application of a 2 inch thick covering of concrete. The fire resistance of nominally similar coverings was found to vary greatly due, in the case of concrete given above, to differences in the mineral composition of the sand, pebbles or broken stone with which the cement was mixed.

In another series of fire tests with concrete columns it was shown that a large improvement in the fire resistance of concrete made with aggregates having mineral composition that induce cracking and spalling as exposed to fire, can be obtained by placing metal mesh near the surface of the concrete or by applying protections to the concrete such as plaster.

While fire walls of brick have long been recognized as valuable aids in restricting the spread of fire, no quantitative measurement of the protection afforded had been made until walls comparable in size to those built between floors in buildings were subjected to fire tests in the Bureau's furnaces. As subjected to the standard furnace exposure on one side, fire resistance periods from 1 hour for the 4 inch thick partition to 9 hours or more for solid walls 12 inches thick were developed.

Several types of hollow brick walls were also tested as also over 200 walls from 8 to 16 inches in thickness, built of hollow clay tile, that gave a comparable range in fire resistance. Fire tests of light interior plaster partitions also indicated properties valuable in restricting the spread of fire with proper choice of materials and design.

Having determined the fire resistive values of building members and materials in terms of the time they withstand the fire test, the information needed in order to apply them with economy and safety as protection against fires that may arise in buildings, includes knowledge of the severity of such fires. The combustible contents of commercial buildings range from less than 10 pounds per square foot for light office occupancy to 60 or more pounds per square foot for some mercantile and storage buildings, assuming the contents to be distributed uniformly over the whole room area.

To obtain information on the temperature and duration of fires that can occur under these varied conditions, two fire resistive one-story brick and concrete buildings were built and outfitted with discarded furniture and other contents to simulate some of the occupancies concerned. These were burned out several times and the temperatures in all portions of the buildings measured from the time the fires were started until the ruins cooled down.

By comparing the temperature and duration of these fires with that of the standard furnace test, it is possible to form a fair estimate of the equivalent severity of fires that can occur in fire resistive buildings with given amounts of combustible contents. Thus fires where the combustibles averaged 15 pounds per square foot gave a fire

severity equivalent approximately to the first 1½ hours of the furnace test and for combustible contents of 50 pounds per square foot the fire severity was about equivalent to the first 6 hours of the same test.

S. H. Ingberg,
Engineer Bureau of Standards.

Still "Trading Down" on Dresses.

Despite reports to the contrary, one of the important factors in the dress industry maintains that many of the

big stores are still "trading down" on dresses in the popular-price class and burdening manufacturers with the problem of meeting retailers' price views, giving honest values and making a legitimate profit. There is no real reason why a retailer should sell a \$10.75 "wholesaler" at less than \$15, yet there are cases where stores have priced the goods as low as \$12.95. So far it has been the manufacturer who has "paid the piper," but it is obvious that this cannot continue.

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SNOWBOUND FORTY HOURS.

Event Long To Be Remembered by the Participants.

One of the very severe winters which occurred in the earlier part of the eighties gave several Michigan travelers an experience we are not likely to forget as long as we live.

In making the trip from Muskegon to White Cloud, Big Rapids, Ludington or Manistee, the evening trains left the former city at 5 p. m., too early for the good dinner at the Occidental prepared by Mother Barney. As Charlie Mehrstens and his good wife always had a most excellent dinner all ready on the table on the arrival of the train at White Cloud, we always preferred to wait until we got there, about 6:30. The trains meeting there would always wait thirty minutes for us to enjoy the brook trout, strawberry shortcake and other fine things in season.

On the afternoon under discussion we left Muskegon with a fierce Southwestern raging. It was snowing hard and the wind was piling the snow up in drifts, but with two good engines, six section men and a lot of snow shovels for them and the passengers to use when needed, we had no doubt we could get through. But the storm increased as we proceeded, and we were about an hour late when we reached Fremont, about half way to White Cloud.

A few miles beyond was a long, deep cut, and we knew we would be very fortunate if we got through. Just before we came to the cut we heard the engineers crowding on all the speed possible, and when we got in there, clouds of snow came flying back, covering the windows, and pieces of sleet and ice rattled against the ventilators on top of the coaches. We began running slower and slower, although the engines were laboring and using all the steam possible. Finally we came to a dead stop right in the middle of the cut.

The section men bundled up and so did most of the travelers who had overcoats, caps and gloves or mittens, and got out in the storm to shovel, but it was snowing so hard and blowing a gale, so that as fast as we would shovel out a hole in the snow and move on to another place, the first hole would be filled in half the time it took us to dig it, so we decided the shoveling was useless. All went back in the coaches, after we had carried a good supply of coal from the engines back into the coaches, as they were still heated by a coal stove and steam pipes in each car. In a short time the cut was filled completely full and only a small part of the rear coach could be seen.

After going back into the coaches, we discovered that two travelers who had light overcoats and gloves had not gone out to shovel. They had found a sample case with cookies and crackers in it and were helping themselves, but we organized a vigilance committee at once, took the cookies and crackers away from them and carried them back to the rear coach, where there were two mothers with five children and not a crust of food.

We told them they had better put the kiddies on rations, as we could not tell when we would have any more for some time.

In order to pass the time away, we went in the smoker and effected a complete community organization. We balloted for a justice of the peace and a constable. One of the crowd who owned the cookies and crackers swore out a warrant for the two who had taken them. Court was convened, attorneys and jurors were chosen, and I tell you the legal ability displayed and the pleadings presented to the court were of the very highest order.

As I remember, Charle Robinson was elected justice, George McKay constable, George F. Owen and the writer prosecuting attorneys and Man-

in the smoking car from the engine, and the constable was to see that they kept the coal box filled, and they did so.

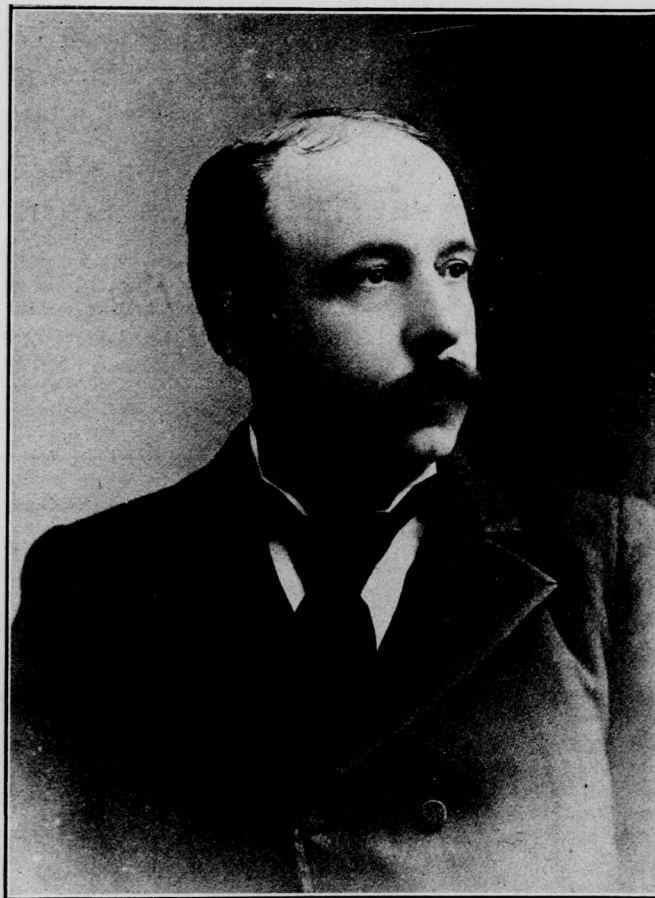
The next morning, regardless of a prominent notice forbidding gambling on the trains, four traveling men whose names I will not mention for their families' sake, were detected in a quiet little game of Black Jack back in a corner of the car, and a warrant was at once sworn out for the four, court was convened, jury and attorneys chosen, and they were convicted before the jury left their seats. The justice ordered them to pay over to the constable every cent of their earnings from the game and the officer was to divide same, which was about a dollar and a half, among the kiddies

the brakemen and one of the section men with us struck out early across the fields for Fremont. The remainder of us bundled up, grabbed snow shovels and got out to free the train from the snow, tightly drifted and packed under, around and over the entire train. When we had the job about finished, shortly after noon, we heard some lively hallooing across the fields over near the road, and discovered three or four men with an ox team and sled headed for us, which later proved to be Johnny DeHaas and Billie Rounds, the hotel man and liv-
ery man, the brakeman and section man with a lot of food. On the arrival of our relief messengers at the DeHaas house, Mr. and Mrs. DeHaas had immediately prepared a good hot dinner, a big camp coffee pot full of boiling coffee and milk for the kiddies. To keep it warm, they had chained a flat box on the sled, filled the bottom with hot sand, and on that placed a lot of hot stones and on these placed the kettles of cooked meats and vegetables and the coffee pot. The weather was but slightly above zero. Straw was packed above and around the kettles and over this a heavy canvas covering was laid. Although they had been nearly two hours on the trip the food was in excellent shape, and I tell you the whole outfit did nothing else for the next hour but stow away that good dinner where it would do the most good.

About the middle of the afternoon a snowplow with two engines and about fifty men reached us. In an hour or so, we had the train all shoveled out and reached White Cloud about 7:30 and found a fine hot supper awaiting us there by Charlie and Mrs. Mehrstens.

The ox team with which Johnny DeHaas came to our relief was one he had used in his lumber camps to break out the roads with, or they probably could not have waded through the snow from two to four feet or more. Billie Rounds and the two others walked by the sled to keep it right side up by holding on to stakes in the side of the sled.

Lloyd Max Mills,
New Salem Hotel, Salem, Oregon.



Lloyd M. Mills.

ley Jones and "By Gee Cripe" Jennings attorneys for the defense. The scoring the defendants got was a plenty. I well remember one point that my partner, George Owen, made when he said, "It has been an old legend that a man who will steal candy from a kid is the meanest kind of a man, but what shall we say of one who takes the little food he has from him? Gentlemen of the jury, the English language does not possess words burning enough to brand such a felon as this."

In spite of the eloquence of Manley and "By Gee," the jury promptly brought in a verdict of guilty in the first degree, and the justice, after consulting with the four attorneys, sentenced them to carry all the coal used

in the rear car. I tell you it made a lot of happy little hearts.

The storm continued all through the first night and day, and the second night, piling up the snow in high drifts. The temperature was below freezing, but we were able, by keeping the coal stove near cherry heat, to keep the coaches fairly comfortable. One of the boys had some samples of heavy wool blankets in a trunk in the baggage car, and he took them back into the rear coach, and with some extra seat cushions, we fixed up some very comfortable beds for the kiddies and the mothers, but the remainder of us used the double seats and our overcoats.

During the second night, along toward morning, the storm abated and

I'm Wondering.

I'm wondering what would happen if it were possible for a man unconsciously to record each and every thing he says during the day, and at night, when all alone, have the record of his angry words, his pleasant sayings, his grouchy cracks, and his genial comments all reeled off to him in their infuriated inflections or kindly tones.

We talk much about seeing ourselves as others see us; but what a wonderful influence our words would have on our minds if we could only hear ourselves as others hear us, particularly at a time when the door of contact with others is closed and we are alone—alone in the stillness of that hour when the crickets sing and our conscience is calling.

Just Before the Battle.

She: When I married you I thought you were a brave man.

He: So did everybody else.

Best Cuts To Be Made From The Plate

In this article and in the two to follow, cuts from the plate are to be considered. As explained previously the plate, shoulder arm, shank and brisket constitute the rattle.

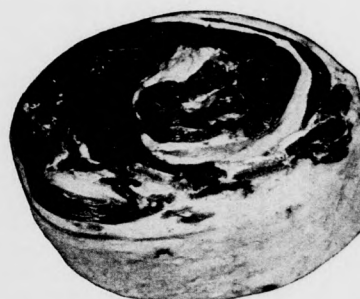
These instructions on the plate include both bone-in and boneless cuts to meet different trade demands. The short rib roll and boneless brisket are taken up at this time.

Making the Short Rib Roll

The short rib roll is a neat and compact cut requiring little space in the display case.



1. Cut 2-inch strip from rib ends of plate.



2. Roll into shape and fasten with a skewer.

Making Boneless Brisket

The following illustrates the correct way to remove the bone from the brisket. The boneless brisket is especially adaptable to use as corned beef.



1. Separate brisket from plate leaving 5 ribs on brisket.



2. Bone brisket by cutting meat clear from breast-bone.



3. Lift off the ribs.



4. The completed boneless brisket.

DRY GOODS

Michigan Retail Dry Goods Association.
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Back To An Era of Tucks and Pleats.

This season the choice of a hat is the test of a woman, sartorially speaking. Never have there been so many opportunities to find the perfect hat, which will enhance one's individual charm. And never have there been so many opportunities to go hopelessly astray and eclipse one's self completely—just as the woman who walks the streets on a rainy day with trailing wisps of georgette or silk flapping at her ankles is certain to find herself a crowning confection whose only rightful place is under glass in a museum devoted to 1930 horrors of the mode.

As always, simplicity is the test of true chic. As the best of the new frocks manage to achieve an effect of subtle simplicity, despite their elaborate detail and workmanship, so the hat worn by the really smart woman will have a simple casual air, and will not distract the eye from the effect of the ensemble. But here, as in frocks, it is simplicity of sophistication rather than naivete, and is achieved by miracles of patient handwork, perfect fitting, artful tucks, pleats and folds which in the end produce the perfect frame for the face of the wearer.

For the so-called "dressmaker" mode, the mode of handicraft and detail, has markedly affected the new hats, and the true milliner, in whose deft fingers a flat piece of felt becomes a masterpiece of smart lines, has returned to her own.

Never has there been such variety in hats. The hat with a brim has definitely returned. But it is a brim with a difference, designed to reveal rather than conceal the face. This effect is achieved in various ways. The brims of the new cloche hats are shallower in the front than at the sides, and the front of the crown is frequently an inch shorter than the back. Sometimes a bandeau is introduced, or, when the hat is steamed, the brim is pinched back against the crown to give a becoming lift. Sometimes the brim is folded back in the front and finished with a knot or ornament, revealing the face in becoming lines.

The new brim designs seem to promise that fur collars are destined to be worn on the first Spring suits, for those Spring hats that have recently been imported from France make provision for them. The cloche brims sweep down and back in a widening line as though starting to imitate the sou'wester, but just as they reach the point where they would be in the way of the collar a wide wedge-shaped piece is cut out or the back is crumpled against the crown and held with a saucy little bow, giving the same effect as though a triangular piece had been cut out. When the brim is actually cut away the trimming is usually laid against the back of the crown in an up and down line, which permits the lower part to lie against the neck.

Even newer than the hats with

simulated bandeaux and the evenly drooping brims cut away at the back are those bandeau hats with the brim laid in short pleats at the right side to lie rather closely against the face, while the brim flares out at the left in a becoming scooped dip. This is a model capable of being interpreted in every mood from the tailored hat to the filmiest of afternoon creations, but whatever the spirit or the medium in which it is made, its trimming will be found nestling at the right side as though to hold the pleats against the cheek. Hats in this style have a way of achieving the envied Gainsborough silhouette, the slanting, picturesque line which runs like a motif through all the new Spring millinery. One finds this same charming slanting line in the off-the-face models, as well as in the hats that have brims.

Small hats are by no means abolished. For early Spring Le Monnier is making tiny caps of straw, tucked to hug the head tightly, and all the leading Paris designers have versions of the beret, some severe, others draped to give a softened effect.

A hint of a new trend is indicated in Rose Valois's sailor hats, which she is introducing for Spring and resort wear. It is almost a decade since we have seen the sailor, but it is quite possible that, with suits and shirtwaist blouses to the fore, we shall see this classic shape return to favor.

The hat materials are of course influenced by the new silhouette. Straw is very important, but has by no means superseded felt, and fabrics are promised a great vogue. Combinations of materials are a feature of many of the smartest hats.

New Touches of Lingerie Both Flattering and Smart.

Neckwear, which has come and gone with the fluctuating fashions, is very much in evidence this year. It is one of the fine points in the distinctly feminine styles, so long in eclipse, while dresses were finished with a severely tailored line at the neck and wrists. That style has partially given way to the engaging and always youthful manner of dressing the neck and sleeves with crisp linen or some soft lace or mousseline—which are equally flattering to a girl of sixteen or a woman of sixty. Modistes say that a set of white collar and cuffs will take years off the age of any frock and of the woman who wears it as well.

Three years ago it was difficult to find a lace collar in Paris. They were not worn, it was said, except by brides and dowagers. Now some of the latest daytime dresses from the other side, formal and informal, have collars, and sometimes cuffs also, of lace or fabric. Maggie Rouff is making some delightfully original frocks finished at the neck with soft mousseline, linen and lace.

Dresses for the younger women and misses this season appear to have been designed with the particular idea of adding collar and cuffs, a gilet or fichu and jabot, and are of the sort to make a girl or debutante age look even younger, and altogether chic and dainty. Every frock for little girls now has a collar of some material that

will stand tubbing and come out fresh and lovely. Some are ornamented with needlework, in white or colors, supplying a decorative note in the costume and others are of linen, voile, batiste or organdie.

Frocks for juniors and misses are shown with detachable collars and cuffs of which there may be several changes for each dress. These are made of white, off-white or ecru linen, and of plain organdie.

Derbies and Opera Hats Gaining.

Sales of derby hats at retail are easily running 10 per cent. ahead of last year at this time, according to a leading retailer. He finds that the vogue for velvet collar overcoats has done much to aid derby sales, together with the tendency of more consumers to purchase a derby "as an extra hat." The sale of opera and silk hats has also gained, although not to the same extent as a year ago. The period of greatest demand for these hats, this executive said, runs from about the middle of this month to March.

A Few Drops of Scotch.

Have you heard of the Scotchman who
—would give a thousand dollars to be a millionaire?
—went crazy because he bought a score card at the ball game and neither side scored?
—stood on the street corner with two slices of bread in hand, waiting for the traffic jam?
—talked through his nose to keep from wearing out his false teeth?

REMARKABLE VALUES!

Duro Belle HAIR NETS

can now be sold profitably in competition with ANY Nets!

Double or single net, cap or fringe, bob or regular—all natural shades—black, dark brown, medium brown, light brown, blonde, ash blonde, drab and auburn—were \$9.60.

NOW \$9.00 a gross!

Special shades—grey, white, lavender and purple—in above styles—were \$15.00.

NOW \$12.00 a gross!

We also import the high quality

UNICUM
Hair Nets.

Have us quote you on your own brand.

NATIONAL GARY CORPORATION

Successors to
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251 Fourth Ave., New York, N. Y.
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A large immediate increase in sales, no drastic mark-downs, and hundreds of new customers at practically a normal advertising cost. That is what a Joseph P. Lynch 10 day sale can do for your store. Furthermore — a Jos. P. Lynch sale tones up store morale, and actually creates tremendous good will which results in larger future business.

May we furnish definite, convincing proof of how the Jos. P. Lynch 10 day sale achieves success in any store, large or small, regardless of where located, or local business conditions? Write today For Full Details. There is no obligation.



Nationally known merchandising expert, whose original, dignified and high class sales methods have won the endorsement of hundreds of leading stores from coast to coast.

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JOSEPH P. LYNCH SALES CO.
3rd Floor Home State Bank Bldg.
GRAND RAPIDS, MICH.

SHOE MARKET

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

Fashion Trends in the Shoe Industry.

Miss Elizabeth Ambrose says: "From a style standpoint the most interesting thing about interviewing retailers throughout the country is the fact that they all agree on color. Naturally in the South and Southwest the emphasis is on light shoes, in the East and Middle West and Northwest, on dark, but retailers were unanimous in their liking of one or two shades of brown, one or two beiges.

"The outstanding feature of the season is the fact that neutral beige shoes (the suntan shades) are losing much of their former style importance. In general, retailers are buying a few shoes in these shades, in conservative models, but they feel that the smart woman will wear cocoa brown shoes for spring, very pale beiges and white for summer. In other words, because of the style importance of brown as an accessory color "the shoe to wear with everything" is brown, this spring, instead of neutral. These new browns are especially effective with the pastel tweed suits that are expected to be a volume fashion for early spring street wear.

"Very pale beiges—light enough to contrast effectively with a sunburned stocking—are popular for summer afternoon wear in the North, Middle West and Northwest, and for early spring wear in the South and Southwest. There is every prospect of a good white season, also.

"The question of navy blue is very much to the fore in the minds of retailers, because of the general disappointment in this color during the past fall and winter. Since it is recognized that navy blue will be an important costume color for spring, most retailers are holding their stock of navy blue, instead of putting it on sale. They are also buying some additional shoes in the new bright blue called Larkspur.

"Dark green was so successful this winter that most retailers feel it will carry over until Easter. There is no question that Cuban-heeled dark green shoes, with bags to match, will be very smart in contrast to the light green tweed suits that are expected to be so important this spring—but salesmen must be trained to suggest this fashion, if it is to be successful. Dark green shoes on high-heeled lasts will be smart with the new prints on dark green grounds.

"Lighter green shoes should sell well for late spring and summer. In dress fabrics, two important ranges of green are coming through—blue-greens and yellow-greens. These two families are about equal in style importance—the blue-greens are a trifle newer, the yellow-greens (much softer than the Chartreuse of last year) seem, at this writing, destined for a little more volume. Unless a shoe retailer's stock is very extensive, it should not be necessary for him to carry both a

yellow green shoe and a blue green shoe—either shade is good. In a department store, the shade featured should correspond to the dress shade featured by that store.

"Pastel shoes, in kidskin or fabric, are very important this season—the proportion to the rest of the stock can only be determined by the merchandising policy of the particular store, because, obviously, a family shoe store will do much less business of this type than a high-style women's shoe store in the same city."

The foregoing observations by Miss Ambrose are based upon interviews with outstanding retailers throughout the country during a recent trip covering more than eight weeks, which took her to the Pacific Coast. This trip was devoted to showing the new spring colors and getting the reactions of retailers. She was therefore able to observe closely the sectional variations in color and style preference. In the course of her trip she talked with many merchants and buyers and addressed a number of meetings of salespeople. Miss Ambrose declared that despite the sectional differences, she found a remarkable unanimity of opinion among shoe buyers as to the dominating color and fashion trends for the coming season.—Boot and Shoe Recorder.

Harking Back To Early Days.

Rix Robinson, whose appearance in the Grand River Valley antedated that of Louis Campau, operated trading posts at Ada and Grand Haven. In the spring of 1838, the Grand Haven company, of which Robinson was the controlling spirit, had about 15,000 logs rafted into the bayous of lower Grand River staked to the shores. Heavy winds set the logs adrift and the marshes were covered with them. Robinson complained that the agent of the company had not caused the logs to be properly secured. He did not think the currents and the winds which crossed the bayous would cause a breakage of the fastenings. A recurrence of the winds and increased action of the currents caused the logs to move over larger areas of the marshes. Robinson called Uncle Mike, a teamster, to get out two yoke of oxen and drive them to the marshes. After three logs had been recovered Robinson ordered Mike to put the cattle in a shed. What are you going to do with the three logs you have secured?" Mike enquired. "I shall place them in Mr. Ferry's cellar and see if I can keep them there," Robinson replied.

Pierre Constant was the first trader with the Indians in Ottawa county. In 1810 he was the agent of the British Fur Co. at Mackinac. His wife was an Indian woman of remarkable beauty and intelligence, by whom he had six children. Constant was brave, honorable and possessed undaunted qualities which the average Indian trader did not possess. One daughter married William Lasley, a pioneer of the White Lake region. Henry S. Lasley, a son, was for a number of years engaged, until a comparatively recent date, in the sale of merchandise in Montague.

Francis M. Burton, of Grand Rapids,

taught the pupils attending the first school that was opened in Allendale in 1855. His compensation was \$10 per month. He was a capable teacher. Several years later he trekked to Oregon to win both fame and fortune.

George B. Woodbury, who platted the village of Lamont, was a practical joker. A man from Monroe, who considered himself of much importance, came to Muskegon with a quantity of wildcat money. It was not entirely worthless, but considerably depreciated in value. As he was far from home among supposedly ignorant people he endeavored to purchase lumber and pay for it in depreciated currency at par value. A raft of lumber lying in the river was the property of Samuel Rose. Woodbury sold the raft to the speculator, agreeing to wait for his pay until the lumber should be hauled out of the stream, telling all who were present to keep the joke quiet. The speculator worked three days in the water and got out 25,000 feet of lumber, when Mr. Rose, who had been up the river, returned and exposed the joke. The speculator disappeared.

Arthur Scott White.

The Linen Hat Makes Its Bow.

Paris has evolved a new linen for millinery. Ordinary dress linen was used in the first of the fabric hats in the Paris collection, but realizing its deficiencies a new weave exactly resembling dress linen but with the body of a straw and linen combination has appeared. This has stiffness enough for the little brimmed hat, as well as for the draped toque.

Starching the linen desired for the brim is another Paris experiment; tailor's canvas, which in itself is quite stiff, is used in its natural color for the brimmed resort hat, its dull ecru tone relieved with colored embroidery or insets of narrow gay ribbons.

Shantung sports hats accompany the Shantung frock or Shantung serves as facing on the brimmed straw hats, vying for popularity with the polka-dotted materials which are smart at the moment. This interest in the polka-dot received its first impetus with the arrival of Rodier's tuslikasha, with a small white polka-dot woven through it. This material is being used either as a complete facing or merely as a band on the under side of the hat, in which case it is repeated as a facing for the trimmings, and is so effective

in these ways that it has brought forth all sorts of other uses for polka-dots. Felt is painted in tiny dots, ribbons are dotted and even the little feather bits have their dots.

Felt and Shantung are a new combination adopted by Agnes, who makes charming little bonnet-shaped hats of alternate folds of the two fabrics, finished with a bow of felt at the side back. A wide-brimmed hat of natural bako has part of the crown made of black felt, and where the two fabrics join is a stitched band of vivid green Shantung. Straw and belting ribbons, satin and grosgrain, and satin and felt join forces in many of the tiny hats and berets for early Spring.

Bragging is usually an attempt to hide ignorance.

Salesmen Are Coming

with forty-two
styles in
Men's and
Young Men's
Shoes for
Spring.
Five and Six Dollar
Retailers Carried
In Stock.



Herold Bertsch Shoe Co.

Manufacturers of Quality
Footwear
Since 1892.
Grand Rapids, Michigan.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

FIRE AND TORNADO INSURANCE

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

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L. H. BAKER, Secy-Treas.

Lansing, Michigan

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President — A. J. Faunce, Harbor Springs.

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

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

Secretary — Herman Hanson, Grand Rapids.

Treasurer—J. F. Tatman, Clare.

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

Utterly Wrong Attitude on Credit Transactions.

Retailers generally but grocers in particular have an entirely wrong conception of credit, its functions, its limitations and the correct handling of it. It is not surprising, therefore, that such a number of retailers fail as credit administrators.

I have before me an article wherein is reported, How to Refuse Credit Without Giving Offense. There are listed in that article seven specific reasons which can be handed to the applicant to explain why we cannot extend credit to her. I may examine some of those later on, but I want first to emphasize that credit should be sought, should be gone after vigorously, by the merchant who seeks the best and most profitable customers.

To look at credit as something always to follow on the customers' application and then to be granted or declined after investigation is to look only at the negative side, the least profitable side. Further, under this system initiative is left entirely with the customer. It should be with the merchant in by far the greater number of instances. For it is the merchant who wants good credit trade more than it is the customer who seeks it. Finally, if the matter is analyzed with anything like logic, we shall find that the customer who seeks credit is apt to be the least desirable "risk." For the good risk is apt to be placed already, with an established account in some well-managed store.

Consider these facts as well established: That the most prosperous grocers in any community are those who carry the heaviest lines of credit and that such grocers are prosperous out of the ordinary for the very reason that they have "the best people" for customers. If we think of such facts—facts always familiar to the neighbors of such grocers in any town—surely we shall reason further that such credit trade is worth having. And if it is worth having, it is also worth going after.

If we get that thought in our minds, we shall automatically change our outlook from the negative to the positive. No longer will we be content to "accept" such desirable credit as happens to come our way, but we shall vigorously go after that character of credit trade.

A needful preliminary is adequate preparation. I might say that goes without saying were it not that in fact it hardly goes even with a lot of saying. For it is mighty difficult to get grocers awakened to their own crying need for credit education. Yet a merchant of any kind who extends credit without adequate preparation is all but absolutely certain to end in grief with

the firm conviction that credit is too risky for him, whereas it was not credit at all that was at fault. The fault is entirely his own.

Hence let any merchant examine his own capacity to extend credit first. Let him look into his own resources to determine precisely how much credit he is ready to carry—right now, today. For it must be understood as a necessary preliminary that no merchant should carry more credit than he can handle within his own capital, without losing discounts to do it.

That means that it is just as important for a merchant to maintain his own credit unimpaired as for him to seek more trade through the extension of credit.

This examination by a merchant of his own resources will lead him to learn not only how much credit he can carry, but for how long. That is his first limitation. Next follows study of his trade to determine how long—or how short—his terms to his customers must be.

Hardly any element can be more important than this one, for in making this study he must necessarily pass in mental review every customer he has and every buyer of groceries he knows to set an average of proper limit of time on his proposed accounts.

It is quite possible that such study may reveal that he has no present customers who would be safe credit risks. Let that fact sink in. Let me repeat it: It is entirely possible that such study may reveal that not a single customer who now comes to the store promises to be a safe credit risk. Again, it is more than likely that a fair, cool headed appraisal of his trade will reveal that he has among his people a small nucleus of customers who are not merely "safe" for credit, but whose credit trade will be more profitable than their cash trade.

The point here is that there is no business sense whatever in seeking or even thinking about credit trade unless you can make more money by adding credit than you are making now; and finally, no man can make such a trade appraisal without learning things so valuable about his business that he will be better off in a thousand ways than he was before.

Next thought: Regard credit as an adjunct to your business, a tool with which to build business. That is a wonderful thought to have—that whatever we plan to do shall be directed toward the construction of a bigger, better, a stabler, more enduring business edifice. Get that thought firmly in mind and you will have advanced already very considerably.

Now, what kind of credit shall we go after? First, we may find that our best credit trade is among those whose accounts are to be paid weekly. This can be determined by careful examination not only from our own knowledge, which never should be trusted alone, but by proper reference to and consultation with our local merchants credit organization. And let me add that if your town has no such organization, it is up to you—and

(Continued on page 31)

The Toledo Plate & Window Glass Company

Glass and Metal Store Fronts

GRAND RAPIDS

MICHIGAN

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham

Rowena Pancake Flour

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Satisfaction guaranteed or money refunded.

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Holsum is first made right—then sold right—and finally backed by one of the strongest publicity campaigns ever released.

Putnam's

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.

CHICAGO—GRAND RAPIDS ROUTE

Merchant Freight Transportation with Store Door Delivery
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General Offices 215 Oakes St., S. W., Grand Rapids, Michigan

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MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

Standard Quality of Meats Obtained By Grading Service.

Every business, of whatever nature it may be, depends for its growth and financial success upon its ability to satisfy its customers. Its continuity of output and stability of the structure in general must, of necessity, be measured largely by the reception accorded its products by the consuming public.

Someone long ago originated the slogan "a satisfied customer is the merchant's best advertisement." Whether or not this is literally true of all kinds of business it is most certainly true of the restaurant business.

The fallacy that "beef is beef" and that there is no difference in quality between one piece of beef and another has become too general for the good of the industry. The facts are that there is an unusually wide range of quality in beef, more so than most any other food products, and the great majority do not know how to distinguish good beef from poor beef until it reaches the table.

Prior to May, 1927, when the United States Department of Agriculture inaugurated its beef grading and stamping service no system of grading beef on the basis of uniform quality had been undertaken in any country of the world. At the outset, and for several months prior thereto, we were told by some of the most prominent slaughterers that such a system was impracticable and that it could not be carried through. Suffice it to say, it has been done, is being done, and has been proven to the satisfaction of even the most skeptical, that uniform grading and stamping is not only practicable but that it is essential to a satisfactory marketing program. Naturally then, one question that is probably uppermost is, how will this service benefit business?

The official grades are based on certain characteristics that are inherent in the flesh and structure of the carcass. The limitations of each grade have been rather definitely fixed. These permit of no variations from season to season or year to year. What is choice to-day is choice to-morrow and throughout the year in every part of the country. Trained men possessing years of grading experience, and among the best in the country, are assigned to the work. We are doing our best to ensure absolute uniformity of quality under a given trade name.

Steer beef is stamped steer beef; cow beef is stamped cow beef; and in addition thereto the grade of the carcass, or cut, is shown under its proper class. Substitution of an inferior product is impossible. The initials "U. S." in connection with the class and grade designation stamped on the beef is assurance of quality.

In all cases where restaurants, hotels, steamships, dining cars, retailers and others use United States graded

and stamped beef the best of results have been procured.

Not all restaurant men are experienced meat men. This has been demonstrated very forcibly in at least one large city during recent month. For the past ten months practically every hotel and restaurant in that city has used Government graded and stamped beef consistently. They won't buy beef without the stamp. Prior to the beginning of this service in that city the packers and wholesalers depended upon the hotel and restaurant trade there to dispose of their cow ribs and loins. To-day they are unable to sell cow beef to the hotel and restaurant trade in that city and have had to find a market elsewhere for this class of beef.

Quite naturally the question arises—did hotel and restaurant men know they were serving cow steaks and roasts? Some have admitted they did not.

Some large institutions which formerly employed meat buyers have, since adopting the Department's meat grading service, found it no longer necessary to retain them. The Government's grade stamp on the beef has helped to make this possible. There are many other economies which might be enumerated.

What does the service mean? For answer I quote from a letter received from a successful restaurant man, a prominent member and a past president of your association. The letter, dated Aug. 23, 1929, is as follows:

"After several months' use of the United States Department of Agriculture's beef grading service, I am entirely satisfied with results. I think it is one of the best services ever inaugurated and put into effect by any Government agency. I do not have to spend any time in wholesale or packing houses picking out my choice beef, and it is done better than I could do it. We never have any tough steaks now, and I feel that using the United States choice beef exclusively is building me a greater business."

W. C. Davis.

Living and Thinking.

It is more difficult to live on the level than it is to think on the level. In your mind you may have a pack of splendid ideals. You may admire fine actions, and abhor the other sort. But when it comes to putting these thoughts into practice that is something else again. But it is better to think good and do bad than it is to think bad and do bad also. We're not altogether sure it isn't better than it is to think bad and do good. That marks either a coward or a hypocrite. But if you really think right a lot of your thinking is bound to crop out in your actions. Keep the old brain on the decent track and it's apt to pull the rest of you along with it.

Maybe She Drifted.

"I lost my wife while on the beach in Florida."

"My poor man, was she carried away by a wave?"

"No, a life guard."

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

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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

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

HARDWARE

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

Interior Display Helps To Sell Goods.

An old hardware dealer once gave me his views on advertising. He said:

"There are two times I make it a special point to advertise aggressively. One time is when business is brisk. The other time is when business is dull. I advertise aggressively when business is brisk because that is the time to get the biggest results. And when business is dull I advertise aggressively because that is the only way to make things move."

The average merchant is apt to think of advertising as, primarily, the use of newspaper space. He may think of it as window display, too. Newspaper space and window display are, indeed, the two great advertising media for the average retailer.

There is another advertising medium, however, whose possibilities the retailer too often neglects. That is his interior display. It is a curious fact that a great many dealers who devote especial care to their newspaper copy and spend a lot of time on their window displays neglect the opportunity for advertising inside the store.

The other day a customer dropped into a hardware store to look at some silverware. He purchased a set of silver teaspoons—\$10.50 for the half dozen. Then he noticed some silver polish displayed on the counter.

"Is this good stuff?" he asked.

"I can certainly recommend it," said the salesman. "It is very easy to apply."

The customer bought a package at 25 cents.

That's the way interior display makes sales. A customer comes in for one thing; and he sees other items which interest him. So he buys them too. A 25 cent sale may not seem much compared with a \$10.50 sale. Yet it represents approximately 2½ per cent. increase; and that much increase all around would mean considerable difference in your sales and profits.

More than that, the situation is quite often reversed. The customer comes in for the low priced article and lingers to buy something that runs into a lot of money. Just because the merchant took the trouble to display in an appealing manner the sort of goods likely to interest the customer.

It isn't as if interior display involved any outlay. The hardware dealer must arrange his goods somehow; he must find means of storing them where they will be easy of access. Isn't it worth while to put forth the slight extra effort that will enable him to display them so as to make the strongest appeal to the customer.

To this end some attention should be given, in interior arrangement, to featuring seasonable goods. Right now it is a good policy to play up small wares of one sort and another. There is a reason for this. After their Christmas spending, most folks are trying to retrench. But household goods are always in fair demand, and this de-

mand can be stimulated by showing the goods where the customers can see them. And, because the number of customers who come into the store at this season is less than at other times of the year is all the more reason why the utmost effort should be put forth to multiply sales.

In this connection, it is often good policy to copy the 5-10-15 cent store idea and utilize bargain tables for the display of these lines. The old belief that the hardware store should adhere to certain hard and fast methods of interior display has long since broken down. Many dealers have used the bargain table idea to advantage. Here is what one hardware dealer gave as his views on the subject:

"Am I not right in saying that we as hardware men have too long felt that nothing so small and cheap as 5c and 10c articles should gain any prominence in our stores? Didn't we for years in this way shut our eyes to this ever-increasing field of modern merchandising? Aren't there some of us even now that don't fully appreciate the possibilities of smallwares?"

"Is this as it should be? Take a walk around the hardware departments of the big stores or, better still, those stores that make a specialty—and, evidently, a profitable specialty—of nothing over 25c. What do we see there? Whose business do they seem to affect the most? Isn't it the hardware business?"

"You must admit that it is. There you see the very articles which each and every one of us have in our stores; but the difference is the prominence given these small things on the bargain tables of these stores."

"After trying out the idea myself, I'd feel like making some suggestions to other hardware dealers. If possible, have this bargain department in the rear of your store with so prominent a sign above it that it can be readily recognized by anyone entering the store. The curiosity of the average woman buyer to-day is so great that it almost compels her to see if there is not some little articles she needs. This also detains her in your store, which is in itself worth while, for in coming she is bound to notice other displays of lines which involve a greater turnover and possibly a larger profit."

"I have referred to 'her.' Never forget the importance of catering to the woman of the house. Now, more than ever before, she is doing the spending for the family. This very fact adds importance to any scheme you may devise for appealing to feminine customers."

"A bargain department in a store is one place where practical low-priced popular goods of many different kinds are brought together and priced so as to give the public the impression of special values."

"One dollar in goods that sell means more to you than two dollars in goods that stay in the store. Lines that show a tendency to stick can be moved more readily through the medium of a bargain department than by any other means."

"When you get your store in such

shape that one line suggests or leads on to another, and when you sell to people goods, they did not expect to buy when they left home, you've got things coming your way. It's these extra sales that count."

"It is some time now since I decided to try out the bargain table idea. I have, in all, about 50 display baskets, half being 5 x 8 inches and the other half about 10 x 14 inches."

"This bargain department has been nothing short of a revelation to me. We seem to be continually filling up these baskets. They are true silent salesmen; for the goods usually sell themselves without any assistance from the salespeople. There is a notable economy of selling effort in this way of handling small wares; and the time and effort of the salesman is saved for lines which bulk larger in the turnover."

"A bargain department stimulates business, I have found. People attracted by featured lines, or by the chance of picking up something they want at an attractive price, remain quite often to buy other articles from the regular stock."

"Many of the regular lines featured in this department carry a substantial margin of profit. More than that, the profits in this department are quick profits, because the stuff sold is that for which there is the keenest demand."

"On the other hand, the bargain counter works off dead stock and 'stickers' and turns the slow selling lines, that could not be sold any other way, into ready money. In a good

many cases this is done without actual loss; and in others it is a matter of salvaging what you can from lines that would otherwise be a complete loss."

"The department is a business getter and a money saver; because it increases trade without increasing operating expense to any great extent. You simply have a place to show the goods, you display them there, and psychology does the rest."

"It is a good advertisement because it attracts people to your store. Nor does it require a large investment to start such a department. It will put new life into the store, and bring crowds even on dull days."

Right now, having gone through his stock for the annual inventory, the average hardware dealer will find on his hand the nucleus of such a department in the way of odds and ends of slow selling stock. These he will inevitably try to clear out through the medium of a special mid-winter sale. But the smaller and lower priced lines will fit into a bargain counter department very nicely.

The question naturally suggests itself, "Is it better to put on such a department for a few weeks only in the winter, to clear out these lines; or is it better to make such a department a permanent feature and to supplement the odds and ends of stock you want to clear out with lines especially adapted for bargain counter purposes?"

There is this to be said for the permanent department. It gets a lot of people into the habit of coming to your store regularly for little items they

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want. A special sale for a limited time to clear out odds and ends of stock requires special advertising and special selling effort. Whereas the regular department will draw into your store right along the sort of customers who are most likely to absorb these odds and ends at feature prices. You develop a regular clientele of bargain hunters; and this clientele is an asset to your store. It represents a substantial part of the good will of the business.

Some dealers seem to be afraid that such a department will stamp the store as a cut rate establishment and that they will have to cut on stoves, washing machines and paints to be consistent. This is not the case. There is with many lines practically no difference in price between the hardware store and the 10 cent store. In some cases I have found the 10 cent store prices higher. But the latter stores draw the trade because they educate the public to the bargain idea by skillfully chosen and attractive "features," by wide-open display of everything in stock, and by putting the prices on every article. The same methods are of course required to make the department in the hardware store a going concern. But the hardware dealer has the advantage that the customer who comes to look at his bargain counter will often linger to buy goods of greater value from the regular stock.

Victor Lauriston.

Trend of the Times.

Grandville, Jan. 14.—It is thought by many people that times are out of joint. That we are in for a siege of hard times throughout the Nation. Men are out of employment in cities and even on the farms, which seems a sure indication that something in the economy of business is off its trolley.

We cannot believe this to be true in the sense that the Nation is in for a serious time of panic and stagnation. There is usually a cause for all disturbances in our business life. Overproduction, some claim, while others believe that this Nation is in for a depression in business affairs once in a certain period of years.

That there is a slight falling off in work for the laborer cannot be denied, and yet there seems to be no promise that this is to result in a state denominated panic. The American people are too sensible to allow themselves to be frightened at shadows.

A well-to-do farmer, in conversation not long ago, made the statement that the attitude of capital toward labor was changing in this country and that the time was not far distant when the money power would dominate every business avenue, and that the man who works would be nearer to a serf than a free American.

We shall always hear such talk when there is a slackening of production along any lines of endeavor. That the money power is any more resolved on enslaving labor to-day than in the days of our fathers is doubtful.

There is one cause, however, for this lack of employment at the present time and that is the tremendous growth of mechanical tools for performing the work of the land. A single machine will often do the work of many men. This fact would account for the falling off in the demand for labor.

However, the outlook is not as dark as it has been pictured, otherwise there would be a new party spring up in America with declared intent to annihilate the wicked money power and

put the common people at the helm. No hairbrained personage has as yet come to the front with the avowed intention of giving the common man a chance.

Business has not come to such a pass as to alarm the thoughtful citizen, although there is no denying the fact that machinery has had its discouraging effect in many lines of production.

Even on the farm there is a falling off in the demand for laborers, and this because of the many new wrinkles in farm machinery that have come to the front during the last few years. The extravagance of many people has served to aggravate conditions. Many a man to-day sees his mistake in not making hay while the sun shone.

There are always ups and downs in the business world and it may be admitted that just now there is a slight falling down of the vigorous prosperity which has so long flooded the land. Automobiles have added many new wrinkles to manufacturing and perhaps in a measure become a factor in the sudden turning of the tide.

Real business men are not complaining. There is a silver lining to every cloud, and we shall soon see the sun shining in all its wonted brilliancy.

We have assurances from business, from statesmen, and from our very practical president that the future has in store for the American people all that is exhilarating and satisfactory. Why look on the dark side of the picture?

It may be that prices have been too high, and that labor as well as producers must be content with a considerable reduction along these lines. Even so we may still go forward and live heartily and healthily without the fear of a devastating panic.

There is, there can be no place in America for a complete failure of its industrial progress. We do not look for anything of the kind and warn people that looking on the dark side and predicting all manner of evil has a tendency to invite that which is most dreaded.

Panics, or rather close times, have not been strangers to America. As a boy I recall a burly old duffer remarking that if things did not pick up he would have to cook the wheelbarrow for dinner.

The civil war came after that and times became less hard. We speak of water being hard, also metals and the like, and the times also become hardened to the breaking point.

No doubt we shall experience a slight holdup to the tremendous rush of big business which has swept the Nation since the conclusion of the world war. What we should do is to accustom ourselves to a slight falling off of the great push, which naturally could not be expected to last.

Go slow and learn to peddle was an old time saw. It stands as good today as it did in the day of our fathers. A slump in some directions is natural. It depends, however, on the common people whether or not they allow themselves to be carried into paroxysms of fright over the situation.

A crash in Wall street now and then may mean a breaking point in some quarters, but a great Nation like ours should not permit such things to give it stage fright. The great business of the millions, although shaded down a little is still in a healthy condition which may easily be kept going until the danger blows over. Old Timer.

License Numbers Form Profitable Mailing List.

Business was slack for a corner grocer. He stood in the door of his store a good part of the day. He was an up-to-date grocer, however, and he

began to turn his spare time into money. He took down the license number of each car that passed his door. His list grew, and on it he found many duplications, showing that the same cars passed day after day.

The next step was to look up the name and address of the owners of those cars. This list of names was the beginning of a profitable mailing list. Letters went out to them. The letters called attention to the fact that these car-owners drove past his store almost every day. Why not come in and trade? Yes, why not? So they did.

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HOTEL DEPARTMENT

News and Gossip About Michigan Hotels.

Los Angeles, Jan. 10—The hotel course at the Lansing State College is a growing institution, under the direction of Miss Ruth Mary Myhan, owner and operator of Hotel Shamrock, South Haven. The initial experimental course last spring was so well attended that a similar short course will be offered April 23 to 25. Hotel managers and employees in all departments are eligible to attend this course, and are invited not only from Michigan, but Ohio, Indiana and Illinois.

Some hotel operators contend that the average hotel guest does not want a home atmosphere when he is traveling—that he has a surfeit of same when he is off the road. Science develops the fact that the hotel which offers the maximum in this direction carries off the sweepstakes. It may be that his home environment is not the real blown-in-the-bottle variety which his ancestry enjoyed.

That caterer in Washington, D. C., who accidentally substituted arsenic for baking powder in the construction of his fruit cakes, and was compelled to recall the issue, should use some such safeguard as accentuates the difference between gasoline and kerosene cans.

One of the very newest of New York hotels announced at its opening that "tipping" of employees would not be countenanced, but after two months abandoned the scheme as impractical. Beyond a certain point it is pretty difficult to tell the American traveler (the European variety is already inured to it) just what he should do in the premises. The opinion is becoming prevalent that the matter will have to rest largely on the guest who is really responsible for the custom.

Preston D. Norton, president of the Detroit Hotel Association, at a recent meeting for the purpose of organizing a Stewards association, had something very pat to say concerning the catering qualifications of hotel operatives:

"Hotels are not making much money under existing conditions. By organizing, meeting together and discussing the catering department, something ought to be accomplished. It is a well-known fact that most hotel dining rooms are operated in the red. It is, in my estimation, the most important division of hotel operation. It is within the province of the steward to make or break his hotel. If a young man were to ask me where to start in the hotel in order to learn the business of hotel operation thoroughly, I would tell him to start in the kitchen. It is easy to get good front-office employees but extremely difficult to find good caterers."

William Childs, who forty years ago instituted what afterwards became the most comprehensive chain of moderate priced restaurants in the world, and who was frozen out of the organization on account of his decided stand against the inclusion of meat offerings on his menu, has started in again in his original field, New York, and will now have an opportunity of demonstrating to the world whether he was right or not.

Just how much a convention guest spends in a convention city will always be a matter of conjecture, and, to my notion, will never be even approximately ascertained. It is even more elusive than the Santa Claus type of statistics. Some conventions

will be made up of the "whoopee" type and only the bootleggers will be cognizant to any great degree of the prodigality of the visitors. The St. Andrews societies and some of the religious organizations will go to the other extremes. The ordinary tradesman will keep no account of his transactions, the hotel man will have difficulty in separating the sheep from the goats and— Well, what difference does it make anyhow.

Figures have been produced which would indicate that \$250,000,000 were disbursed at drug store lunch counters during the past year. I have before stated that while figures may not actually be guilty of absolute falsehood, they sometimes get out of alignment. If, however, the statement is true, there ought to be some satisfaction in the knowledge that general health conditions, which make it possible for high-stoolers to consume all that grub, are preferable to spending it all for physic. Rapidity in the consumption of food is in keeping with almost every other modernized condition. People nowadays seem to be eating to live, rather than hanging around to participate in social amenities. If they will not patronize your dining room, why give them quick lunches. The final solution of the whole problem will be the perfection of the food tablet, and then we can all partake of nourishment without missing a stroke.

John D. Griffin, who was the first office manager of Book-Cadillac, and afterwards went to Ashland, Kentucky, as assistant to Roy Carruthers, is back at his former post in Detroit.

One of the strongest things Michigan hotel men are for is publicity for their State on account of the wonderful tourist attractions they have to offer, and the statistical round-up for the year 1929 indicates that the co-operative agreement between the various resort associations and the State, whereby they break fifty-fifty on publicity expenses, has proven most agreeably successful, the actual volume of increase in business over 1928 being quite discernable.

Additional plans for 1930 are already under way, one feature being provision for an all Michigan booklet, depicting the beauties of the State by word and picture, while the tentative part of the plan contemplates billboard advertising displays and the establishment of tourist offices in several of the larger cities in adjoining states. Such an office is at present maintained in Chicago and has proven very successful.

The claim is further made that if it were not for the trade directly attributable to resorters that a lot of firms that flourished during the lumbering days would have to discontinue in business, which is no doubt true. With continued efforts in the direction of reforestation and restocking the numerous inland lakes with game fish there is no reason why this class of business should not prove a stable asset in the future.

Zach Jenkins, the new manager of Hotel Whitcomb, St. Joseph, has announced several staff appointments. Vincent Veitch has been made business promotion manager and will maintain an office in Chicago, where he will endeavor to secure patients for the Whitcomb mineral baths, for which the institution has long been famous, as well as to secure convention business. Robert Craine, who has been associated with Mr. Jenkins in Illinois hotels, is now chef-steward; Starr Doxey, more recently with Hotel Vincent, Benton Harbor, has been made chief room clerk.

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

The former California woman enforcement officer, representing the Federal Treasury department, in a recent magazine article, endeavors to take a fall out of the hotel fraternity by hypocrisy in their efforts to minimize the evils of the liquor traffic in their various hosteleries, and I am going on record in controverting this claim. There may be, among the craft, some individuals who are not in sympathy with the more stringent provisions of the Volstead program, but I do not know of any who are opposing the enforcement of the laws on the subject.

Is it unlawful for hotelkeepers to sell non-intoxicating beverages and serve cracked ice in the rooms of their guests, so long as the management of the hotel is unaware of the uses to which they are to be applied? Some claim that such laws are in force, but with the assistance of an attorney friend we have gone over such portions of the Federal statutes and fail to find such provisions, although it is just possible that some Federal district judge has made a ruling on that question.

Under ordinary circumstances, the hotel man cannot assume that his guest is to make an unlawful use of the non-intoxicating beverage which he has purchased, nor is he presumed to know, in the absence of reasonably convincing evidence, that the guest has concealed on his person, or in his baggage intoxicating liquor which he has brought with him.

It would be extremely difficult to know just where to draw the line in many cases. While the landlord is not supposed to assume the duties of an enforcement officer, he, for his own protection, and avoidance of injury to property in such guest's room, conducts his business in such a manner as, at least, not to encourage the violation of such laws. If the guest secretly uses the non-intoxicant in preparing a drink which becomes an intoxicant, how can the hotel man be held morally or legally responsible in such premises? Now, I claim there is no obligation on the part of the hotel man, Mrs. Willebrandt to the contrary notwithstanding, to interfere with the ordinary rights of the guest, though if the action of the guest was so bold as to excite comment, or even suspicion, the situation would be changed, and he should take such action as would satisfy the public and also the officials that his respect for the law is sincere.

Serving of cracked ice to guests in rooms is a time-honored custom and failure to do so would cause a vast amount of discomfort and inconvenience among a class of guests, innocent as to any attempted wrong doing. Also the sale of gingerale and other charged waters, has never been legally prohibited, and I can hardly see where the line is to be drawn.

At every hotel meeting which I have attended in late years, or, to be exact, since the adoption of the eighteenth amendment, hotel men have gone on record, emphatically, as being in favor of observing all laws, though, perhaps, some have commented on the unjustness of legislation which has transformed an innocent dissipation into a felony. Hence it is an absolute libel on the profession to claim that they are obstructing the carrying out of the provisions of the Volstead act.

Some hotels I have recently visited, in order to reduce such violations as is humanly possible, have displayed in guest rooms conspicuous notices reading like this:

"The prohibition law prohibits the furnishing of accessories with knowledge that same are for use in the consumption of intoxicating liquors. Any violation of this law may subject you

as well as ourselves to severe penalties. In order to avoid embarrassing situations, we shall appreciate your cooperation in a strict observance of the law."

Prohibition legislation has fallen heavily on the fraternity, especially such as had established bars on their premises. The financial loss was great. But the same fraternity submitted gracefully to the inevitable and submitted to a loss of no mean dimensions. Now, it seems altogether out of place for a writer of any prominence whatsoever to even remotely hint that the profession, as a whole, is responsible for failures in results, just because a few black sheep have been caught up for connivance with bootleggers and the like.

William J. O'Neil, proprietor of Hotel Alpena, at Alpena, has announced the building of a new 200 room hotel in that city. It will be of fire-proof construction, strictly modern in every particular, and will be an asset to the community. Hotel Alpena, under the O'Neil regime, has been a popular establishment, but on account of steadily increasing business, has been found inadequate to present demands, hence a new structure is undoubtedly justifiable.

The Northville Hotel, at Northville, a suburb of Detroit, was destroyed by fire a short time ago, with a loss of \$50,000. It was a two-story structure and had been in continuous operation for more than eighty years.

The Greeters of America are just now interested in a drive to raise funds to perpetuate the Greeters' Home, at Denver. Michigan, with two of the strongest charters in the organization—Detroit and Grand Rapids—is just now active in doing its bit toward this worthy enterprise. It is hoped to raise a trust fund of \$250,000 for the support of the institution the original site for which was a donation. Fortunately there has not been a large demand for its good offices, but the time has arrived when it seems essential to build upon a somewhat more substantial foundation, and the different charters, or local units, have accepted the gauge of battle. My knowledge of conditions in Michigan, warrants me in predicting that her quota will be one of the very first accomplished.

A short time ago I spoke of the assumption of ownership in Los Angeles by a prominent Eastern bonding organization whereby a large number of hotels in this city had fallen under the hammer, with the elimination of the innocent stockholders. The same situation is now reported from Detroit. The properties to be gathered in under this arrangement have been appraised at \$27,000,000, and will be operated by a subsidiary corporation capitalized at \$500,000. Twenty odd hotels, all constructed within the past six years are in this proposed merger, which is the result of overbuilding, predicted by experienced hotel men who knew what they were talking about. Now the result will show, if the deal comes to a head, that a lot of individuals, and a few financial institutions, all of whom should have known better, are among the sufferers. Under the merger the various hotels will be classified according to their physical condition and location, operated at certain arbitrary rates and remain a menace to legitimate hotel operation for years to come. And they will, as usual, be placed under the management of sophomoric hotel men, who will continue the use of red ink in making up their reports to the powers that be. Frank S. Verbeck.

Making Plans For the Joint March Convention.

Lansing, Jan. 14—An interesting meeting of the dry goods men and shoe dealers, representing their respective organizations, was held at the Hotel Olds, Lansing, Friday noon, Jan. 3. There were present:

For the Dry Goods Association—
F. H. Nissly, Ypsilanti, President.
F. E. Mills, Lansing, former president.
D. M. Christian, Owosso, former president.

J. E. Hammond, Lansing, Manager.
Henry McCormack, Ithaca, Director.
Herbert N. Bush, Flint, Director.
For the Shoe Dealers Association—
Elwyn Pond, Flint, President.
E. H. Davis, Lansing, Secretary.
Joseph H. Burton, Lansing, Treasurer.

O. R. Jenkins, Detroit, Assistant Secretary.

As guests and committee members—
E. R. Wilson, J. W. Knapp Co., Lansing.

R. H. Holbrook, F. N. Arbaugh Co., Lansing.

C. F. Vivian, Dancer-Brogan Co., Lansing.

C. S. Cochrane, Cochrane's, Lansing.
Thos. Pitkethley, Smith-Bridgman Co., Flint.

Luther H. Baker, Shoe Dealers Ins. Co., Lansing.

The meeting began with a luncheon in the green room. Called to order by President Nissly, who asked Mr. Pond, of the Michigan Shoe Dealers' Association, for some general remarks.

Mr. Hammond explained the progress of the affiliation between the two associations for the purpose of holding a joint convention. This plan was approved by the gentlemen of both organizations who were present. Round table discussion was held. Each person in the room was requested to give advice and much substantial advice was given.

Mr. Davis mentioned that the smoker of last year was one of the high spots of the shoe dealers meeting.

Mr. Mills followed Mr. Davis and remarked that he was not in favor of many long-winded speeches.

Mr. Pitkethley suggested that "we get out of conventions all that we put into them." He favors round table discussions. Prepared addresses go over the heads of people and not much stays with those who attend. Thinks definite subjects should be made up so that people participating in the program will not wander from one subject to another.

Mr. Christian brought up the subject of methods of checking in and checking out of purses, packages, etc., by store help with reference to disappearance of merchandise, theft, etc.

Mr. McCormack believes that programs should be formed to fit both the large and small stores. Have a general speaker to speak along general lines at the beginning of the program and then divide into groups or sections for discussion of minor topics. Both Mr. McCormack and Mr. Bush suggested that we should have an insurance expert to explain different kinds of policies. Suggested that chain store methods are splendid and that merchants should learn as much as possible regarding their methods.

Mr. Wilson spoke regarding sales promotion work and that the convention should feature this subject. He also brought up the question of style and the showing of goods in our merchandise exposition—that the length of time used by models should be shortened. Mentioned the Standard Corporation of Chicago as a good firm to consult on this subject.

Mr. Nissly suggested that Amos Parrish, of New York, might be se-

cured; also reported that some of the Detroit jobbers were interested in convention topics that had to do with the progress made in style development.

Mr. Holbrook was interested in stock control systems to the end that merchants should better understand mark-up and mark-down figures.

Mr. Hammond explained that the gentlemen representing Hamilton Hill & Co., of Saginaw, have already consented to appear on our program. These gentlemen have devised a very elaborate system for use of certain Saginaw merchants.

Mr. Davis gave some practical suggestions regarding the method of encouraging attendance.

On motion of Mr. Hammond, supported by Mr. Christian, it was voted that a general program committee consisting of the two presidents, manager of the Dry Goods Association and assistant secretary of shoe Dealers Association and two other members from each organization be designated.

Mr. Pond appointed as shoe dealers, Clyde Taylor, of Fyfe's shoe store, Detroit and Jos. H. Burton, of Lansing. Mr. Nissly appointed Earl R. Wilson, of the J. W. Knapp Co., of Lansing, and Henry McCormack of Ithaca. It was decided to hold a meeting of this committee at the Durant Hotel, Flint, on Thursday noon, Jan. 16. (Mail in your suggestions for the program now.)

The report of the general committee meeting is necessarily abbreviated, but the substance is included above. We give, herewith the list of the actual program committee which will hold a meeting in Flint as stated on Jan 16:

F. H. Nissly, Ypsilanti.
Elwyn Pond, Flint.
Clyde Taylor (Fyfe's), Detroit.
Joseph H. Burton, Lansing.
E. R. Wilson (Knapp's), Lansing.
Henry McCormack, Ithaca.
Jason E. Hammond, Lansing.
O. R. Jenkins, Detroit.

We would like to have comments and suggestions from our membership addressed to either the Lansing or the Detroit office or to any other member of the committee by return mail. The general program necessarily must be put into form pretty fast in order to be included in our annual campaign book. Suggestions and advice are earnestly urged. Please make note of this.
Jason E. Hammond,
Mgr. Mich. Retail Dry Goods Ass'n.

Rosberg Acquires Another Store.

Ishpeming, Jan. 14—The Rosberg Mercantile Co., now operating two grocery stores in Ishpeming and three in the Western part of the Upper Peninsula, has acquired the business of the Lukkaraime company, at Painesville, in Ontonagon county, and has already taken possession. The new branch will be in charge of John Koski, formerly of Ishpeming, who is now in charge of the Rosberg company's stores at Trout Creek, Ewen and Bergland. The Rosberg firm is not a very old one, but it has been progressive and the growth of the business has been rapid. Starting out with the one store on Cleveland avenue, the company later opened the Cash Way store, on the same thoroughfare. All of the stores to the West of Ishpeming were opened within recent years.

In Selling Bananas.

If you sell bananas by weight, the following may be helpful. Don't cut the bananas off the stalk. Cut the entire stalk about a half inch each way and sell the whole hand if possible. It increases sales and sets your price for the stalk.

Check doesn't long bring checks.

DRUGS

Michigan Board of Pharmacy.

President—J. Edward Richardson, Detroit.
Vice-Pres.—Orville Hoxie, Grand Rapids.
Director—Garfield M. Benedict, Sandusky.

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

Michigan State Pharmaceutical Association.

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

Factory Filled Ice Cream Packages.

In the trade press during the past few months much has been said about the great problem of the day at the soda fountain and that is stopping the shrinkage in ice cream, which in turn means simply selling a gallon of ice cream to the consumer for each gallon purchased. It is a well-known fact that when ice cream is purchased in bulk and transferred to a container as called for that it is impossible to secure anything like eight pint container's full out of a gallon, it is even contended by some that while they make on the sale of ice cream when served at the fountain in individual portions that when it comes to selling ice cream in bulk that there is a definite loss on each sale. This may be true in a few instances, but is doubtless an extreme statement of the situation although we all have to admit that the shrinkage is too great to make the handling of bulk ice cream really profitable when handled in the old fashioned way.

Paper containers filled by the manufacturer is the one sure way of eliminating ice cream shrinkage and stopping the leak in the fountain department that is troubling some of our best dispensers.

Many of our dispensers have realized this and have arranged to sell ice cream in original packages as furnished by the manufacturer, but few of them are able to adhere strictly to this principle for they find that many of their patrons are not pleased with this service, indeed the public seems reluctant to give up the old way of purchasing ice cream. To help out in this situation many dispensers serve it both ways, but charge more for bulk ice cream than they do for the original packages, and this should be so since they give more to the patron by serving it in this way.

The package ice cream is in line with the modern methods of distribution. There was a time when we purchased crackers from the cracker barrel, but to-day we purchase Uneeda Biscuit in packages and even if we desire a perfectly sanitary handkerchief to use at once this is supplied in a paper container. There is no reason why ice cream should not be served in a modern, sanitary manner as well as other things we eat.

When we talk to the dealers on this question of vital interest we find that they are not using the package method exclusively because the public in general seems opposed to the package idea. The reason, as we gather it from talking with buyers of ice cream about this

subject, seems to be that they do not find the package ice cream as good as the bulk ice cream. The second objection to the package ice cream is found in the fact that they have discovered that they do not secure as much ice cream for their money, and they want all they can secure for their money these days.

The idea that the ice cream is of inferior quality is imaginary, for no manufacturer has two different mixes, one for his bulk and one for his package ice cream. This may be due to the fact that they do find that the bulk ice cream has a much better body.

The second reason is doubtless true, but then it means that the dealer is giving the patron more than his money's worth, and it is not right for the patron to desire to secure more than the full value of his money. There are modern dishes of ice cream that measure a definite amount of ice cream and do not pack it down, but serve the ice cream just the same as it is purchased from the manufacturer. The public knows the reason and that is why they purchase bulk ice cream and pay more for it than they would for the original package. The drift is toward the package ice cream and if retailers as a whole would simply refuse to handle bulk ice cream the public would of necessity have to purchase the factory-filled package or go without their favorite ice cream. They would not go without, therefore the retailer would sell just as many people as he is now, but at a really acceptable profit on his sales instead of the loss sustained at the present time.

The difficulty is to get all retailers to act and then there are still a sufficient number of retailers who make their own ice cream and who would prefer to pack the retail containers as called for rather than to fill them in advance at the time of freezing.

At first the manufacturers were rather opposed to the idea of supplying ice cream in bulk individual containers. They did not object to furnishing the fancy bricks, but felt that it was not up to them to put bulk ice cream into pint and quart containers, but many of them realize that if the channel of retail distribution is to be maintained for their product that they must help to make it profitable for the retail dealer to handle their ice cream and are now gladly co-operating with the retailer with the idea of making the business a profitable one for all engaged in the distribution and sale of ice cream.

The complaint on the part of the public that the factory packed ice cream was too light and fluffy has some ground in fact, for some of the packed ice cream that has come into my hands had far too much air forced into it during the freezing process, however, I have not found this to apply to any of the more prominent dealers, for they seem to have given full value for the money in most instances. That ice cream is lighter when factory packed we do not deny, for in packing at the fountain the air is pressed out and this gives a greater weight to the ice cream thus packed and accounts for the dealer's loss.

Some dealers who have started out to handle the packed ice cream have drifted back to largely serving the bulk article and in talking with them have found that they did this because of the competition of some small dealer. The larger dispensers should not pay too much attention to the small dealer, or even the larger one for that matter. If you are giving the public the worth of their money in honest service then talk the service points of your service. A good illustration of how this works out came into my personal experience years ago. In our city all the dispensers were serving at that time, banana splits for 10 cents, the price of a regular sundae. The head of our firm called me to his office and asked me if we were not losing money on them. I assured him that we were, or at least the profit was so small as not to be sufficient to warrant the sale of that item, but as all fountains served them we certainly would have to. At that time they were new and wonderfully popular. He asked me to figure the cost and let him know. When he saw what it cost to produce them, he said, "Take them from the menu." I said no, we will charge 15 cents and sell what we can, but serve them we must or lose the trade. "They won't pay the price," he responded.

I affirmed that they would and as the profit was good at that figure I won the day and up went the price, and with the increase there went certain improvements on our banana sundaes, but not increasing the cost more than a trifle. For a few days the demand for this item dropped, but gradually, as we explained that we could not make them at the old price and give them as good a sundae as we felt we should make, they came back, and before two months were gone we were serving more of the banana splits than we had ever served, people who had never patronized our fountain heard of them and came and tried them, liked them and kept coming. Soon it was evident that we had the banana split business of the city and all the others served them for 5 cents less.

If some competitor chooses to lose money there is no reason that you should. Make your service please and do not worry about the competition. I believe that the public at large want to be fair with the dealer who serves them, they expect that you are making money and know you must keep rendering the service and if you let them see that you are fair with them you can win every time.

The complaint is frequently made that ice cream is too high at wholesale, but the high price is largely the fault of the retailer. The manufacturer tried to give the retailer service, this was not enough, for not only did they want the ice cream manufacturer to pack the ice cream, but also wanted him to furnish ice to ice his fountain and expected them to re-ice the ice cream if it was not sold quickly. All this mounted the manufacturer's costs, and he was forced to add them to the price of his ice cream.

Recently dealers have been installing their own mechanically refrigerated cabinets and in many instances where

they do this the manufacturer gives a special price, and when the time comes that all dealers service the ice cream after they receive it the cost can be still more reduced.

Dealers have, as I look at it, imposed upon the good nature of the manufacturers with the results that they are suffering loss, now the solution seems to lie in mechanically refrigerated equipment of the proper type and the factory packed ice cream.

This may not be the only solution of the great problem of ice cream loss in serving, but it seems to be the best one. Even home made ice cream, so frozen that it will not shrink as much in filling cartons, is not going to help more than a few, for to-day many find it absolutely advisable to depend upon the manufacturer for the supply of ice cream.

No rule will work for all, and even if I were making my own ice cream it seems to me that I would fill most of my retail packages with the freshly frozen product and then ripen it ready to serve when called for. The ready package certainly saves a lot of time in serving customers.

The ice cream business is a big one. As druggists it forms a large part of our fountain service, this service should be profitable to us and at the same time give the consumer perfect satisfaction. The patrons of our fountains must feel that they are securing a reasonable return for their money. To this end manufacturer, dealer and dispenser must co-operate, there must be a working together. When any of us become selfish, things are going to drop. The manufacturer who is so short-sighted that he forces an undue amount of air into his ice cream so that it will shrink and the retailer will have to purchase an over supply will find that his excess profit is going to be a short lived thing. If they make an ice cream having the proper body and texture and put it up in a convenient package, as druggists we will be glad to sell it for them. This problem can be solved when we join hands and all determine to see that all secure a fair deal.

Special Meeting of Board of Pharmacy.

A special meeting of the Board of Pharmacy was held at Lansing, Jan. 10. All the members were present except the newly-elected President, Orville Hoxie, of Grand Rapids, who is on a pleasure trip in the South. Proceedings were of an entirely routine character, having to do with the regular quarterly meeting for examination of candidates which will be held at Detroit next week, starting Tuesday.

Process of Rejuvenation.

Little puffs of powder,
Little daubs of paint,
Make a faded damsel
Look like what she ain't.

Price is not the greatest inducement for a customer to trade with you regularly. We are all paying more for goods, every day, than we would have to pay if price was the only thing which influences us.

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

Cheese
Coffee
Raisins

AMMONIA

Parsons, 64 oz.	2 95
Parsons, 32 oz.	3 35
Parsons, 18 oz.	4 20
Parsons, 10 oz.	2 70
Parsons, 6 oz.	1 80



MICA AXLE GREASE

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

APPLE BUTTER

Quaker, 24-21 oz., doz.	2 15
Quaker, 12-33 oz., doz.	2 40

BAKING POWDERS

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.	1 85
Calumet, 16 oz., doz.	3 25
Calumet, 5 lb., doz.	12 10
Calumet, 10 lb., doz.	18 60
Rumford, 10c. per doz.	95
Rumford, 8 oz., doz.	1 85
Rumford, 12 oz., doz.	2 40
Rumford, 5 lb., doz.	12 50

K. C. Brand

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

BLEACHER CLEANSER

Lizette, 16 oz., 12s	2 15
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BLUING

JENNINGS

The Original

Condensed

2 oz., 4 dz. cs.	3 00
3 oz., 3 dz. cs.	3 75

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

PERFUMED BLUING

Lizette, 4 oz., 12s	80
Lizette, 4 oz., 24s	1 50
Lizette, 10 oz., 12s	1 30
Lizette, 10 oz., 24s	2 50

BEANS and PEAS

Brown Swedish Beans	9 00
Pinto Beans	9 75
Red Kidney Beans	9 75
White H'd P. Beans	8 25
Col. Lima Beans	14 50
Black Eye Beans	16 00
Split Peas, Yellow	8 00
Split Peas, Green	9 00
Scotch Peas	7 00

BURNERS

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

BOTTLE CAPS

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

Kellogg's Brands.	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
Corn Flakes, No. 102	2 00
Pep, No. 224	2 70
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Bran Flakes, No. 624	2 45
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 70
Rice Krispies, 1 oz.	1 10
Kaffe Hag, 12 1-lb. cans	7 30
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 3/4 oz.	2 00

Post Brands.

Grape-Nuts, 24s	3 80
Grape-Nuts, 100s	2 75
Instant Postum, No. 8	5 40
Instant Postum, No. 10	4 50
Postum Cereal, No. 0	2 25
Post Toasties, 36s	2 85
Post Toasties, 24s	2 85
Post's Bran, 24s	2 70
Pills Bran, 12s	1 90
Roman Meal, 12-2 lb.	3 35
Cream Wheat, 18	3 90
Cream Barley, 18	3 40
Ralston Food, 18	4 00
Maple Flakes, 24	2 50
Rainbow Corn Fla., 36	2 50
Silver Flake Oats, 18s	1 40
Silver Flake Oats, 12s	2 25
90 lb. Jute Bulk Oats, bag	3 10
Ralston New Oats, 24	2 70
Ralston New Oats, 12	2 70
Shred Wheat Fla., 36s	3 80
Shred Wheat Fla., 72s	1 55
Triscuit, 24s	1 70
Wheatena, 18s	3 70

BBOOMS

Jewell, doz.	5 25
Standard Parlor, 23 lb.	8 25
Fancy Parlor, 23 lb.	9 25
Ex. Fancy Parlor 25 lb.	9 75
Ex. Fcy. Parlor 26 lb.	10 00
Toy	1 75
Whisk, No. 3	2 75

BRUSHES

Solid Back, 3 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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CANDLES

Electric Light, 40 lbs.	12 1
Plumber, 40 lbs.	12 8
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, 6s, per box	30

CANNED FRUIT

Apples, No. 10	5 00@5 50
Apple Sauce, No. 10	7 50
Apricots, No. 2 1/2	3 40@3 90
Apricots, No. 10	8 50@11 50
Blackberries, No. 10	8 50
Blueberries, No. 10	15 00
Cherries, No. 2	3 25
Cherries, R.A., No. 2 1/2	4 30
Cherries, No. 10	13 00
Peaches, No. 10 Pie	7 20
Peaches, No. 2 1/2	2 20
Peaches, 2 1/2 Cal.	3 10
Peaches, 10, Cal.	10 40
Pineapple, 1 sil.	1 60
Pineapple, 2 sil.	2 65
Pineapple, 2 br. sil.	2 60
Pineapple, 2 1/2, sil.	3 50
Pineapple, 2 cru.	3 00
Pineapple, 10 crushed	15 00
Pears, No. 2	3 00
Pears, No. 2 1/2	3 75
Raspberries, No. 2 blk	3 25
Raspberries, Red, No. 10	11 50
Raspberries, Black, No. 10	11 00
Rhubarb, No. 10	4 75
Strawberries, No. 2	3 25
Strawberries, No. 10	13 00

CANNED FISH

Clam Ch'der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Mince, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 75
Lobster, No. 1/4, Star	2 90
Shrimp, 1, wet	2 00
Sard's, 1/4 Oil, Key	6 10
Sard's, 1/4 Oil, Key	5 75
Sardines, 1/4 Oil, Kless	5 25
Salmon, Red Alaska	3 50
Salmon, Med. Alaska	2 50
Salmon, Pink, Alaska	2 10
Sardines, Im. 1/4, ea.	10@22
Sardines, Cal. 1/4, ea.	25
Sardines, Cal. 1/4, doz.	3 60
Tuna, 1/4, Curtis, doz.	2 20
Tuna, 1/4, Curtis, doz.	2 20
Tuna, 1/4, 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
Beef, No. 1, Roast	3 25
Beef, No. 2 1/2, Qua.	1 65
Beef, 3 1/2 oz. Qua.	1 25
Beef, 5 oz., Am. Sliced	2 90
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions, s	3 70
Chili Con Car., 1s	1 35
Deviled Ham, 1/4s	2 20
Deviled Ham, 1/4s	3 60
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, 1/4 Libby	52
Potted Meat, 1/4 Libby	92
Potted Meat, 1/4 Qua.	90
Potted Ham, Gen. 1/4	1 45
Vienna Saus., No. 1/4	1 45
Vienna Sausage, Qua.	95
Veal Loaf, Medium	2 25

Baked Beans

Campbells	1 05
Quaker, 18 oz.	95
Fremont, No. 1	1 25
Snider, No. 1	1 10
Snider, No. 2	1 25
Van Camp, small	90
Van Camp, med.	1 15

CANNED VEGETABLES

Asparagus	
No. 1, Green tips	3 75
No. 2 1/2, Large Green	4 50
W. Beans, cut 2 1/2	2 25
W. Beans, 10	3 00
Green Beans, 2s 1 65	2 25
Green Beans, 10s	08 00
L. Beans, 2 gr. 1 35	2 65
Lima Beans, 2s, Soaked	1 25
Red Kid., No. 2	1 35
Beets, No. 2, wh. 1 75	2 40
Beets, No. 2, cut 1 45	2 50
Corn, No. 2, stan.	1 15
Corn, Ex. stan. No. 2	1 40
Corn, No. 2, Fan. 1 80	2 35
Corn, No. 10	8 00@10 75
Hominy, No. 3	1 10
Okra, No. 2, whole	2 15
Okra, No. 2, cut	1 75
Mushrooms, Hotels	32
Mushrooms, Choice, 8 oz.	35
Mushrooms, Sur Extra	50
Peas, No. 2, Ex. J.	1 35
Peas, No. 2, Sif.	
June	1 85
Peas, No. 2, Ex. Sift.	
E. J.	2 25
Peas, Ex. Fine, French	25
Pumpkin, No. 3 1 60	1 75
Pumpkin, No. 10 5 00	5 50
Pimentos, 1/4, each	12@14
Pimentos, 1/2, each	27
Sw't Potatoes, No. 2 1/2	1 75
Sauerkraut, No. 3 1 45	1 75
Succotash, No. 2 1 65	2 50
Succotash, No. 2, glass	2 80
Spinach, No. 1	1 25
Spinach, No. 2	1 60@2 30
Spinach, No. 3	2 25@2 50
Spinach, No. 10	6 50@7 00
Tomatoes, No. 2	1 60
Tomatoes, No. 3	2 25
Tomatoes, No. 10	7 00

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

CATSUP.

Beech-Nut, small	1 65
Lilly of Valley, 14 oz.	2 25
Lilly of Valley, 1/2 pint	1 65
Sniders, 8 oz.	1 50
Sniders, 16 oz.	2 35
Quaker, 10 oz.	1 35
Quaker, 14 oz.	1 90
Quaker, Galon Glass	12 50
Quaker, Gallon Tin	8 50

CHILI SAUCE

Snider, 16 oz.	3 15
Snider, 8 oz.	2 20
Lilly Valley, 8 oz.	2 25
Lilly Valley, 14 oz.	3 25

OYSTER COCKTAIL

Sniders, 16 oz.	3 15
Sniders, 8 oz.	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	24
Wisconsin Flat	24
New York June	34
Sap Sago	42
Brick	31

CHEWING GUM

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

COCOA



Droste's Dutch, 1 lb.	8 50
Droste's Dutch, 1/2 lb.	4 50
Droste's Dutch, 1/4 lb.	2 35
Droste's Dutch, 1/8 lb.	1 35
Chocolate Apples	4 50
Pastelles, No. 1	12 60
Pastelles, 1/2 lb.	6 60
Pains De Cafe	3 00
Droste's Bars, 1 doz.	2 00
Delft Pastelles	2 15
1 lb. Rose Tin Bon	
Bons	18 00
7 oz. Rose Tin Bon	
Bons	9 00
13 oz. Creme De Cara-	
que	13 20
12 oz. Rosaces	10 80
1/2 lb. Rosaces	7 80
1/4 lb. Pastelles	3 40
Langues De Chats	4 80

CHOCOLATE

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

CLOTHES LINE

Hemp, 50 ft.	2 00@2 25
Twisted Cotton,	
50 ft.	3 50@4 00
Braided, 50 ft.	2 25
Sash Cord	3 50@4 00

COFFEE ROASTED

Worden Grocer Co.	
1 lb. Package	
Melrose	30
Liberty	18
Quaker	33
Nedrow	32
Morton House	40
Reno	31
Royal Club	27

McLaughlin's Kept-Fresh



Coffee Extracts

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

CONDENSED MILK

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

GELATINE

Jell-O, 3 doz.	2 85
Minute, 3 doz.	4 05
Plymouth, White	1 55
Quaker, 3 doz.	2 25

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

JELLY GLASSES

8 oz., per doz.	36
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OLEOMARGARINE

Van Westenbrugge Brands
Carload Distributor



Nucoa, 1 lb.	21
Nucoa, 2 and 5 lb.	20 1/2

Wilson & Co.'s Brands

Oleo	
Certified	24
Nut	18
Special Roll	19

MATCHES

Swan, 144	4 20
Diamond, 144 box	5 00
Searchlight, 144 box	5 00
Ohio Red Label, 144 bx	4 20
Ohio Blue Tin, 144 box	5 00
Ohio Blue Tin, 720-1c	4 85
*Blue Seal, 144	3 90
*Reliable, 144	5 00
*Federal, 144	5 00
*1 Free with Ten.	

Safety Matches

Quaker, 5 gro. case	4 25
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NUTS—Whole

Almonds, Tarragona	25
Brazil, New	17
Fancy Mixed	24
Filberts, Sicily	22
Peanuts, Vir. Roasted	11
Peanuts, Jumbo, std.	13
Pecans, 3 star	25
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	27@29
Hickory	07

Salted Peanuts

Fancy, No. 1	14
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Shelled

Almonds Salted	95
Peanuts, Spanish	12
125 lb. bags	32
Filberts	32
Pecans Salted	82
Walnuts Burdo	65

MINCE MEAT

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

OLIVES

4 oz. Jar, Plain, doz.	1 35
10 oz. Jar, Plain, doz.	2 35
14 oz. Jar, Plain, doz.	4 50
Pint Jars, Plain, doz.	2 85
Quart Jars, Plain, doz.	5 00
1 Gal. Glass Jugs, Pla.	2 00
5 Gal. Kegs, each	7 50
3 1/2 oz. Jar, Stuffed, doz.	1 35
6 oz. Jar, Stuffed, doz.	2 35
9 1/2 oz. Jar, Stuffed, doz.	3 75
1 Gal. Jugs, Stuffed, dz.	2 75

PARIS GREEN

1/2s	34
1s	22
2s and 5s	30

PEANUT BUTTER



Bel Car-Mo Brand	
24 1 lb. Tins	-----
8 oz., 2 doz. in case	-----
15 lb. pails	-----
25 lb. pails	-----

PETROLEUM PRODUCTS

From Tank Wagon	
Red Crown Gasoline	11
Red Crown Ethyl	14
Solite Gasoline	14

In Iron Barrels

Perfection Kerosene	13.6
Gas Machine Gasoline	37.1
V. M. & P. Naphtha	19.6

ISO-VIS MOTOR OILS

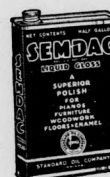
In Iron Barrels

Light	77.1
Medium	77.1
Heavy	77.1
Ex. Heavy	77.1



Iron Barrels

Light	65.1
Medium	65.1
Heavy	65.1
Special heavy	65.1
Extra heavy	65.1
Polarine "T"	65.1
Transmission Oil	65.1
Finol, 4 oz. cans, doz.	1 50
Finol, 8 oz. cans, doz.	2 30
Parowax, 100 lb.	8.3
Parowax, 40, 1 lb.	8.55
Parowax, 20, 1 lb.	8.8



Semdac, 12 pt. cans	3 00
Semdac, 12 qt. cans	5 00

PICKLES

Medium Sour	-----
5 gallon, 400 count	4 75

Sweet Small

16 Gallon, 2250	24 50
5 Gallon, 750	9 75

Dill Pickles

Gal. 40 to Tin, doz.	10 25
No. 2 1/2 Tins	2 25
32 oz. Glass Picked	2 75
32 oz. Glass Thrown	2 40

Dill Pickles Bulk

5 Gal., 200	5 25
16 Gal., 650	11 25
45 Gal., 1300	30 00

PIPES

Cob, 3 doz. in bx. 1 00@1 20	
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PLAYING CARDS

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

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

Beef

Top Steers & Heif.	24
Good St's & H's 15 1/2@22	
Med. Steers & Heif.	19
Com. Steers & Heif. 16@18	

Veal

Top	21
Good	19
Medium	16

Lamb

Spring Lamb	24
Good	22
Medium	20
Poor	20

Mutton

Good	11
Medium	13
Poor	11

Pork

Loin, med.	12
Butts	19
Shoulders	16
Spareribs	16
Neck bones	07
Trimnings	13

PROVISIONS

Barreled Pork	
Clear Back	25 00@28 00
Short Cut Clear	26 00@29 00

Dry Salt Meats

D S Bellies	18-20@18-16
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Lard

Pure in tierces	12
60 lb. tubs advance	1/4
50 lb. tubs advance	1/4
20 lb. pails advance	3/4
10 lb. pails advance	3/4
5 lb. pails advance	1
3 lb. pails advance	1
Compound tierces	12
Compound, tubs	12 1/4

Suasages

Bologna	18
Colonial	18
Frankfort	21
Pork	31
Veal	19
Tongue, Jellied	35
Headcheese	18

Smoked Meats

Hams, Cer. 14.16 lb.	@26
Hams, Cert., Skinned	
16-18 lb.	@25
Ham, dried beef	
Knuckles	@42
California Hams	@17 1/2
Picnic Bolled	
Hams	20 @25
Boiled Hams	@36
Mince Hams	@19
Bacon 4/6 Cert.	24 @30

Beef

Boneless, rump	28 00@34 00
Rump, new	29 00@32 00

Liver

Beef	17
Calf	55
Pork	10

RICE

Fancy Blue Rose	05 1/2
Fancy Head	07

RUSKS

Dutch Tea Rusk Co.	
Brand.	
36 rolls, per case	4 25
18 rolls, per case	2 25
12 rolls, per case	1 50
12 cartons, per case	1 70
18 cartons, per case	2 55
36 cartons, per case	5 00

SALERATUS

Arm and Hammer	3 75
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SAL SODA

Granulated, 60 lbs. cs.	1 35
Granulated, 18-2 1/2 lb. packages	1 20

COD FISH

Middles	20
Tablets, 1/2 lb. Pure	19 1/2
doz.	1 40
Wood boxes, Pure	30 1/2
Whole Cod	11 1/2

HERRING

Holland Herring

Mixed, Kegs	1 00
Mixed, half bbls.	9 75
Mixed, bbls.	17 50
Milkers, Kegs	1 10
Milkers, half bbls.	9 75
Milkers, bbls.	18 50
K K K K Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 50
Boned, 10 lb. boxes	16

Lake Herring

1/2 Bbl., 100 lbs.	6 50
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Mackeral

Tubs, 60 Count, fy. fat	6 00
Pails, 10 lb. Fancy fat	1 50

White Fish

Med. Fancy, 100 lb.	13 00
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SHOE BLACKENING

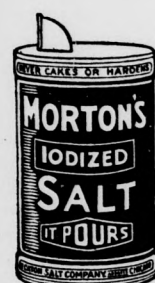
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Dozz.	1 35
Shinola, doz.	90

STOVE POLISH

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

SALT

Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 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 cream, 100 lb. each	85
Butter Salt, 280 lb. bbl.	4 20
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	4 10
24, 10 lb., per bale	2 45
50, 3 lb., per bale	2 85
28 lb. bags, Table	42
Old Hickory, Smoked, 6-10 lb.	4 50



Free Run'g, 32 26 oz.	2 40
Five case lots	2 30
Iodized, 32, 26 oz.	2 40
Five case lots	2 30

BORAX

Twenty Mule Team

24, 1 lb. packages	3 25
48, 10 oz. packages	4 35
96, 1/2 oz. packages	4 00

SOAP

Am. Family, 100 box	6 30
Crystal White, 100	4 20
Big Jack, 60s	4 75
Fels Naptha, 100 box	5 50
Flake White, 10 box	4 20
Grdma White Na. 10s	3 75
Jan 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
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS

Bon Ami Pd., 18s, box	1 90
Bon Ami Cake, 18s	1 62 1/2

Brillo	85
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 50
Grandma, 24 Large	3 50
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean, 4 dz.	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10 oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48,	1 39
20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 12 Large	2 65
Speedee, 3 doz.	7 20
Sunbrite, 50s	2 10
Wyandote, 48	4 75
Wyandot Deterg's, 24s	2 75

SPICES

Whole Spices

Allspice, Jamaica	@25
Cloves, Zanzibar	@38
Cassia, Canton	@29
Cassia, 5c pkg., doz.	@46
Ginger, African	@19
Ginger, Cochlin	@25
Mace, Penang	@32
Mixed, No. 1	@45
Mixed, 5c pkgs., doz.	@59
Nutmegs, 70@90	@59
Nutmegs, 105-110	@59
Pepper, Black	@46

Pure Ground in Bulk

Allspice, Jamaica	@35
Cloves, Zanzibar	@46
Cassia, Canton	@28
Ginger, Corkin	@35
Mustard	@32
Mace, Penang	1 39
Pepper, Black	@55
Nutmegs	@80
Pepper, White	@37
Pepper, Cayenne	@45
Paprika, Spanish	@45

Seasoning

Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35

EVER POPULAR FOOD FACTOR.

History of the Origin of the Sandwich.

Both bold and bad was the man who invented the sandwich. As a boy he was "naughty" and when he gave to the world the food combination which bears his name worthy old ladies would not eat them—at first, writes John Walker Harrington in the Soda Fountain.

"But, my dears" they used to say to the flappers of that day, "Don't you know that Lord Sandwich was a most immoral man. And consider the circumstances, in which he invented these bread and meat things! I am shocked to see them on your tea table."

Then whisperings and raisings of eye-brows—giggles—gurgles—gabble and git.

By rights, Lord Sandwich ought to have something of justice at this time, for soon international ceremonies will be held in Honolulu in honor of the discovery of the Sandwich Islands—now the American Territory of Hawaii. For that find we can thank "Jim" Cook, who named the islands for his great patron, the Earl of Sandwich, his backer in exploration. Cook was originally a grocery clerk and worked in a kind of general store. There has been a conspiracy of silence about Sandwich all these years, as far as his good deeds are concerned. His enemies used to say that even if he did make Cook, his name would be forgotten. He has had all too little credit for the big things he did—such as being one of the founders of the modern British Empire, for instance, and yet his name and fame are in everybody's mouth.

When a lull comes at the fountain, the soda clerks of to-day can recall that although drugs and chemicals are steeped in romance, that a sandwich is filled with stories of gay days and high adventure.

John Montagu, of Sandwich—otherwise "Sandtown" Kent, England, born in 1718, became an Earl at the age of 11 years. His father, who died young, never amounted to much, but his grandfather, Edward, was an Admiral; a triple bottle man; a figure in the night life of London about whom there is much said in the diary of old Samuel Pepys. That expression of Samuel's "And so to bed," which has found its way into the title of a current play in New York, could not apply to Edward Montagu. After he and his cronies had put three quarts of port under their belts they used to do the theatres and the taverns. His earldom was conferred on him for his services in the navy. So when he perished at last in a blaze of glory after the Dutch blew up his flagship at the Battle of Soleby, England, said he had just the kind of a sportsman's death he had wished.

John, the grandson, had some very solemn classmates at Eton, the aristocratic school he attended. Among them was Thomas Gray, the poet, author of "An Elegy in a Country Churchyard" and Horace Walpole, a cultured and fastidious literary chap in later years. Probably both were too

much for the young Earl. When he became High Lord of the Admiralty, they said they recalled him as a "dirty little boy playing cricket."

Starting life with his big fortune, his big nose and his big brain, the last of which was trained at the University of Cambridge, John Montagu, Earl of Sandwich, made an impression on British politics. He had made a grand tour of Europe and of Asiatic countries and also of Egypt. He was so fond of visiting foreign countries that he was an ideal diplomat and served as a minister to Holland and later to Austria. Returning home he became First Lord of the Admiralty and Privy Councillor. John was as much a glutton for work as he was for food and drink. At six o'clock in the morning he was at his desk, toiling like a beaver, taking a smack of a luncheon about noon, and working up to dinner time.

When he was out of office for a while, owing to the downfall of the party of the Duke of Bedford with which he was connected, Sandwich applied his powers of concentration to his private pleasures and vices, as his enemy, Lord Chesterfield put it. He was no saint, and yet he may not have been much worse than many of the other young bloods of the Georgian period, notorious for social speed. He kept rather ahead of others both at work and play. Back again into favor, Sandwich became Receiver General for Ireland. In 1771 he won again his old post as First Lord of the Admiralty; and a year later was also named a General in the army by George III.

The two organizations in which Sandwich was most active were the Hell Fire Club, which had high jinks on the roof of the old Drury Lane Theater in London; and the Royal Society, composed of scientists, of which he was the president. When as head of the Royal Society he sent Captain James Cook to the South Seas to observe the Transit of Venus, the wits of the day said that Sandwich was such a great lover that his interest was most natural. His critics did not realize that when Sandwich not only backed Cook with his official authority as First Lord of the Admiralty but gave lavishly of his own fortune that he was making good the title of Great Britain to Australia and other important colonies.

The Earl was a born gambler and played for high stakes. At cards his middle name was "concentration." One of his sessions with the pasteboards lasted twenty-three hours on a stretch—without formal meals. To save time in eating the nobleman, on that occasion, had his butler bring on slices of beef and ham placed between pieces of bread. Later he used toast. As Sandwich was active in the Beefsteak Club, it is also likely that he was the originator of the beefsteak dinners of to-day at which slices of the sirloin are laid on bread.

Gorsley, a brilliant French writer, tells the story of the birth of the sandwich in a book printed in 1770, which gives a sprightly account of a visit to London which he made five years before. He says that the gilded youth

of the British metropolis were eating the new delicacy several years before that. It is probable that Sandwich sired the sandwich about 1762, when he took a year off to run wild—exclusively.

The sandwich was recognized at once as a most convenient article of diet. Its use spread like wild fire—and, it was a sure fire hit. It was so popular, in fact, the political enemies of Sandwich tried to deprive him of the claim of being its inventor. The noble Earl—also called ignoble by his foes, had been involved in a scandal which got into Parliament, despite which he stood as a candidate for an honorary position at the University of Cambridge to which he would probably have been elected, but for the recovery of the man who desired to give up the office on account of illness. Some dry-as-dust Cambridge scholars of the day dug into ancient history and reported that Romans ate sandwiches, which were called *offulae*. This seems far fetched. An *offula* is a little off—that is a small piece or morsel—made of dough. It seems to have been the ancestor of those little pillows of paste with meat inside which the Italians call *ravioli*. The Roman dandies had them with wine as a light repast. It may have been that Sandwich—learned as he was, got the idea from Italy. It is more likely that his invention was due to one of those many impulses which he always obeyed.

The Earl died in 1792 at the age of 74. He spent his last years largely in study and many authors of the day visited him at his country place. By the beginning of the last century the sandwich had become quite reputable. Jane Austen, novelist, refers in one of her books printed in 1800 to "little sandwiches all over mustard" being served at tea. Byron, in his romantic poem *Don Juan* uses the lines—

Sandwiches, claret and an appetite
Are things which makes an English
evening pass.

Having been born at the gaming table, the sandwich has never quite outlived its dark past. There was many years ago at Long Branch a costly temple of chance known as "The Pennsylvania Club" kept by a gambler by the name of Daley. There was there, as was the case with all such establishments, a sideboard laden with roast chicken and turkey and other meats, to which the visitors helped themselves. There was originated the three decker structure made of three layers of thin toast, with sliced chicken, lettuce leaves, a rasher or so of bacon or whatever was at hand. Hence the Pennsylvania Club sandwich now known under its briefer title of "Club." The late Richard Canfield in his various establishments also developed the sandwich, for he was an expert cook, as well as an epicure.

Owing to the rapid luncheon habits of the American people the sandwich soon became a big factor in our food habits. The cast iron railroad sandwich, made of soggy buns, and kept under a glass tomb, long had a deadly reign. In recent years the finest culinary skill has been given to creating

tasty fabrics—varied in ingredients and delicious in flavor.

There had always been something of a demand for the made-to-order sandwich. Who started the practice of making them so elaborately in the presence of the customer is not known, but it is certain that the soda fountain has led in this field.

Back of the sandwich, as it takes on its thousands of forms, however, looms the figure of the eccentric Earl. One can hold no brief for his faults, and yet it does seem as though he had had a rather hard deal from chance.

There are two monuments to Captain Cook on the Hawaiian Islands, one where he was killed in 1779 by the natives and later barbecued. There should be one of his patron. However, perhaps the ingenious soda dispensers and our sandwich smiths will not forget him and give to the world some crowning work of their skill such as an "Earl" or a "Montagu," and place his picture over their counters. If his ghost walks abroad these days, the whimsical sire of the sandwich might look into our modern pharmacies at luncheon time and say to himself "You desire to see my monument? Look about you!"

Silverware Sales Items Sought.

With the exception of orders for specially priced sales items conditions in the silverware trade are quiet at present. A number of local buyers visited an Eastern market last week seeking plated hollow ware suitable for special Winter sales and ordered in good volume where price arrangements proved satisfactory. Tea sets, platters and center pieces are in demand for sales events. New lines of regular merchandise are on display in some of the local showrooms, but the majority of producers are still waiting until later in the month to show new styles. Colonial patterns are featured again this year.

Curtain Demand Remains Steady.

A steady demand for popular-priced curtain materials has been a feature of business in that line since the first of the year. Buyers have filled all their requirements for strictly sales purposes and are now placing orders for regular merchandise requirements. A tendency toward price pressure has been a disturbing factor in the market, but producers claim that values have reached levels where further concessions are impossible. Cottage-type curtain sets in pastel shades continue as the chief feature in sales. Green, blue and rose are the shades called for.

Regular Grocer Cannot Be Dislodged.

Mesick, Jan. 8—Last week a mail order and chain store customer called me on the telephone at my residence at 6:10 a. m. to send one can of pink salmon and one of macaroni, as she was going to have corn shredders and wanted something for dinner. The R. F. D. carrier leaves about 7:15, so I hustled over and mailed the goods to the good woman.

The question is, can they get along without the local grocer?

Your Tradesman is even more acceptable to me now than it was twenty-five years ago.

Let us all push together.

C. R. Bell.

Utterly Wrong Attitude on Credit Transactions.

(Continued from page 20)

I mean you personally—to get out and help organize it.

The final thought, so far as we can go now, is this: That if you have no trade at present which is of a character which makes it desirable to you for credit extension, do not extend credit to any of it—not a single customer. In such event, keep your eyes peeled for the kind of customer whose credit trade will pay you and go after such trade.

This means, too, that credit must not be entered with the thought that you are going to run risk of loss. Instead, take the initiative into your own hands and seek such trade as will not cause you loss.

Set your plans along definitely logical lines—so much credit; no more until your capital grows so you can handle it; definite limitations as to time and outside amount in each case; payment arranged for at definite and plainly stated times; simple insistence that payment be made at such times, always and ever in full, not a balance ever to be tolerated; and lastly, if any loss is to be taken, such loss is to come at once—when it is small rather than later when it has grown.

In other words, the negative or preventive portions of your plan must look toward and aim at certain prevention of loss—not the cure of loss.

Let me close with a transcript of the way B. Altman & Co., famous New York merchants, state their terms: "We assume that our terms which require settlement of all bills each month will be an agreeable arrangement for you." And I can say that years of intimate experience have taught me that Altman means precisely what he says.

On that basis Altman has built one of the largest and most profitable businesses in the entire world.

Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 3.—In the matter of Frank Harwick, Bankrupt No. 3747, the trustee has filed his final report and account, and a final meeting of creditors has been held. The trustee was present in person. There were no other appearances. The trustee's final report and account was approved and allowed. An order was made for the payment of the balance of expenses of administration and the declaration and payment of a first and final dividend to creditors of 15 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, as a case closed.

In the matter of Ernest J. Plett, Bankrupt No. 3988. The sale of assets has been called for Jan. 21, at the premises formerly occupied by the bankrupt, 42 Division avenue, N., Grand Rapids. All the stock in trade and fixtures in this estate will be sold, consisting of piece, goods, suitings trimmings, linings, together with furniture, fixtures, tools and equipment used in connection with a merchant tailoring business, appraised at approximately \$1,680.19. All interested in such sale should be present at the date and time of sale.

In the matter of Henry Wirth, Bankrupt No. 3978. The sale of assets has been called for Jan. 21, at the premises formerly occupied by the bankrupt, 816 Scribner avenue, N. W., Grand Rapids. All the fixtures and equipment of this state, consisting of show case, electrical refrigeration unit together with large refrigerator, etc., will be sold, appraised at approximately \$813. All interested in such sale should be present at the date and time as above stated.

In the matter of Henry Roscher and

Robert Westveld, as De Young & Co. and De Young Bros., Bankrupt No. 3029, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Nov. 22. There were no appearances except that of the trustee and of certain bidders for assets to be sold at the final meeting. The trustee's final report and account was considered and approved and allowed. Claims were presented and allowed. An order was made for the payment of a supplemental first dividend of 10 per cent. and a final dividend of 49 per cent. to creditors. All preferred and secured claims, as well as administration expenses have heretofore been paid in full. No objections were made to the discharge of the bankrupts. The final meeting then adjourned without date, and the case will be closed and returned to the district court, as a closed case, in due course.

Jan. 3. We have to-day received the schedules, reference and adjudication in the matter of Nick Koron, Bankrupt No. 3995. 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 shoe repairer and cleaner. The schedule shows assets of \$1,091 of which \$500 is claimed as exempt, with liabilities of \$8,643.70. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein.

In the matter of Sonneveld Baking Co., et al., Bankrupt No. 3885, the trustee has filed his first report and account, and an order has been made for the payment of expenses of administration and a preferred tax claim.

Jan. 6. We have to-day received the schedules in the matter of Morris E. Newall, Bankrupt No. 3971. This is an involuntary case. The bankrupt is a resident of Grand Rapids. His schedule shows assets of \$10,704.10 of which \$470.79 is claimed as exempt with liabilities of \$28,285.76. The first meeting will be called promptly and note of same will be made herein.

In the matter of Otis F. Cook, Bankrupt No. 3919, the trustee has filed his first report and account and an order for the payment of expenses of administration and preferred claims to date, has been made.

In the matter of John Fortuin, Bankrupt No. 3741. The final meeting of creditors has been called for Jan. 20. The trustee's final report will be approved at that time. There may be a small first and final dividend for creditors.

In the matter of Martin J. Vandenhoult, Bankrupt No. 3705. The final meeting of creditors has been called for Jan. 20. The trustee's final report will be approved at that time. There will be a first and final dividend for creditors.

In the matter of Bert I. Banta, also known as B. I. Banta, Bankrupt No. 3792. The final meeting of creditors has been called for Jan. 20. The trustee's final report will be approved at such meeting. There will be a first and final dividend for creditors.

In the matter of Herman L. Triestram, as Kalamazoo Vulcanizing Co., Bankrupt No. 3794. The final meeting of creditors has been called for Jan. 20. The trustee's final report will be approved at such meeting. There may be a small first and final dividend for creditors.

In the matter of Jacob P. Schrier, Bankrupt No. 3856. The final meeting of creditors has been called for Jan. 20. The trustee's final report will be approved at such meeting. There will be a first and final dividend for creditors.

In the matter of Miller Markets, Inc., Bankrupt No. 3889, the trustee has filed his first report and account, and an order for the payment of expenses of administration to date has been made.

Jan. 7. We have to-day received the schedules, reference and adjudication in the matter of Selwyn O. Dellenbaugh, Bankrupt No. 3996. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Three Rivers, and his occupation is that of a brick-layer. The schedule shows assets of \$1,550 of which the full amount is claimed as exempt, with liabilities of \$1,078.22. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, note of which will be made herein.

In the matter of Albert Leroy Wiley, Bankrupt No. 3857, the trustee has filed his return showing no assets over and above exemptions, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Harry A. Smallidge, Bankrupt No. 3870, the trustee has filed his return of no assets and the case has been closed and returned to the district court, as a case without assets.

Jan. 9. We have to-day received the schedules, reference and adjudication in the matter of Al Renbarger, Bankrupt No. 4000. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedule shows assets of \$376 of which the full amount is claimed as exempt, with liabilities of \$2,706.06. 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.

Need Low Price Sections.

Many retailers throughout the country are said to be losing women's ready-to-wear business they could easily obtain by the establishment of special low-priced departments, even where their stores are not large enough to make "bargain basements" possible. Lumping the various price classes of merchandise into a single section causes a class consciousness on the part of customers that is detrimental to sales.

"While the larger retailers realize the fallacy of not catering to the pocketbooks of women of moderate circumstances," the informant of the Tradesman said, "the medium-sized and smaller ones for the most part seem lacking in statistical knowledge which would justify separate low-price departments or sections. In the dress trade, for example, more than 50 per cent. of all the garments made fall into the wholesale price classes of \$10.75 and under.

"Of the remainder, 60 per cent. fall into the \$16.50 and \$22.50 wholesale divisions. That certainly indicates the broad market for cheap and medium-priced garments, and more general catering to the sensibilities of the women who buy them would benefit retailers and manufacturers alike."

The concern that commences to skyrocket before it has proper distribution is sure to come down like a burned stick.—Ren Mulford, Jr.

RECEIVER'S SALE of 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 various 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 bidders 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.
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.

The property may be seen and inspected any day, excepting Sundays and holidays, between nine o'clock in the morning 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.

LOUIS H. OSTERHOUS,

Receiver.

Grand Haven, Michigan.

Business Wants Department

Advertisements inserted under this head for five cents a word the first insertion and four cents a word each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$4 per inch. Payment with order is required, as amounts are too small to open accounts.

FOR SALE—\$20,000 stock of hardware and paint in Dayton, Ohio. Everybody knows of Dayton's expansion and progress. A money maker; established twenty years. Rare opportunity. Ill health reason for selling. Address Charles H. Brower & Son, 624 Wayne Ave., Dayton, Ohio. 211

For Sale—Drug store in one of the best locations in a town of 7500 population. Located on two trunk lines. Manufacturing and good farming community. Address No. 212, c/o Michigan Tradesman. 212

DRUG STORE For Sale—Should you have \$6,000 in cash, I have a bargain for you. H. S. Houk, 12906 Woodward, Detroit, Mich. 213

DOCTOR—A GOOD LOCATION wanted. Write, Physician, 730 N. Burdick St., Kalamazoo, Mich. 214

Cash—For stocks or ends of stocks. Groceries, general, men's clothing, shoes, etc. Address No. 215, c/o Michigan Tradesman. 215

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. Address No. 216, c/o Michigan Tradesman. 216

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 warmer climate. Direct with owner. Address No. 207, c/o Michigan Tradesman. 207

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. 208

I WILL PAY CASH for whole or part stocks of dry goods, clothing, ready-to-wear, furnishing goods, groceries, hardware, or furniture. GET MY LIBERAL OFFER. B. L. Reames, 322 No. Main, St. Louis, Mich. 209

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

For Sale—Solid oak tables, desks, chairs and other office equipment. Used only a few months in office of a local broker. Cheap for cash. On display at our office. Tradesman Company.

Do You Wish To Sell Out!
CASH FOR YOUR STOCK,
Fixtures or Plants of every description.

ABE DEMBINSKY
Auctioneer and Liquidator
134 So. Jefferson Ave., Saginaw, Mich
Phone Federal 1944.

I OFFER CASH!
For Retail Stores—Stocks—
Leases—all or Part.
Telegraph—Write—Telephone
L. LEVINSOHN
Saginaw, Mich.
Telephone Riv 2263W
Established 1909

Late News From the Michigan Metropolis.

The thirty-eight annual convention of the National League of Commission Merchants will be held at the Book Cadillac hotel from Wednesday to Sunday of this week. The League is made up of fruit and produce men from all over the United States. It has been in existence thirty-seven years, during which its membership has increased from twenty-three to over 800 firms.

L. J. Bertoli, nationally known as a merchandising authority, has joined the Nyal Co., of Detroit, as director of sales and merchandising for the 11,000 drug stores in the United States holding the Nyal franchise. Mr. Bertoli comes to Detroit from the Du Pont Viscoloid Co. After completing visits to Nyal salesmen's meetings in various parts of the country, Mr. Bertoli will return to Detroit to assume direction of retail selling in the 11,000 Nyal stores.

Frank F. Chope, native Detroit manufacturer, died last Saturday of pneumonia at his home, 140 Longfellow avenue. He was 73 years old. For years, Mr. Chope was president of the Chope wagon and truck works, founded by his father in 1837. In 1927 he retired. He celebrated his fiftieth anniversary of his marriage Oct. 22, 1929. The widow and two children, William E. and Edna N. Chope, survive.

Martin Bankovich is the newly elected president of the Detroit Retail Meat Merchants Association, following the annual election in Amaranth temple. Other officers are: George Uhrstadt, first vice-president; Frank Spannski, second vice-president; Rudolph Stahl, third vice-president; John Socha, fourth vice-president; E. J. LaRose, recording secretary; Claude Smith, financial secretary; Pius Godecke, treasurer; John Maloney, master-at-arms; Herman Fichtner, inner guard; Frank Trun, outer guard; Anthony Henk, custodian; Richard Krause, George Uhrstadt and Frank Spannski, trustees; Rudolph Stahl, Edward Winkler, John Socha, Walter Dilloway and Ben Koslowski, board members. The installation was in charge of John Petz, past president, aided by Paul Arnold, E. J. LaRose and S. C. Black.

Walter P. Chrysler, president and chairman of the board of the Chrysler Corp., interpreted indications in the building industry, the automotive industry and National road building last week as proof of fundamentally sound business conditions in the United States. Approximately 1,150 Dodge Brothers dealers, district managers and representatives from all parts of the country—one of the largest gatherings that ever attended an annual Dodge Brothers dealer convention—heard their chief's optimistic views.

Members of the Wholesale Merchants' Bureau of the Board of Commerce have arranged for a trade promotion trip to the Gratiot-Van Dyke section of the city on the evening of Jan. 16. The wholesalers will be the hosts to retailers of that district at dinner to be served at 7:00 o'clock in the

evening at the Mt. Zion Church, Gratiot avenue and the Six Mile road. E. E. Prine, secretary, anticipates a record attendance.

Friedman & Weiss succeed Sam Engle in the meat market at 9217 Kercheval avenue.

Morris Weingard is now the proprietor of the grocery and meat market at 10326 Joseph Campau avenue which was formerly owned by Grosberg & Surowitz.

Maurice Goodman is now the proprietor of the meat market at 1319 Michigan avenue formerly owned by Charles Moskovich.

Charles A. Schurrer succeeds the Hill Drug Co., in the drug business at 8330 Grand River avenue.

Ernest W. Vogt is the successor to R. Dawson in the drug business at 15033 Kercheval avenue.

Edward Peckenpaugh succeeds Leo Augsburg in the drug business at 2941 Puritan avenue.

R. V. Wayne, president of the Detroit Window Display Service, has announced the opening of a Cleveland branch, to be known as Wayne Window Display Service. The new office, extending the service of the company in Ohio, where one branch, the Toledo Window Display Service has been in operation for several years, will give the Wayne organization very thorough coverage of the Northern part of Ohio as well as the whole of Michigan.

George Felice has moved from 2045 Sixth street to 1153 Lawndale avenue, where he succeeds the Chamberlain Hardware Co.

Sam Harma is now operating the hardware store located at 13308 Woodrow Wilson avenue.

F. O. Stoker, who formerly conducted a hardware store at 7704 W. Vernor highway, has recently gone into business at 8932 Tireman avenue.

Clifford Maskell has recently opened a sheet metal and hardware store at 16032 Harper avenue.

W. L. Jonakin has succeeded George Snyder as buyer of ladies' high-grade shoes for Crowley, Milner & Co. Mr. Jonakin before this change was assistant buyer of children's shoes for Crowley-Milner.

George Snyder has recently taken charge of the ladies' high-grade shoe department of the Ernst Kern Co. Mr. Snyder formerly had charge of a similar department for Crowley, Milner & Co.

Leo Dillon, formerly buyer of the ladies' shoe department of the Newcomb-Endicott Co., has recently become connected with the Frank & Seder Co. as buyer and manager of the ladies' high-grade shoe department.

G. M. Philpott has been named advertising manager of the Ralston Purina Co., of St. Louis, effective Jan. 1. Mr. Philpott succeeds E. T. Hall, who retires after twenty years with the company.

The Detroit Drug Club will hold its annual banquet at the Statler Hotel at 6:30, Tuesday, Jan. 21, according to E. W. Glass, president of the organization. The toastmaster for the evening will be Judge Arthur W. Kilpatrick. Count Alfred Von Neizy-

chowski, a lieutenant on the Kronprinz Wilhelm during the war, will relate his experiences. Gus Ludwig, Nelson-Baker Co. representative, was responsible for arranging the program.

The Congress Cigar Co., manufacturer of La Palina cigars, has named Al Ricketts, former head of the cigar department of Lee & Cady, as manager of its Detroit branch, which will be opened soon, according to a recent announcement. Ray Watko, who was formerly Mr. Ricketts' assistant in the cigar department, is now manager of the cigar department for Lee & Cady. Mr. Ricketts, because of his long connection with Lee & Cady, who are distributors of La Palinas in Michigan, is well acquainted with the Congress Cigar Co. methods and policies. Mr. Watko has been connected with Lee & Cady's cigar department for twelve years.

Big Week for the Grocery Trade.

Next week is the big week for the food industry. Conventions will be held all during next week in the various hotels in Chicago by the National Canners Association, National Wholesale Grocers Association, National Food Brokers Association, Canning Machinery and Supply Association, National Preservers Association and the National Retail Grocers secretaries.

On Wednesday afternoon the Grocery Trade Practice Conference will hold meeting at the Congress Hotel at 3:30 p. m. and the following subjects will receive consideration: Secret Rebates, Unjust Price Discrimination, Fraudulent, Extravagant and Misleading Advertising of Food and Grocery Products.

Professor C. R. Griffin, of the University of Michigan, Dr. Morris Fishbein, editor Journal of the American Medical Association, and Prof. James L. Palmer, Professor of Marketing, School of Commerce, Chicago University, have been invited to address the meeting.

Thursday and Friday the secretaries of the Retail Grocer's Associations from practically every state in the United States will discuss their association activities. A carefully planned program of an informal nature has been prepared.

Orla H. Bailey, Jr., Secretary of the Retail Grocers and Meat Dealers Association of Lansing, will accompany the writer and attend all sessions. We hope to bring back to Michigan information as well as inspiration which will be helpful to the retail grocery trade.

We will also be in a position to carry the message from Michigan to the Retail Grocers secretaries convention, of the daily radio broadcasting program from station WASH by Winfield H. Caslow, of Grand Rapids, exposing syndicate methods, and cautioning the consuming public of the

dangers to their personal welfare. Much good has already been accomplished.

Retailers, let us keep the home fires burning. Tune in at 7:30 every evening excepting Sunday, make it the subject of your conversation during the day and chip in your bit to keep the good work going. Don't wait for someone to call on you personally, as it costs money to do the calling and this is the particular business of every independent merchant. Roy Jurgens, of Jurgens & Holtvluwer, 1506 Grandville avenue, is handling the radio fund and will render an accounting for all money received.

Herman Hanson, Sec'y.

George Kelly Goes One Step Higher.

Kalamazoo, Jan. 14—George E. Kelly, for eighteen years connected with Lee & Cady and for the last seven years manager of the concern's Kalamazoo branch, has been appointed general manager of the entire organization. He assumes office at once.

This action was taken at the company's annual meeting, held this week in Detroit and is in recognition of the fine record Kelly has made with this concern. He was at the same time placed on the board of directors.

Lee & Cady is one of the largest wholesale grocery houses in America. While it confines its activities to Michigan alone, it has seven service houses, also 52 cash and carry wholesale distributing stations, located in 33 cities of the Lower Peninsula. It is planned to increase the cash and carry system extensively. Kelly will retain his residence in Kalamazoo, dividing his time largely between the main office in Detroit and the main distributing branches.

With the advancement of Kelly, James A. Casey has been made manager of the Kalamazoo branch. He joined the Lee and Cady forces in 1911, the year that the concern purchased the business of E. L. Desenberg and Company. Casey had served five years with the Desenbergs. Other officers in the local branch will be Glenn J. Pratt, manager of the cash and carry division; R. W. DeLand, credit manager, and C. W. Smith, sales manager.

Activity in Home Items a Surprise.

Contrary to expectations, manufacturers of gift novelties and small utility items for the home have enjoyed an excellent business during the first two weeks of this month. This early activity along normal lines has given a tone of confidence to the industries affected and fears of a decline in volume have disappeared entirely in many quarters. Active buying on the part of the retailers is attributed to the fact that stores were over-cautious when filling their Christmas requirements and as a result, ran short of goods.

A Drawing Card.

Here's an idea that brought a lot of customers into the store of an Indiana grocer. For two days he offered a load of bread free with every pound of butter bought at his store.

His profits on the butter more than covered the wholesale cost of the bread. And in addition, most of those who came in to get free bread, stayed to buy something else.

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.



The Mill Mutuals Agency

Lansing, Michigan

Representing the

Michigan Millers Mutual Fire Insurance Company

(MICHIGAN'S LARGEST MUTUAL)
and its associated companies

COMBINED ASSETS OF GROUP
\$62,147,342.79

COMBINED SURPLUS OF GROUP
\$24,791,128.22

Fire Insurance—All Branches

Tornado

Automobile

Plate Glass

**20 to
40%**

**SAVINGS MADE
Since Organization**