

A Son's Letter To His Dead Father.

(Published to promote a better understanding between living fathers and their sons)

Dear Dad:

I am writing this to you, though you have been dead thirty years.

From your seat in the Place Beyond I hope you can see these lines. I feel I must say some things to you, things I didn't know when I was a boy in your house, and things I was too stupid to say.

It's only now, after passing through the long, hard school of years; only now, when my own hair is gray, that I understand how you felt.

I must have been a bitter trial to you. I was such an ass. I believed my own petty wisdom, and I know now how ridiculous it was, compared to that calm ripe, wholesome wisdom of yours.

Most of all, I want to confess my worst sin against you. It was the feeling I had that you "did not understand."

When I look back over it now, I know that you did understand. You understood me better than I did myself. Your wisdom flowed around mine like the ocean around an island.

And how patient you were with me! How full of long suffering and kindness.

And how pathetic, it now comes home to me, were your efforts to get close to me, to win my confidence, to be my pal!

I wouldn't let you. I couldn't. What was it held me aloof? I don't know. But it was tragic—that wall that rises between a boy and his father, and their frantic attempts to see through it and climb over it.

I wish you were here now, across the table from me, just for an hour, so that I could tell you how there's no wall any more; I understand you now, Dad, and, God! how I love you and wish I could go back to be your boy again.

I know now how I could make you happy every day. I know how you felt.

Well, it won't be long, Dad, till I am over, and I believe you'll be the first to take me by the hand and help me up the further slope.

And I'll put in the first thousand years or so making you realize that not one pang or yearning you spent on me was wasted. It took a good many years for this prodigal son—and all sons are in a measure prodigal—to come to himself, but I've come. I see it all now.

I know that the richest, most priceless thing on earth, and the thing least understood, is that mighty love and tenderness and craving to help which a father feels toward his boy. For I have a boy of my own.

And it is he that makes me want to go back to you and get down on my knees to you.

Up there somewhere in the Silence, hear me, Dad, and believe me.

**TWO
PRODUCTS**



EASY TO SELL

KNOwn and approved by housewives throughout the Middle West, Semdac Liquid Gloss has been for years an easy selling and profitable product to handle. Now, with the addition of Semdac Furniture Dressing, you have *two* products that will sell quickly.

The name Semdac is extensively advertised. Many of your customers have used the Liquid Gloss—and without doubt liked it. Those who try Semdac Furniture Dressing will like it fully as well.

Take advantage of the sales opportunities that these two products offer you—stock them.

STANDARD OIL COMPANY

910 S. Michigan Ave. (Indiana)

CHICAGO ILL.

4124



SEMDAC
FURNITURE DRESSING
LIQUID GLOSS

MICHIGAN TRADESMAN

Forty-seventh Year

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MICHIGAN TRADESMAN E. A. Stowe, Editor

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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.

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JAMES M. GOLDING
Detroit Representative
409 Jefferson, E.

UNPLEASANT OUTLOOK.

Aside of war-time excitements and fierce political controversies the country as a whole was never stirred up to a greater extent than is the case at present over the menace of chain store methods—a dominance which presents a menace to good business, good citizenship and good government. Unless the chain store promoters are curbed in their present determination to absorb the mercantile transactions of America, with the accompaniment of deceit and dishonesty which they have insisted on making the fundamental features of their organization, the country is doomed to disaster and the people who look to the mercantile business for employment will all become mere puppets in the hands of the most unscrupulous aggregation of pirates and cut-throats the world has ever seen.

Recent Chain Store Developments

Information comes to the Tradesman from an authentic source that Montgomery Ward & Co. are so disgusted over the enormous losses they have incurred in starting chain stores that they will abandon the branch store feature which they launched a couple of years ago. This information is fully confirmed by the annual report of Geo. B. Everitt, President of the Ward concern, who frankly stated that the action of the company would be reversed and that the opening of new units would be curtailed—perhaps suspended altogether. It is known that Merrill Lum, assistant manager of the chain store department of Montgomery Ward & Co., has handed in his resignation under fire.

The branch store which Sears, Roebuck & Co. recently opened in Grand Rapids is running be-

hind several hundred dollars every day and will certainly cause a loss of at least \$500,000 before the concern is able to abandon the field and secure a release from its present contract with the Goodspeeds, owners of the building erected under the direction of the Chicago house. The lease runs for twenty years and those who know how "easy" it is to do business with the Goodspeeds under such circumstances will readily concede that if the Chicago concern is able to extricate itself from its present predicament short of a payment of \$250,000 to its landlord it will be extremely fortunate.

The era of unrest now prevalent all over the country regarding the chain stores has produced a large crop of grafting organizations whose ostensible purpose is to fight the chain stores. Nineteenths of these organizations are bogus, their real object being to pursue grafting tactics on the too indulgent merchant. The advice of the Tradesman to every merchant is to give these shyster concerns a wide berth. Local organizations of merchants, with the assistance of the Tradesman, can handle the situation nicely. Money handed out to strangers in matters of this kind might as well be burned up for all the good the contributions will ever do the merchant. It is bad enough for the chain stores to deplete the resources of the community without the merchants themselves giving up good money to unprincipled shysters who prey on the credulity of unwary dealers.

In buying the Clarence Thomas stores a year or so ago the Kroger outfit paid \$375,000 for the Thomas wholesale headquarters on Ellsworth avenue, Grand Rapids. The property is on the assessment roll of the city at \$140,000. Now the Kroger Co. is undertaking to sell the property for \$125,000. If it finds a purchaser on this basis—which is extremely doubtful—it will have to stand a loss of \$250,000 on this item alone. This is welcome information for the stockholders of the Kroger organization.

The Great Atlantic & Pacific Tea Co., which has used that name seventy-one years, has never had a store within 1,000 miles of the Pacific ocean, so the name has been a misnomer. Now it proposes to invade the Land of the Setting Sun, but it will not increase the numerical strength of its organization. For every store

opened on the Pacific coast it will discontinue an unprofitable store in the East.

The tonnage of the A. & P. into Grand Rapids last month was 40 per cent. less than it was for the corresponding month last year, showing very conclusively that the volume of the company's business has suffered a severe shrinkage.

Indiana Shoe Merchants Very Much Alive.

If every retail shoe dealer in Michigan could have attended the Indiana shoe convention last week, I believe he would have a new vision of the possibilities of his business. The writer attended the convention held at the Claypool Hotel at Indianapolis for two days and it was certainly the best State convention I have ever attended. Moreover, in many ways, it afforded the average retail merchant more than is to be had from the National conventions.

The Hoosiers are all business. Every exhibitor closed his exhibit sharply at 12 o'clock noon and attended a luncheon in a large banquet room on the same floor of the hotel as the exhibit. Four long tables, each seating 300, ran the length of the room. At the head of these tables was a speaker's table on a raised platform. The merchants sat at the two tables on the right, the salesmen and exhibitors at the two tables on the left. These luncheon meetings gave a solidarity and unity of purpose to the meeting that can be obtained in no other way.

The speakers were all top notchers. E. A. Averill, Educational Director of the National Association of Shoe Retailers, spoke very much to the point on methods of a mailing list and the possibilities of increasing the trading area by bringing new customers into the store. He told of a merchant in Abilene, Texas, who wrote a series of letters to twenty-five prospective customers and in thirty-seven days sold twenty-three of them. He also spoke of the necessity of co-operating with the remainder of the shoe industry in the campaign for Foot Health week, April 20-26, and the development of additional business by the sale of occasional shoes—black for evening, tan shoes for day time, patent leather for dress and sport shoes for sport.

Nearly one thousand Indiana shoe retailers who attended the convention left with many well defined ideas as to how they can get more business.

H. A. Torson,
President Herold Bertsch Shoe Co.

The fellow who "gets there" is usually the one who uses his failures as stepping stones instead of grave stones.

Thirty-seven New Readers of the Tradesman.

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

Preston & Jensen, Grand Rapids.
Collin Jewell, Merrill.
Ed. Esterman, Middleville.
Schoff's Dept. Store, Cadillac.
Peoples Drug Store, Cadillac.
George Heald, Lowell.
Webster Bros., Lowell.
Jerry Turner, Lowell.
Fred H. Roth, Muskegon.
Peter D. Rose, Muskegon.
Albert R. Wendt, Muskegon.
Harris Milling Co., Cadillac.
Chas. H. Kretschmer, Saginaw.
J. W. Harvey Co., Cadillac.
L. J. Deming, Cadillac.
Rice's Boot Shop, Cadillac.
H. F. Dowstra, Cadillac.
Jacob Hoffman, South Bend, Ind.
E. W. Averill, Coopersville.
Claud Sager, Olivet.
H. W. Wilson, Holland.
F. R. Maxim, New Troy.
John W. Johnson Co., Cadillac.
John Gunstra, Lamont.
H. McClure, Owosso.
A. J. Morse, Corunna.
Frank Becker, Fowler.
Orin Skutt, Maple Rapids.
N. D. Rumsey & Son, Maple Rapids.
Paul Izakowicks, Bannister.
J. C. De Boer, Grand Rapids.
A. Vander Molen, Grand Rapids.
Bernard Voss, Grand Rapids.
Matt Heyns, Grand Rapids.
Wexford Ice Cream Co., Grand Rapids.
E. J. Frick, Grand Rapids.
Roy E. Blandford, Grand Rapids.
De Kruyter Hardware, Grand Rapids.

Garden Pottery Orders Placed.

Regular Spring buying of garden pottery has been started and sales are reported equal to those of previous seasons. Buyers have been in the market completing stocks which they plan to put on sale March 1. Early deliveries have been specified. A new item being offered this season is an adaptation of the European "strawberry" jar, a large piece with ten or twelve cupped openings on the side in which strawberry or other plants may be grown. It is being offered to retail at from \$18 to \$25 and is available in both glazed and plain styles.

A new attack has been started against the chains, this time in Nebraska. Some lawyer there has dug up a state statute which forbids the sale of products in one locality at prices lower than in other localities for the purpose of suppressing competition. On the strength of this law a committee of retail grocers and meat dealers has asked the Attorney General of the State for an investigation, which he has promised.

TRADING AREA STUDY.

How It Will Be Applied To Western Michigan.

Any attempt to present the current thought on the subject of "trading areas," "marketing areas" or "zones of influence," as various authorities choose to call them, would hardly be complete without a discussion of the 550 page "Market Data Handbook of the United States" by Paul W. Stewart of the Bureau of Foreign and Domestic Commerce. This is an exhaustive work published late in 1929 by the Bureau.

Described in its foreword by O. P. Hopkins, acting director of the Bureau, as "the result of an effort to assemble for each of the 3,073 counties of the United States statistical facts indispensable to an appraisal of markets in the profitable distribution of goods," this book has had general endorsement. Wisely refraining from taking a final stand in the question of how these factors are to be used in specific instances, and apparently not desiring to endorse any one method of area delineation—not even its own "Wholesale Grocery Areas"—above another, it also says, "The material is so organized that it may be applied to specific market problems; the selection and interpretation of the data in any particular case, however, must be done by the individual user."

The choice of this Market Data Handbook to follow the presentation of the International Magazine Co.'s system of sales control in our discussion of trading area delineation is particularly appropriate, in that the two prime movers in the earlier described system (F. K. Anderson and L. J. McCarthy) are also generous contributors to the Handbook. Messrs. Anderson and McCarthy have even permitted an arrangement of their unique system of area delineation along county lines, so that all data in the handbook will be applicable to their system on a more directly comparable basis. Hence the Market Data Handbook logically follows at this time.

Although the wording of the comments in the introduction is most skillful in its avoidance of controversial points, it leaves no question in the reader's mind as to the Department's favoring of the county rather than the "sub-centers around cities" method of data presentation. It says: "In the quest for information, not only Government sources were called on, but also private business. Of course it was not possible to publish all the data which have been collected to date, but efforts were made to include as much basic information regarding counties as possible. Obviously there has been a great deal of material which has been compiled relating to states or to cities, but the state was considered too large a marketing unit on the one hand and the city too limited on the other hand. In the process of selection the objective has been to confine the statistics to those which would be comparable for all counties and which would be most representative in their usefulness."

Later in the introduction it says, "The county was selected as the statistical unit, primarily because it is the smallest political unit for which satisfactory statistics are available." This was followed after an irrelevant paragraph by the following:

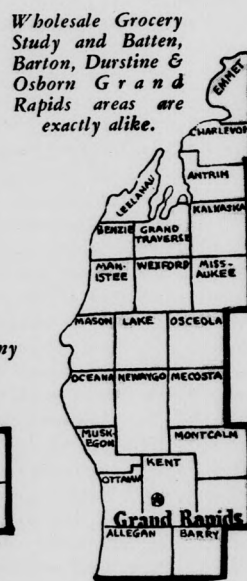
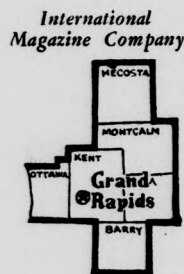
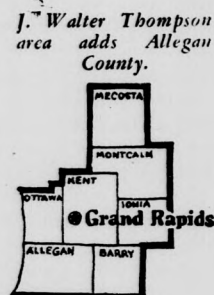
"The consensus of opinion seems to be that trade areas or territories should be worked out to conform to the individual firm's operation. It is generally recognized that it is desirable for the majority of distributors to do this in order to check sales and net profits against distribution costs. To assist those organizations which have not already worked out trading areas and to furnish a check to those that have already done so, however, four trading area maps are included as supplements to this Handbook. These maps were all worked up from different points of view and either the maps themselves, or the bases upon which they were made, have been in use by

ty lines were strictly adhered to in the maps which appear herein is that the basic statistical data contained in this Handbook do not afford the basis for breaking the county according to the flow of trade.

"The Department of Commerce assumes no responsibility for the accuracy of these maps, but presents them as suggestions of possible groupings of counties around trade centers and it is believed they will be of some help to the individual sales manager in laying out his own sales and operating territories and allocating his advertising and sales expenses."

Then follows a detailed description of the data included in the subsequent pages. This will not be discussed until later, since we are first trying to get a clear picture of the various methods of area delineation before we go into the question of applying figures of any kind to the areas outlined. The preface finishes with a comprehensive

The Grand Rapids area as shown in the Wholesale Grocery Study and the Batten, Barton, Durstine & Osborn map of trade areas is the same. The Grand Rapids Retail Shopping Area of the J. Walter Thompson Company only differs from the International Magazine Company's retail area by one county. On the other hand, the Pittsburgh areas are as different as day and night. What is to be done about reconciling these differences?



a large number of distributors for a number of years.

"Both the wholesale and the retail angles of the distribution system are represented in a general way by two of the maps published in connection with this article. The Wholesale Grocery Territories map is a composite of the 183 trading areas outlined in the Atlas of Wholesale Grocery Territories published by the Domestic Commerce Division of the Department of Commerce in 1926. This study, while based upon the distribution of groceries, has had wide use in the distribution of a variety of commodities.

"The Operating Territories map, presented through the courtesy of Batten, Barton, Durstine & Osborn, Inc., delineates fifty major trading areas which are subdivided in some instances into secondary areas, making a total of 187 areas for the country as a whole. The maps from which these reproductions were made show a number of split counties because the actual flow of trade in counties is divided in numerous instances. The reason coun-

ty lines were strictly adhered to in the maps which appear herein is that the basic statistical data contained in this Handbook do not afford the basis for breaking the county according to the flow of trade.

As an illustration of the similarity of viewpoint which sometimes exists in the two "wholesale trading area" maps, we call attention to the Grand Rapids areas as shown by the Wholesale Grocery map, and that of the Batten, Barton, Durstine & Osborn, Inc., map. Similarly for the two consumer or "retail" area maps around the same center. On the other hand, if we take the Pittsburgh retail area we find that the J. Walter Thompson "Retail Shopping Area" contains six additional counties or nearly three times the number of counties found in the International Magazine Co. area. In the Pittsburgh Wholesale Grocery area we find twelve counties versus

seventeen counties in the Grisell outline.

What is to be done about getting all these areas down to a more comparable basis? As the average layman now stands, he is totally at a loss as to which system he should follow. He tries to fathom the ways in which a given system might tally with his type of product and method of distribution, and finally either lapses back into his old haphazard guessing with a gesture of hopelessness, or he dives off the deep end, despite the limitations which one or another of these systems admittedly offers, and becomes an almost fanatical proponent of that theory defending or forgetting those points which are weak or contradictory.

Is it true, as the Market Handbook says, that each manufacturer must work out a special set of areas of his own to fit his particular product and distribution problem; or is it possible that there are certain general bases which can be established before the specific applications to a given product and problem are made? If so, what are these general bases; and if not, we may all well ask in the vernacular, "What's all the shootin' for?"

We have no desire whatever to precipitate an unnecessary or undesirable discussion. But if an open and general forum will result in a clarification of this moot question in distribution, we will gladly provide the vehicle for such a discussion through these columns. It is up to the readers of the Tradesman to decide. If you want this subject discussed, send in your comments and your questions on the subject at the earliest possible date.

Walter Mann.

Uses Map To Emphasize Store Location.

A Pennsylvania town located just a little off of the beaten path, adopted a very effective manner of bringing its location to the favorable attention of the townspeople. In connection with their newspaper advertisements they run a small cut showing a map of the business section of the city, emphasizing the location of the store, with the caption: "Easy to find and well worth finding." An arrow points directly to the store as pictured on the map. The plan has proved very beneficial to the store.

Black and Silver Ware Favored.

The combination of black glass and sterling silver decoration has become so popular in decorative glass tableware this year that it leads all other types. Buyers have purchased these goods freely and report that they find a ready market with consumers in the retail price ranges from \$3 to \$12. The articles, including fruit bowls, console sets, vases and other items, are decorated with the silver either by means of electro-plating or by brushes. Those with conservative designs are more in demand than the modernistic type.

Take Your Time!

"Every time I kiss you, it makes me a better man."

"Well, you don't have to try to get to heaven in one night."

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Corunna, Feb. 24—A man subscribed for a real estate course from a stranger in New York. They charged him \$75. He paid \$20 and turned in a note he had for \$55. He endorsed the note without recourse. It will be due in April and they have given it to a collection agency in New York. The agency wrote him and said they would send a receipt in full when they presented the note for collection. Can they come back on the endorser if they have trouble in collecting the note? Have they a right to do business in Michigan? Where can we find out? Or can they collect from the man who signed without recourse?

Lewis Bird.

If the words "Without Recourse" were written above the endorsement on the back of the note, the present holder of the note has no claim on the man who transferred the note by endorsement. Any attorney who would undertake to enforce collection under such circumstances would be promptly disbarred by his associates if his act were brought to their attention.

Two fraud cases recently concluded by the Credit Protection Department of the National Association of Credit Men are of unusual interest because of the large amounts involved. Liabilities in the two cases totaled approximately \$2,000,000. All those involved in these frauds pleaded guilty or were convicted.

Firms which had been selling to Piggott's, Inc., at Bay City, for a number of years were astonished to learn, about a year ago, that this old and hitherto prosperous concern was unable to meet its bills. Temporary state receivership proceedings were instituted, and as the extent of the failure began to be uncovered, this action was followed by an involuntary petition in bankruptcy. The truth was finally brought out that Piggott's owed more than \$1,000,000 to 634 creditors who stood to lose a substantial part of their claims. Warren M. Piggott, who had built up the business from a small second-hand shop over a period of years, disappeared shortly after the bankruptcy. Three investigators for the Credit Protection Department took part in the task of unraveling the tangled skein of evidence, and in the search for Piggott. In May, 1929, Piggott was indicted on a number of counts charging use of the mails in a scheme to defraud. Financial statements sent out by Piggott only nine months before the disastrous failure had claimed a net worth of \$929,000. Accountants found this statement grossly exaggerated. The investigators learned that Piggott had gone to Canada under an assumed name. He was finally located at Sarnia, Ontario, and was subsequently arrested at Port Huron, when he crossed the border to meet a friend. Piggott was tried in the Federal Court at Bay City, on Sept. 27, 1929, and was found guilty on thirteen separate counts of the indictment charging mail fraud. Judge Tuttle imposed a sentence of five years on the first nine counts of the indictment, and five

years more on the remaining four counts. The court specified that the sentences were to run consecutively, so that the total sentence was ten years.

A fraud case of similarly large proportions likewise resulted in a verdict of guilty after a seventeen-day trial at Minneapolis. Nicholas M. Constans, former head of the Consumers Wholesale Supply Co., was found guilty on four counts of an indictment charging mail fraud. He is to be sentenced later, with three other defendants in the same case, who had previously entered pleas of guilty. Constans promoted the Consumers Wholesale Supply Co. through a sale of stock to the public. At the peak of the business, the company operated a chain of ninety-six groceries and meat markets throughout the Northwest, though it was a losing venture from the start. In 1929, when the company was in financial distress, Constans started negotiations with a Chicago investment house for the purpose of enlisting aid in a refinancing scheme. He was requested to submit a certified balance sheet and merchandise inventory.

One witness at the trial told of supplying whisky freely to the force engaged in taking inventory at the company's main warehouse in Minneapolis. He further testified that for a part of the time the inventory was being taken, he wrote down the count on the merchandise, and constantly inflated the figures. The same witness testified that he had in his desk invoices amounting to between \$130,000 and \$140,000, which, at the direction of Constans, were withheld so as not to show up in the liabilities. Other witnesses told how the inventories taken in the ninety-six stores were systematically inflated to make a better showing. Letters sent out by the auditors to the retail units, seeking to verify items in the books of the company, were, according to evidence at the trial, withheld from the mail, and replies tending to bear out the books mailed from the towns to which the enquiries had been directed.

As a result of such manipulations, a satisfactory statement was compiled, and Constans was able to keep the company afloat for some time longer, and to obtain further credit. At the time of the bankruptcy, some 400 merchandise creditors filed claims totaling approximately \$1,000,000. The defendants awaiting sentence with Constans are Harry W. Reed, former secretary of the company; Joe Scharf, former buyer, and Fred E. Anderson, former auditor.

Foreign security offerings in this country last year, by Department of Commerce reckoning, amounted to \$716,000,000, compared with \$1,488,000,000 in 1928 and an average of \$1,390,000,000 in the previous five years. This item has an important bearing on foreign trade because of the large part played in the settlement of trade balances by interest on loans to foreigners.

Be the kind of man you like to meet.

COFFEE

What a line!

Morton House

Quaker

Nedrow

Imperial

Majestic

Boston Breakfast Blend

The Quality is Never
Questioned

LEE & CADY

MOVEMENTS OF MERCHANTS.

Edmore—A. J. Bentsen succeeds William DeLill in the cigar and restaurant business.

Detroit—Harry B. Kahrnoff, dealer in shoes at 5418 Russell street, has filed a petition in bankruptcy.

Beulah—The Central State Bank of Benzonia, has increased its capital stock from \$20,000 to \$25,000.

Jackson—The Jackson City Bank & Trust Co. has increased its capital stock from \$250,000 to \$300,000.

Detroit—The Superior Products Co., 200 Transportation Bldg., has changed its name to the United Concrete Co.

Detroit—Bleibner & Rabinowitz succeed Morris Rabinowitz in the boot and shoe business at 6420 Michigan avenue.

Flint—Groves & Co., 723 North Saginaw street, funeral director, has increased its capital stock from \$25,000 to \$100,000.

Detroit—Isadore Wolk, boots and shoes at 7407 West Warren avenue, is offering to compromise with his creditors at 20 per cent.

Niles—The plant of the Niles Creamery Co. was destroyed by fire, entailing a loss of \$15,000. The plant will be rebuilt immediately.

Kalamazoo—Baker's Cleaners & Dyers, Inc., have leased two stores in the new addition to the Park-American hotel and engaged in business.

Farwell—Upergraff & Dyer, boots and shoes, have dissolved partnership and the business will be continued by C. Upergraff, who has taken over the interest of his partner.

Detroit—The Foot Saver Shoe Shop of Detroit, 8956 West Grand River avenue, has been incorporated with an authorized capital stock of \$19,000, all of which has been subscribed and paid in.

Detroit—The Barack Jewelry Co., 6611 Van Dyke avenue, has been incorporated with an authorized capital stock of 150 shares at \$10 a share, \$1,500 being subscribed and paid in in property.

Detroit—Pallitz & Greisman, dealers in boots and shoes at 8039 Gratiot avenue, have dissolved partnership and the business will be continued by S. Pallitz, who has taken over the interest of his partner.

Hamtramck—The Luby Clothes Shop, Inc., 9741 Joseph Campau street, has been incorporated with an authorized capital stock of \$12,000 common and \$8,000 preferred, \$20,000 being subscribed and paid in in property.

Detroit—The Advance Plumbing & Heating Co., 635 First National Bank Bldg., has been incorporated with an authorized capital stock of \$1,500, all of which has been subscribed, \$600 paid in in cash and \$400 in property.

Port Huron—The O. K. Laundry Co., Inc., 729 Lapeer avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The F. & P. Heel Holder Co., 15620 Harper avenue, has been incorporated to manufacture and deal in shoe heel holders with an authorized capital stock of \$5,000, all of

which has been subscribed, and paid in in cash.

Detroit—The William I. Livingston Co., 1416 Griswold street, has been incorporated to manufacture and deal in women's wearing apparel with an authorized capital stock of \$15,000, \$8,210 of which has been subscribed and paid in.

Flint—The Community Radio Co., 2117 Barth street, has been incorporated to deal in radio, radio accessories and equipment with an authorized capital stock of \$10,000, of which amount \$2,400 has been subscribed and \$1,200 paid in in cash.

Hancock—Stern & Field 102 Quincy street have merged their general merchandise business into a stock company under the style of Stern & Field of Hancock, with an authorized capital stock of \$35,000, all of which has been subscribed and paid in.

St. Clair Shores—The St. Clair Shores Hardware Co., 23504 Mack avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in property.

Detroit—The Stark Chemical Industries, 6467 Varney street, has been incorporated to deal in chemicals and proprietary articles with an authorized capital stock of \$50,000, \$35,000 of which has been subscribed, \$6,000 paid in in cash and \$24,000 in property.

Ann Arbor—The C. W. Gill Lumber Co., 524 South Main street, has merged its lumber and building supplies business into a stock company under the style of the Gill Lumber Co. with an authorized capital stock of \$100,000, \$75,000 of which has been subscribed and paid in.

Detroit—Andrews Bros., 1712 West Jefferson avenue, dealers in fruits and produce, have merged the business into a stock company under the style of Andrews Bros. of Detroit, Inc., with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in cash.

Traverse City—N. J. McIntosh & Co., 507 East Front street, dealer in auto accessories, tires, gasoline, etc., has merged the business into a stock company under the same style with an authorized capital stock of \$75,000 common and \$25,000 preferred, \$65,000 being subscribed and paid in.

Big Rapids—Stillwell's Bazaar, established 31 years ago, has been sold by Russell Stillwell to Scott Stores, Inc., a subsidiary of Butler Bros., Inc., of Chicago. Mr. Stillwell has purchased an interest in the Judson Hardware and a department of radios and wall paper will be added which will be under the management of Mr. Stillwell.

Manufacturing Matters.

Hillsdale—The Alamo Engine Co. has increased its capital stock from \$350,000 to \$500,000.

Detroit—The Huber Tool Works, 2117 Elmwood street, has increased its capital stock from \$12,000 to \$15,500.

Detroit—The Advance Diamond Tool Co., 427 West Congress street, has increased its capital stock from \$7,500 to \$100,000.

Detroit—The Cooper Spring Service Co., 477 Charlotte avenue, has changed its name to the Cooper Spring & Parts Corporation.

Ithaca—The Ithaca Roller Mills has increased its capital stock from \$100,000 common to \$50,000 preferred and \$100,000 common.

Big Rapids—The Hanchett Manufacturing Co., manufacturer of mill supplies, has increased its capital stock from \$200,000 to \$300,000.

Detroit—The Detroit Salvage Co., Inc., 1428 Broadway, has been incorporated with an authorized capital stock of \$10,000, \$1,300 of which has been subscribed and paid in in cash.

Detroit—The Bopp Steel Corporation, with business offices at 40237 General Motors building, has been incorporated with an authorized capital stock of \$500,000, \$181,600 being subscribed and \$50,000 paid in in cash.

Detroit—The Wympa Gap Lumber Co., 4-142 General Motors Bldg., has been incorporated to manufacture and deal in wood products with an authorized capital stock of \$25,000, \$20,000 of which has been subscribed and paid in in property.

Big Rapids—Frank S. Klesner has purchased the plant and stock of the Jones-Green Lumber Co., taking over the management immediately. Mr. Klesner has resigned his position with the Grand Rapids Trust Co., and removed to Big Rapids.

Detroit—The Superior Products Co., 14400 Meyers Road, has been incorporated to manufacture and deal in clay, brick, cement and concrete with an authorized capital stock of 35,000 shares at \$10 a share, \$120,000 being subscribed and paid in in cash.

Detroit—The Iron City Engineering Co. 1242 Michigan Theater Bldg., has merged its business into a stock company under the style of the Iron City Engineering Co. of Michigan to manufacture and sell electrical fixtures with an authorized capital stock of \$50,000, all of which has been subscribed and \$5,000 paid in in cash.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Peninsular Screw Products Co., Detroit.

Battle Creek Recreation Co., Inc., Battle Creek.

Terminal Lumber Co., Detroit.

Penn-Reka Land Corp., Detroit.

Northwood Real Estate Co., Detroit.

Peerless Motor Co., Detroit.

Central Trust Co., Detroit.

Guarantee Oil Corporation, Detroit.

Farfall Industries, Inc., Detroit.

R. H. Baker Co., Inc., Detroit.

Elyria Iron & Steel Realty Co., Detroit.

Goeschel-Kuiper Co., Saginaw.

Warren-Wyoming Development Corp., Detroit.

Iron River Transportation Co., Iron River.

C. H. C. Co. of Jackson, Jackson.

When your back's up against the wall, you are ready to go forward.

A customer isn't sold unless he's satisfied.

Trustworthiness is essential to true success.

Sidelights on the Career of E. B. Bostwick.

A beautiful lake in the township of Cannon, Kent county, an important thoroughfare and a densely populated section of the city of Grand Rapids bears the name of an early resident of the Grand River Valley—Bostwick. The lake is surrounded with summer homes of wealthy and well-to-do citizens who enjoy the magnificent scenery, the healthful climate and the proximity of prosperous neighborhoods on Silver Lake and vicinity. Bostwick avenue stretches from the Fulton street park to Michigan street. Butterworth hospital buildings, old and new, adorn the Northern terminus of the avenue. Crescent Park, Woodman's hall, the Vocational training school, Fountain Street Baptist church and Second Church of Christ (scientist), the Young Men's Christian Association and the Ryerson Library indicate the character of the avenue. Bostwick's addition, owned and platted with due regard for the conveniences of future owners, occupies that part of the city lying between Fulton and Wealthy streets, Jefferson and Division avenues. It was of little value during the life of E. B. Bostwick. At present it is worth many millions. Mr. Bostwick purchased twenty-five acres on Cherry street, and erected a modern mansion thereon which was occupied by himself and family. It is known at present as Morris Manor.

Mr. Bostwick had been a partner in an important mercantile business in an Eastern city. The firm failed during a panic and Bostwick lost a fortune. His wife possessed \$40,000. With that sum and with moneys entrusted to his care by confiding friends he came to Grand Rapids and engaged in the transaction of several lines of business, largely, however, in real estate. He located lands, built mills at different points, established a colony on Crockery Creek and indulged in various speculations, the results of which, in several instances, involved heavy losses.

He was elected to occupy a seat in the Senate and rendered important service to the State. He was an ardent student of nature; enthusiasm often overbalanced his judgment and many of his enterprises were doomed to failure at their inception. After fifteen years vigorously spent in the interest of his family, friends and the public, he was obliged to give up the battle for a fortune and started with a companion, Canton Smith, on the long, dangerous overland journey to California. He died while crossing the great American desert and his remains sleep in an unknown grave. Franklin Everett, who knew and appreciated the manly worth of Mr. Bostwick eulogized his friend as follows: "Generous to a fault, noble in spirit, he won the esteem and confidence of all whom he met. His personal presence was dignified; his mind was highly cultivated, his social qualities were unsurpassable. He was ardent, poetic and sympathetic. He was loved and honored."

Arthur Scott White.

Soldier on the job and you'll get your marching orders.

Essential Features of the Grocery Staples.

Sugar—The market is the same as a week ago. Jobbers hold cane granulated at 5.75 and beet granulated at 5.55.

Tea—The past week has been a very quiet one for the tea market. No change has occurred anywhere, either in primary markets or in this country. There is a fair every day demand for some grades, which kept on selling right along. Common grades of tea are not moving well and are easy.

Coffee—The market for Rio and Santos coffee, green and in a large way, has so far as futures are concerned been very weak and sluggish since the last report, barring one small flurry during the week. The undertone is undoubtedly soft. As to spot Rio and Santos, the market is exactly where it was a week ago, with the demand dull. Milds are unchanged from a week ago. The jobbing market for roasted coffee is irregular and soft. Consumptive demand for coffee keeps up well, but that is about the only kind of demand that does.

Canned Fruits—California fruits are very slow, with peaches rather weak. It looks like much lower prices for California peaches this season, as packers are beginning to contract for the raw material on a basis far below last year's price.

Canned Vegetables—The past week has brought a slight decline in No. 2 tomatoes, the first for quite a while. This, however, was not general and was eliminated for the most part by the Governmental announcement of figures covering last season's pack. This was below the general expectation. Demand for other canned foods is dull. Corn and peas both remain entirely unchanged and quiet.

Dried Fruits—Sales of both California and Oregon prunes were limited to small lots, but the movement in the aggregate is generally described as fair. Prices are steady, with only a little shading here and there among tired sellers. Peaches are devoid of feature, but the market is steady owing to the limited supply on hand. The increased volume of business which is normally expected at this time of year in peaches has not yet materialized and buyers continue to take on goods in a restricted way. Raisins show no weakness and sales in certain quarters have been reported as very good for the season. The Coast market is well maintained. In the last few days Coast quotations on the grades of apricots from extra choice and up have advanced. Stocks of extra choice apricots on the spot are small and the market shows an improved outlook.

Canned Fish—There has been no change and very little demand. Holders are hoping, however, for better demand in a little while, on account of Lent. No change has occurred in any tinned fish since the last report.

Salt Fish—The trade are now interested to some extent in the expected Lenten fish demand, but certainly none of this has appeared as yet. Prices are just where they were a week ago, with no change in conditions anywhere.

Beans and Peas—The market for dried beans is for the most part dull and inclined to be easy. California limas and red kidneys firmed up a little during the week. California blackeye peas are scarce in the East and are firm on that account.

Canned Milk—Evaporated milk is in a little better demand and shows slightly better feeling, but not much.

Nuts—Demand for those items in the unshelled nut list which move more freely in the Lenten season show better activity as buyers begin to anticipate their requirements more generally. California walnuts are again the most active item, selling broadly at steady and unchanged prices. The desired fancy and large types are cleaning up rapidly. Reports from the Coast tell of diminishing supplies, particularly in the better grades. One of the most important developments in the market for nuts in the shell recently has been better demand in California almonds. Prices have reached a trading basis at last and the local trade has bought with considerably more freedom. Heavier buying of shelled California almonds has been a feature of the market for nut meats in the last week or so. There has been some fair buying of imported shelled almonds, which have reached surprisingly low price levels. Filberts, both shelled and unshelled, have ruled quiet recently. Stocks on hand here are limited, and that accounts for the steadiness that has been shown. Brazils in the shell have been devoid of feature. The chief interest in this line is in regard to the new crop in South America, which is variously estimated between 21,000 and 23,000 tons, as compared with the 1929 production of 32,000 tons.

Syrup and Molasses—Sugar Syrup is about where it has been for some time. Fair demand, rather small production and steady prices. Compound syrup is quiet, without change in price. Molasses is also quiet, but there is nevertheless a steady every day business. Prices are 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¢@6¢ per lb.

Beets—1.60 per bu.

Butter—The market is lower than a week ago. Jobbers hold 1 lb. plain wrapper prints at 35½¢ and 65 lb. tubs at 34¢.

Brussels Sprouts—30¢ per qt.

Cabbage—\$1.50 per bu. for white; red commands 6¢ per lb.; new stock from Texas has arrived, selling at \$4.50 per crate of 80 lbs.

Carrots—80¢ per doz. bunches for Calif. grown; \$1.25 per bu. for home grown.

Cauliflower—\$1.75 per crate for Calif. Crates hold 9, 10, 11 or 12.

Celery—40¢@60¢ per bunch for home grown; Florida stock is now in market

commanding \$4 for 4s and \$4.50 for 6s.

Celery Cabbage—\$1.20 per doz.

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

Cucumbers—\$1.75 per doz. for Ill. grown hot house.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	-----	\$6.50
Light Red Kidney	-----	6.80
Dark Red Kidney	-----	7.00

Eggs—Local jobbers pay 27¢ to-day. The market is stronger this morning than it has been for a week.

Grape Fruit—Extra fancy Florida stock sell as follows:

No. 36	-----	\$4.00
No. 46	-----	4.50
No. 54	-----	4.75
No. 64	-----	5.25
No. 70	-----	5.25
No. 80	-----	5.25
No. 96	-----	5.00

Choice, 50¢ per box less.

Grapes—Calif. Emperors, sawdust lugs, \$3.25; kegs, \$5.25.

Green Onions—Shallots, \$1.25 per doz.

Green Peas—\$4.75 per bu. for Calif. grown.

Lemons—The price this week is as follows:

360 Sunkist	-----	\$7.00
300 Sunkist	-----	7.00
360 Red Ball	-----	6.50
200 Red Ball	-----	6.50

Lettuce—In good demand on the following basis:

Imperial Valley, 4s, per crate	----	\$3.50
Imperial Valley, 5s, per crate	----	3.50
Hot house grown, leaf, per lb.	----	10¢
Limes	-----	\$1.50 per box.
Mushrooms	-----	55¢ per lb.

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

100	-----	\$4.75
126	-----	5.25
150	-----	6.25
176	-----	7.00
200	-----	7.25
216	-----	7.50
252	-----	8.00
288	-----	8.00
344	-----	7.00

Floridas are held as follows:

100	-----	\$4.50
126	-----	5.00
150	-----	5.00
176	-----	5.25
200	-----	5.50
216	-----	5.50
252	-----	5.50

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

Parsley—50¢ per doz. bunches.

Peppers—Green, 80¢ per dozen for California.

Potatoes—Home grown, \$1.55 per bu. on the Grand Rapids public market; country buyers are mostly paying \$1.75; Idaho stock, \$4 per 100 lb. bag; Idaho bakers command \$4.25 per box of 60 or 70.

Poultry—Wilson & Company pay as follows:

Heavy fowls	-----	25¢
Light fowls	-----	20¢
Heavy roasters	-----	26¢
Light broilers	-----	18¢
Old Toms	-----	20¢

Young Toms ----- 23¢
Hen Turkeys ----- 20¢
 Radishes—60¢ per doz. bunches of hot house.

Spinach—\$1 per bu.

Squash—Hubbard, \$5.50 per 100 lbs.

Sweet Potatoes—\$3 per bu. for kiln dried Jerseys.

Tomatoes—\$1.40 for 6 lb. basket Florida stock.

Turnips—\$1.40 per bu.

Veal Calves—Wilson & Company pay as follows:

Fancy	-----	17¢
Good	-----	14¢
Medium	-----	12¢
Poor	-----	10¢

An Airing For Reciprocal Buying.

Reciprocal buying will come in for a Senate investigation if Senator Brookhart succeeds in persuading the chamber that as practiced between the railroads and certain shippers, according to his view, it revives the old evil of rebating which Theodore Roosevelt belabored with deadly effect. The Senator's charge rests on a letter purporting to bear the signature of Swift & Co. that urges railroads to use two articles of refrigerator car equipment which the letter says are made by a company owned by the Swift family, and the allegation that Armour & Co. are engaged in "a similar conspiracy."

The letter quoted in the resolution, is a good specimen of a kind of correspondence which goes over the desks of many important executives, and is likely to survive anything the Senate may do to make the packers and the transportation companies mind their p's and q's. It is doubtful that proof of illegal acts in the cases brought forward by Senator Brookhart would affect the general practice. The packers and the railroads are subject to special laws to ensure their good behavior. The ordinary business man has freer scope for expression of his feeling that favors are exchangeable.

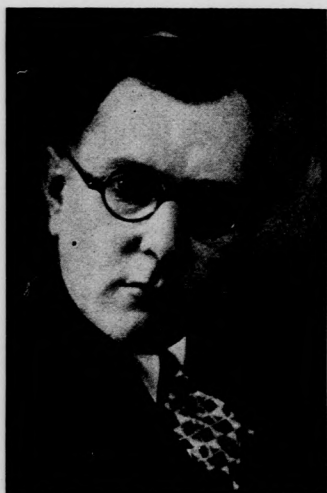
Unionism Gradually Dying.

Trade unions show a loss in their aggregate membership of 112,272, comparing 1929 with 1926, it is pointed out in a statement just released by the Bureau of Labor Statistics, Department of Labor, the figures being 4,443,523 in 1926 and 4,331,259 in 1929.

A noteworthy anti-chain page appeared last week in the Waynesboro, Virginia, News "prepared and paid for" by sixteen "home-town, home-owned stores." Like most advertisements of the kind, it dwelt mainly on local sentiment, but the argument was pressed home with unusual force and particularly on the basis of reciprocal interest. The really novel note was the reference to prices: "We know and can prove that dollar for dollar you can buy just as cheap or cheaper from the Independent Merchant than you can from the chain store. When these foreign stores first opened they indeed cut prices 'way down,' but after the first week they began to tack on a few cents here and a few cents there—until now their prices are just as high as the Independent Merchant's, and in lots of instances higher."

State Hardware Convention Largely Attended.

The thirty-sixth annual convention of the Michigan Retail Hardware Association was held in Grand Rapids four days last week, from Tuesday to Friday, inclusive. The attendance was about the same as in previous years. The proceedings were interesting, as usual. The President's address was published in the Tradesman last week,

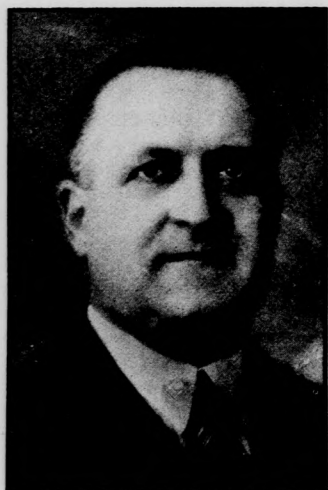


Warren A. Slack, Bad Axe
Ex-President

as were also several papers by experts in their respective lines. The remaining papers presented are published in this week's issue.

The convention adopted a resolution requesting the executive board to designate Grand Rapids as the next place of meeting. Experience has demonstrated that the attendance of the meetings in Grand Rapids is larger than at any other point in the State.

The convention listened to a two



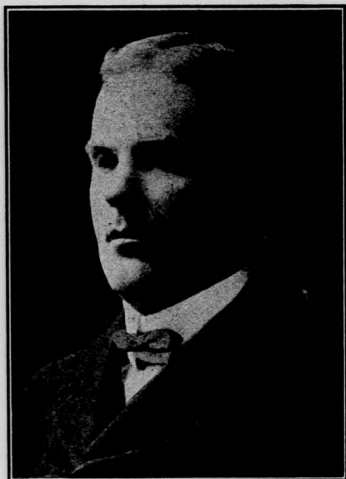
Louis F. Wolf, Mt. Clemens
President

hour talk Wednesday by W. H. Caslow. His talk was so well received that the members voted to send him \$110 to pay for two evening broadcasts over WASH, the Grand Rapids station.

Secretary Scott was re-elected for the twenty-ninth year. No other State Secretary has ever achieved such a

record as this. William Moore was elected Treasurer in 1907 and has been re-elected every year since that date.

One of the features it is proposed to embody in the exhibit department in next year's convention is a model hardware store. It will be a complete edifice, 30x100 feet in dimensions, finished and furnished like a regular hardware store, complete in every detail. Such a feature was presented at the Indiana



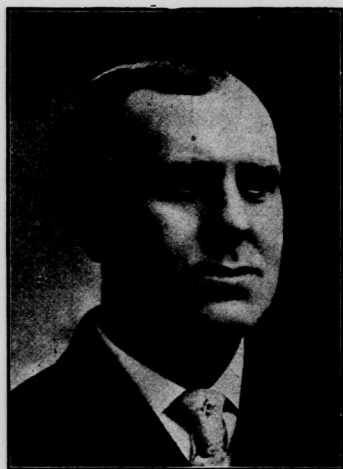
Arthur J. Scott, Marine City
Secretary

convention at Indianapolis a few weeks ago and attracted much attention.

The report of the committee on resolutions was unanimously adopted, as follows:

Whereas — The members of the Michigan Retail Hardware Association are very interested in the fishing conditions in the State of Michigan, as millions of dollars are spent annually for fishing tackle, and

Whereas — The conditions of this fishing tackle business depends, to a



William Moore, Detroit
Treasurer

great extent, on the fishing conditions; therefore be it

Resolved—That while we commend the Michigan Conservation Commission for the great work they have been doing in the way of fish propagation and planting, we would suggest that this service be enlarged to the limit.

Whereas — The Michigan Retail Hardware Association during this thirty-sixth annual convention has



Cassius L. Glasgow, Nashville
Member of Executive Board

been favored with unusually interesting and instructive talks from men

within our own ranks as well as outside speakers, and

Whereas—The talks have been of great benefit to our members and assist greatly in helping them to become better merchandisers; therefore be it

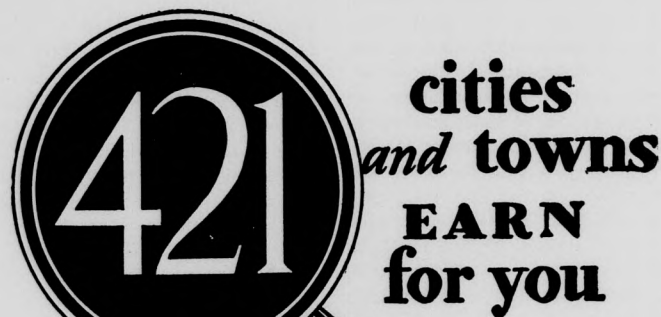
Resolved—That we extend to these speakers a sincere vote of thanks for the able manner in which they helped us to make this convention a success.

Whereas—This, the thirty-sixth annual convention of the Michigan Retail Hardware Association, has been a great success, and

Whereas—Much of the success of the convention has been due to the local entertainment and exhibit committees, and

Whereas—The officers and members of the Association are fully appreciative of their efforts; therefore be it

Resolved—That we extend to them a sincere vote of thanks for their efforts in behalf of the Association, that the Secretary of the Association be re-



When you put your savings into this sound investment you are buying a share of Michigan prosperity. 421 Michigan cities and towns earn you a cash income and Michigan progress pays you a profit. You put Michigan in your pocketbook and make it work for you when you are a partner here.

Invest in
**Consumers Power
preferred Shares**

Ask our employees about our monthly payment plan paying you a good return on your savings.

quested to spread a copy of the resolutions over the minute book of our Association and also send a copy of same to each member of both entertainment and exhibit committees.

Whereas—The Pantlind Hotel Company and the Grand Rapids Association of Commerce have extended many courtesies and every reasonable consideration to the end that the convention be a success, and

Whereas—The officers and members fully appreciate this consideration; therefore be it

Resolved—That the Secretary be requested to spread this resolution on the minute book of the Association and also send a copy to the Pantlind Hotel Company and to the Grand Rapids Association of Commerce.

Realizing that it is the desire of the officers of this organization to grant all service possible to the members of the Association, we would suggest that some plan be formulated whereby the entire State of Michigan be divided into districts and hardware clubs be organized in said districts. We believe that much good would come from such a plan.

George W. McCabe.

A. J. Clark,

Fred A. Harms.

Election of officers for the ensuing year resulted as follows:

President — Louis F. Wolf, Mt. Clemens.

Vice-President — Waldo Bruske, Saginaw.

Executive Board term expiring 1932: Warren A. Slack, Bad Axe; Harry Spendlove, Merrill; Wm. Dillon, Detroit; L. B. Gee, Whitehall; Norman C. Meyer, Boyne Falls.

The Cigar Attempts a Comeback.

If aggressive and intensive advertising, aided by an increase in machine production and better merchandising methods can do it, the cigar industry will win back this year part of the business which the increasing popularity of cigarettes in the last decade has taken from them.

Advertising appropriations will be generally higher than ever before—several ranging from \$500,000 to \$1,500,000. Sixty per cent. of American cigars are now made by machine and other manufacturers are changing over as fast as machines are available.

These factors, together with greater stability of the industry and the popular approval given cigars wrapped and sealed in transparent materials, gives cigar manufacturers a better outlook than they have had for a long time. It is only in the last three months that this type of wrapping has come into general use and now machines are being perfected that make individual wrapping and sealing more economical. Sales increases resulting from this innovation cannot be determined for several months, but it is generally conceded that it will be large.

Cigar manufacturers have been studying the advertising methods used so successfully by leading cigarette-makers and now several campaigns are under way that call attention to ideas never before stressed in cigar advertising.

The American Cigar Co. continues its "spit" campaign on its five-cent Cremo brand, directed at hand-made cigars, and reports constantly increasing sales. A National newspaper advertising campaign is planned to start in a few months, at which time the company expects to have dealers in all sections.

A five-cent cigar, El Toro, wrapped and sealed in Cellophane, will soon be placed on the market by the Porto Rican-American Tobacco Co. This will be the first time a five-cent cigar has appeared in this manner.

Advertising schedules on El Toro will be formulated as soon as it has had an adequate test.

The trade has generally frowned on any attempts to create a market for cigars among women smokers, although in many countries such a market does exist. A Hollywood concern, however, is reported to be making a small gold-tipped cigar designed for the woman smoker.

Waitt & Bond will spend about \$500,000 in advertising this year and General Cigar Co. \$1,500,000 on a campaign in city newspapers on its William Penn Brand alone.

The American and Congress companies also plan larger appropriations. The style theme will form the new note in National advertising on Robert Burns cigars, made by General Cigar Co. The long, narrow panatela shape cigar is said to harmonize better with the contour of the faces of young men than do thicker and more bulky ones.

A number of sales executives questioned on Cremo's "spit" campaign assert that it has done little harm to the industry. Several contended that the effect will be to increase cigar smoking and result in higher sales volumes for all manufacturers. They point to the fact that confectionery sales gained during Lucky Strike's campaign on sweets last year.

Some Purely Personal Remarks.

Squire Signal has discovered a trace of humor in the editor of the Tradesman. Probably he would like an explanation.

Analysis is our pastime and so I give some of my conclusions.

Some people seem to never exhibit any humor in business, in society or in any contact with the public and we wonder if there is any fun in their make-up. It may be discovered that some of this class are both jovial and witty at times.

Some people from childhood to old age seem bubbling over with fun. Possibly they have their blue streaks, but companionship quickly restores them to humor.

Many children are robbed of joy, pleasure and happiness by the severity of their elders or by unfavorable environment. If there be in these boys and girls who have been denied their birthright a good foundation in character, they may concentrate on study, on work and finally on business—an augmented force which leads to achievement, to greater opportunities, to greater responsibilities and, finally, to great reward. After long combat

with opposing forces they reach an era where rest may be found. Then the long-denied natural craving for joy and play assert their claims. They exhibit characteristics unsuspected by their associates. Happy is he who can find above the ruts of toil and sorrow a highway of joy, which attracts others to him.

In the declining years all become more or less retrospective. If youthful experiences were mainly pleasant they live anew in memories, so the grandparent becomes a fit companion for children and youth.

How much better this humorous attitude than that so often found in old people, critical, contemptuous, arbitrary, argumentative, condemnatory.

Out Around is always very interest-

ing to me, but when the editor is obliged to stay at home and has to depend on his vigorous mind to make an Out Around trip and record the findings, it seems even better.

Being myself in my 70th year and often referred to as "old," I do not use the term in a disparaging sense.

Mr. Garfield teaches us to find and exhibit joy. E. E. Whitney.

Winegar & Hartmann, dealers in drugs and pharmaceuticals at Lowell, sends his renewal to the Tradesman and says, "We get more for our money from your paper than anything else."

Edson J. Benge, dealer in groceries at North Adams, renews his subscription and says he needs the paper.

Phone

Automatic 4451

WHOLESALE FIELD

SEEDS

Distributors of *PINE TREE Brand*

ALFRED J. BROWN SEED COMPANY

25-29 Campau Ave., N. W.

GRAND RAPIDS, MICHIGAN

TODAY IS THE TIME

to create a Life Insurance Trust and
make your Will

TOMORROW MAY NEVER COME



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

TO PREVENT UNEMPLOYMENT

Steps are being taken in various parts of the country not only to reduce the present amount of unemployment but also to minimize unemployment in the future. Speaking of some of these steps, Paul U. Kellogg, editor of the Survey, points out that in Cincinnati the City Manager appointed a city commission which has committees on relief, public works, development of the local employment service, co-operation among industries and other matters. The committee on regularization of employment, which aims to persuade the managements of local industries to view stabilization as seriously as they view shipping facilities, is headed by an employer with thousands of men on his pay roll who guarantees his employees forty-eight weeks of work a year.

In Dayton a group of citizens is meeting weekly under expert leadership to formulate a plan for meeting the existing emergency and also for use in the future. In Philadelphia the industrial relations committee of the Chamber of Commerce has devised what Mr. Kellogg terms "the most constructive program on this subject of any business body in America." The program centers in an institute for the stabilization of employment which is to serve all the industries in the district. Its objective is not the highest skyscraper but the highest employment score in the country. Its leaders estimate that with full employment the purchasing power of the wage-earners of the United States would be increased by five billions of dollars annually.

President Hoover has twice utilized his war-time experience in getting groups of people to co-operate by bringing together industrial leaders to focus their attention upon the problem of unemployment. As Secretary of Commerce he engineered the unemployment conference of 1921 and last fall as President he called a conference which speeded up public works and private construction as well. What is needed is a Nation-wide movement for stabilization of employment not merely to meet an emergency but to keep the emergency from recurring. Mr. Kellogg suggests another President's conference with this larger purpose.

We shall certainly be shortsighted if we do not set up some machinery which shall operate to prevent unemployment.

USE MADE OF HEADLINES.

A few weeks ago attention was called to the tinge of propaganda frequently found in the preparation of Government statements and reports, which carry or seek headlines that are not supported by the actual text. Special reference was made to a Commerce Department analysis of foreign trade in textiles for 1929 headlining a decrease of 13 per cent. in exports and an increase of 9 per cent. in imports. The export loss by the text was shown to be entirely in raw cotton, manufactures having gained. Similarly, all but a few millions of the import in-

crease was represented by larger receipts of textile fibers.

It was predicted at the time that the headline and not the text would be used for partisan purposes and an instance is already at hand. The assistant treasurer of a Southern cotton mill is quoted in a sorry argument on mill wages to this effect: "High wages last year caused our exports to drop 13 per cent. and our imports to rise 9 per cent., despite the various other reasons given for this fact. We must either impose higher tariffs or our wages must fall so as to meet foreign competition."

The points made by this supporter of present standards in the Southern cotton mills were too ridiculous to warrant comment. Actually, of course, cotton cloth exports have been rising since 1926 and last year were \$111,000 and 17,601,000 square yards over 1928. Imports were dropping in value since 1923 and last year registered the first gain, one of \$59,000 or .37 (thirty-seven hundredths of one) per cent. This fractional gain in money value of cotton cloth imports was made despite a loss of 114,000 square yards in shipments received. Before concluding these statistics let it be added simply that exports were five times the value of imports. But the misleading headline accomplished its purpose in this instance, as it probably has in others, and muddled thinking is promoted by an agency of the Government which is supposed to be striving for the economic welfare of the country.

BLAME FOR TARIFF DELAY.

Discovery by tariff reactionaries in the Senate that the President may be in favor of the work being done by the coalition to carry out his program of revision comes as a shock to them. And yet consideration of Mr. Hoover's knowledge of industry, markets and foreign trade should have warned them from the first that he would not be in sympathy, as a business man at least, with the ridiculous rate increases proposed by the House and by the Senate committee.

On the other hand, it has been unfortunate that the President's attitude, if such it is, was so long in doubt. In an effort, apparently, to hold together on some basis the discordant elements of his party which on the tariff, as on other major issues, is woefully split, Mr. Hoover has preferred to remain silent except for his expression on the threat of his power under the flexible provisions and the steps he has taken toward expediting the legislation.

The coalition in the Senate which has been carrying out the Hoover formula bears the brunt of the complaint against tariff delay, and yet that blame clearly enough attaches to the stubborn resistance of the reactionaries who continue their support of grotesque rates even after the country has registered its distinct disapproval. And a large measure of blame also goes to the President as well who, only after the coalitionists are in unquestioned control, lets it appear that he has been with them right along. This looks

very much like betting on a winner in the homestretch.

Nevertheless, the Executive's views even at this late date should act to hasten agreement in the coming conferences between the House and Senate committees and finally end the long doubt over what our tariff is to be.

ADVERSE INFLUENCES.

Price weakness, unemployment, weather conditions, tariff delay and the time required to ease credit have been the chief factors in holding down the rate of recovery from the business reaction which set in last summer and which was aggravated by the stock market crash. With the single exception of the weather, these adverse influences are still operative and consequently put off the time when real improvement may be expected.

The marked declines in commodity prices, and especially in wheat and cotton, tighten the brakes on business operations and probably hold up trade which otherwise might be undertaken. The Annalist index is down to 137.5 a drop of one point for the week and 9.1 points under a year ago. Only the building material group gained on the week.

As was imagined, the optimistic forecasts from Washington on employment last month failed to dovetail with the final figures of the Labor Bureau, which showed a loss of 1.8 per cent., fractionally more than the seasonal decline. The drop in payrolls was 4.8 per cent., also higher than the seasonal amount. However, the Bureau did not fail to state that from the index period of the middle of the month, the usual upward trend has been disclosed.

Open weather has helped trade and it should aid employment, particularly in the construction line. However, the trend of contract awards is still under a year ago by a very wide margin. The steel industry has gained a little further but is not hoping for much further increase in the immediate future since both building and automobile manufacture are so slow in expanding operations.

RETAIL PRICE RIVALRY.

It seems questionable just what advantages are to be gained in the spectacular price battles which have been recently staged by some of the large retail stores in the principal American cities. When the smoke of hourly reductions clears away, the establishments may be the gainers by some dubious publicity and the losers by whatever the stunt cost them. The publicity is called "dubious" because in this day and time few customers are fooled into believing that because one item is sold at or below cost other merchandise is similarly available. In fact the average customer's reaction is that the losses will be made up on other sales. And the average consumer may see a reason for patronizing the cut-price sale and avoiding other purchases.

Where the general price policy is concerned it is well enough for a store to seek public recognition of its values. Nevertheless, to go further and attempt to persuade the public that it undersells all competitors is taking in

too much territory. Thousands of stores are catering to that public. Each one might be selling some articles at cost or less, and to carry out a broad guarantee to meet all this competition would put any concern out of business in quick order.

Instead of such attention to what others are doing, it should prove far more profitable for a store to test out the right values and qualities with its customers, bringing down its prices or pushing up its qualities to where increasing sales volume testifies to the satisfaction of its patronage. And more energy might likewise be turned to the discovery of new and attractive articles and designs and to the improvement of sales personnel technique.

MORE FAVORABLE WEATHER.

Marked increases in sales are reported by some leading stores as a result of the exceptionally mild weather which has prevailed for several days. Since this foretaste of spring was rather general through the country, it is taken for granted that about the same gains were registered in many sections not affected too severely by unemployment or other unfavorable influences.

The major activity is found in the apparel lines. The modified styles in women's wear attract a brisk demand. Retailers have enjoyed about their first opportunity to test out the response to new spring designs. Clearances of men's clothing are also stimulated, although the business on overcoats quite naturally suffered. Furniture sales have been quite successful, conditions considered, and small increases for the month over a year ago are expected.

The activity which more favorable weather has brought about in trade may lead to some changes in merchandising plans. While the weather has been accepted as a factor in slowing down sales, other influences perhaps were too seriously considered. At any rate, the pressure on prices may be relieved somewhat and more effort directed toward the promotion of new and quality goods at regular values.

SENATOR DILL A FOOL.

John Marshall said that if the Supreme Court were not to pass upon the constitutionality of acts of Congress there might as well be no written Constitution. A political majority in both houses could decide for itself what legislation was valid and interpret the language of the Constitution to suit its purposes. Although able lawyers in the Senate and the House told their colleagues that the child-labor bills were unconstitutional, such bills were passed twice and each time invalidated by a decision of the Supreme Court as an invasion of the rights of the states. Senator Dill's announcement that he intends to offer a constitutional amendment depriving the Supreme Court of its power to declare a law unconstitutional is, in effect, an announcement that he intends to reduce the Constitution to a mere scrap of paper.

Only the mental bankrupt needs constant amusement.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

One thing is very evident—that the mail order houses are not going to be successful in their effort to establish branch stores throughout the country. Montgomery Ward & Co. opened a store at Traverse City a year or so ago, but ignominiously surrendered and abandoned the field entirely after an experience of about six months. They moved the stock to the Soo, where it is reported they are not doing any better than they did at Traverse City, where their loss is now conceded to have been \$90,000. They opened a store at Holland two weeks ago last Saturday with an equipment of from fifty to 100 clerks. The payroll has since dwindled to eight. An early abandonment of the Holland undertaking is clearly seen.

Sears, Roebuck & Co. opened a tire and hardware store in Grand Rapids about two years ago. Several months ago they arranged with the Goodspeeds to erect for them a four story and basement building on Pearl street. Before the building was completed they saw they had made a mistake and offered the Goodspeeds \$50,000 to secure a cancellation of the lease, which offer was refused. They then proceeded to open the store, employing 300 clerks the first week. The number has since dwindled every week. Last week the number on the payroll was reduced to forty-six. This week it is understood it will be further reduced to twenty-three. The establishment is as deserted as a graveyard in winter. The manager and assistant manager are waiting on customers, the same as the scattered clerks are doing. The hosiery and underwear departments have been farmed out to a Jewish syndicate which is not at all satisfied with its acquisition. The man who selected the location and negotiated the twenty year lease was discharged as soon as the head officials found they were tied up to a location which is neither hay nor grass. It is not on a retail street and the surroundings are such that farmers (who constitute the principal source of patronage for a store of that character—or lack of character) cannot park their cars to any extent within five or six blocks of the store.

These three failures to establish branch stores in communities which will not tolerate the questionable methods of the mail order houses are in keeping with the experience the Chicago promoters have met in many other localities. They will continue to meet similar experiences so long as they persist in undertaking to establish stores which they are utterly unable to conduct successfully.

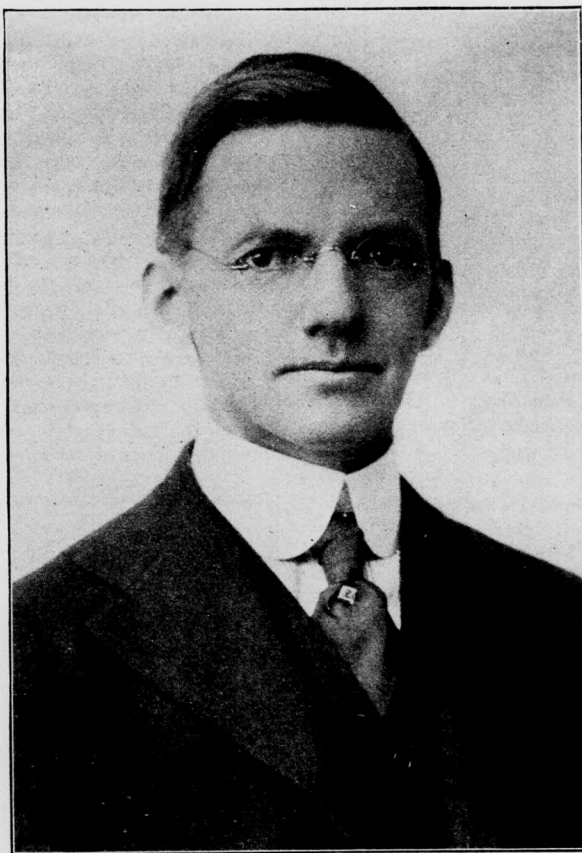
In discussing this subject in his new and priceless book on Economics of Retailing, Paul H. Nystrom gives the following reason why chain store ideas can never prevail over the independent retailer who does business along correct lines:

Much has been said about the possible elimination of independent retailers by other forms of retailing, particularly chain stores. A careful survey of retailing, the world over, indicates that the independent retail store has never, so far, been completely eliminated. This type of retailing is able to survive in some fashion under almost all conditions. The independent store is to be found in communities too small, too poor or too far out of the way to be of any interest or to offer any possible means of existence for any other type of retailing. The independent retail store has survived the severe competition of chains in communities in which chain stores have apparently almost reach the saturation point. They have lived through the very active competition of consumers' co-operatives in England. They have continued to exist in the face of governmental

charities or to act on any other matters of store operation.

There is a personal incentive in the independently owned retail store that, for many people, serves as the greatest incentive to effort in the world. Many people would rather work for themselves, even in small shops, and devote their entire energies thereto, than to work for others at even higher incomes. Large organizations, through effective personnel methods, aim at the results achieved through personal ownership as an ideal. Under close supervision and effective drive, such results may be approximated but probably never equaled.

The close personal contact of the owner and the manager of an independent retail store with his public is another factor of great importance in its continued success. Customers are received as acquaintances and friends.



Paul H. Nystrom

regulation and hostility in Soviet Russia. The influence of the independent retail distributor may possibly be declining in some locations in America at the present time, but it seems utter nonsense to believe that the independent retailer may be completely driven out of existence. That will never come to pass.

There are qualities in independent retailing that fit it for survival under almost all conditions.

The personal and direct ownership of an independent retail business makes it possible to change its methods or policies whenever such changes may be needed to suit customers. Prompt decisions, respecting any or all matters may be made in such establishments, whether it be to decide to join the local chamber of commerce, to participate in community movements, to employ some one who may be of help in developing the business, to contribute to

Complaints may be instantly satisfied, lost sales retrieved and accommodations arranged to suit the individual requirement. Through this close contact with his customers, the independent merchant may study their likes and dislikes and in that way closely determine his stock requirements.

The close contact with the public and direct personal interest in selling induce a supervision over employees which prevents the raw, crude incidents that happen daily to customers served by inefficient salespeople in department stores and chain stores. In small stores the number of customers is not at any time very great, so that there is a possibility not only for alert, aggressive selling but special, personal attention to every customer.

The small size of the average independent retail store has its disadvantages, but it likewise permits its owner and manager to have an intimate

knowledge of his stock, such as can be secured only by the most carefully devised and expensive stock control system in larger institutions.

The independent ownership and management of a retail store permits a high degree of elasticity in its policies on when to open and to close shop. Small, independent stores are frequently kept open to serve customers during long evening hours and on Sundays and holidays. Such policies would be practically impossible in institutions operated by employees.

Small, independently operated retail stores may, and frequently do, carry merchandise such as chain stores and department stores have found unprofitable. Among such goods are the highly perishable, ready-cooked and ready-to-serve foods, slow turning goods, unusual qualities in merchandise appealing to local groups of customers and so on.

In all theoretical discussions relative to operating expenses in retail stores, it is properly assumed that a certain volume of business is requisite to the successful operation of a unit and that sales below these minimum amounts must raise operating expenses out of line with competition. Actually, in thousands of instances, it does not work out in this way. As a matter of fact, actual operating expenses in small, independent, retail stores are very low. There is no type of retailing institution in existence that can sell the quantities and qualities of goods distributed by such stores on the low expense found therein.

These exceptions to the theory of retail operating expenses are due to certain widespread artificial conditions. In multitudes of independent stores there are no hired employees. The owner may not even allow himself or herself a regular salary. During rush periods and other times when the head of the store must be absent, other members of the family assist in his duties, likewise without pay. Rent is cut to a minimum in a great many small stores by the use of an upper floor or part of the space occupied by the store itself as a residence. Items of expense, such as for supplies, electric light, heat, water and so on are most carefully controlled. The discounts from the regular retail prices obtained on goods consumed by the retailer and his family are an important part of his income. In many cases, the net revenue obtained from the store is supplemented by income or earnings from other sources.

To be sure, if all factors contributing to the operation of retail stores, such as just described, were to be placed on a business basis, and proper charges at market rates set up for each, then the operating expense in stores with small sales would mount to impossible heights. As it is, the operations of these store are conducted on such ordinary competitive gross margins as may be obtained on the sales. These small shops, of which there are multitudes, enjoy no market advantages when purchasing goods. Having no buying power, they get no quantity or other special discounts. Their gross profit margins average lower than for any other type of retailer. If conditions allowed them to purchase their goods at prices as low as those obtained in larger mercantile institutions, such small shops operated on such narrow operating expenses would be exceedingly profitable, but, as their sales increase and as they become more successful, hired help replaces the unpaid services of members of the family, more space is required, higher rentals expended and so on through the list of operating expenses. In conclusion, although it may be definitely shown that a grocery store cannot be operated on a business basis on sales of less than \$25,000 a year, it is not safe to assume that small shops with sales amounting to \$10,000, \$5,000 or

even less per year, are not successful in their operations. Nor is it safe to assume that the existence of such stores adds to the costs of distributions of goods. It is more than likely that the existence of great numbers of small shops, operated only partly on a strictly self-sustaining basis, results in a competition of services as well as prices from which the consuming public profits immeasurably.

In the foregoing paragraph, there were enumerated some of the factors pointing to a continued existence and even strength of distribution of goods through small, independent, retail stores. Where the independent retailer fully utilizes such opportunities as exist for him, he can scarcely be forced out of business, and there is even the promise of some degree of success for those who must effectively meet the difficult conditions of modern trade. One of the means by which the independent retailer has strengthened his position is by increased education in methods of merchandising, by meeting present-day requirements for attractive displays, cleanliness, good lighting and modern equipment.

There is obviously great vitality in the system of distribution through independent retailers. The mortality rate among such retailers is high and has always been high. Whenever a retailer drops out there is almost always another to take his place to make another trial. Out of the many efforts, an occasional store makes a success, and out of the many efforts lessons may be drawn which, when properly applied, may guide those who come after.

I am so fortunate as to have two distinguished Pauls on my list of friends. Both are very remarkable men. Paul Findlay has been a regular contributor to the Tradesman for many years. I hope he continues as such long after I have gone to my reward, because he is very practical in his methods, conclusions and arguments. He gives us a little summary of his life in his regular contribution this week. He has written a little book which every grocer and fruit dealer should have on his desk and consult frequently. The other friend is Paul H. Nystrom, who is absolutely the strongest and most argumentative talker on mercantile topics I have ever known. He spoke before the Merchants Congress at Grand Rapids several years ago and at his evening talk his hearers refused to permit him to stop until nearly midnight. Perhaps he is a little more polished and scholarly than the other Paul, because of his long association with university professors and students; yet he does not shoot over the heads of his hearers, as most college men do, but talks in a language which they can readily understand. Starting in life as a farm hand and clerk in retail stores, Mr. Nystrom has had a most useful life, having been a close student of mercantile conditions for more than thirty years. As showing how versatile his life has been, I am pleased to submit the following summary of his various connections:

1897-1908. Teacher and high school superintendent.

1909-1912. Assistant Professor of Political Economy at the University of Wisconsin.

1912-1913. Assistant Professor of Economics at University of Minnesota.

1914-1915. Director Trade Research for U. S. Rubber Co., New York.

1915-1917. Sales Manager International Magazine Co.

1917-1921. Director Retail Research Association.

1921-1927. Professor Marketing at Columbia University.

1927 to date. Business and Marketing Consultant.

In the meantime he has written six very remarkable books: Retail Selling and Store Management, 1913; Economics of Retailing, 1915; Textiles, 1916; Retail Store Management, 1917; Automobile Selling, 1919. For ten years he has been busily employed on two books, entitled Economics of Retailing, which every progressive merchant in America should own and read religiously. They cost \$10, but they are worth a hundred times \$10 to any merchant who uses his thinking apparatus as he should. The books are published by the Ronald Press Co., 15 East 26th street, New York. Every thinking merchant will find these books of priceless value to him. I commend them to the consideration of every merchant who aspires to the highest station it is possible for him to attain in the realm of mercantilism. There is no feature of successful retailing which these books do not discuss with great care and thoroughness.

J. Bert Travis, editor of the Gobles News, writes me as follows:

"Your attitude as to chain stores has been brought to my attention and I wonder if you class I.G.A. stores and R. Stores, having a financially interested local manager, in the chain store class and so subject to your criticism?"

My reply to Mr. Travis is as follows: "Replying to your enquiry of Feb. 21. I beg leave to state that the R stores advertise themselves as chain stores and the owner as R Chain Stores, Inc. The little interest the managers own is not in the home business, but in a stock company organized in Detroit and covering other properties as well. The connection between this investment and the local store is so remote as to receive no consideration whatever.

"The I.G.A. stores are in a different class, because they are owned by the merchants who conduct them. They simply pay the I.G.A. a certain stipulated sum once a week or once a month for the use of the I.G.A. propaganda. The I.G.A. stores can buy goods wherever they please, although they are naturally expected to handle some of the nondescript brands put up and sold by the I.G.A.

"The R stores, on the contrary, are expected to buy everything from the National Grocer Co., which has ceased to exist as a regular jobbing house and has become merely a supply house for its self-confessed and flamboyant proclaimed chains.

"I hope I have made myself clear in thus differentiating as to the two classes of stores."

A few years ago all canned pork and beans were put up in 20 ounce cans. Along came the chain stores, demand-

ing an 18 ounce can, so they could undersell the independent merchants who still handled full weight cans. In the course of time independents began buying 18 ounce cans to enable them to meet the price of the chains. Then the latter demanded a 16 ounce can, which is now found on the shelves of all the chain stores. The independents are following the downward trend and six months hence no more 18 ounce cans will probably be produced by any cannery in the country. The reduction in weight has been brought about by the insistence of the chain stores that a package be produced which can be made to sell for ten cents at retail. That result has now been accomplished, but the profit to canner, jobber and retailer is shaved down to the lowest possible limit.

E. A. Stowe.

Dr. Julius Klein's Advice To Distributors.

Here is the decalogue for distributors—wholesalers and retailers—proposed for 1930 by Dr. Julius Klein, Assistant Secretary of Commerce:

1. Improve your stock records and devise some method of inventory control. In a study of failures in one retail field over half were directly traceable to overstocking of wrong items.
2. Use or develop better-trained personnel. One of the important causes of the returned-goods evil is poor selling by untrained clerks.
3. Improve collection policies. Recent studies place the average period for which charge accounts must be carried at 70 days—obviously an unnecessary tie-up of capital.

4. Organize delivery methods and eliminate excessive delivery costs. Good business thought given to delivery can reduce expenses for most of the country's distributors.

5. Curb the mania for gross sales. The law of diminishing returns sharply reduces profits, swiftly increases expenses after sales have passed normal volume.

6. Improve and simplify accounting methods. Too many distributors have inadequate accounting systems and many of the rest have systems too elaborate for their needs.

7. Improve store layouts. A paint store increased its profits 25 per cent. merely by rearranging its store along modern lines. Other stores have similar opportunities.

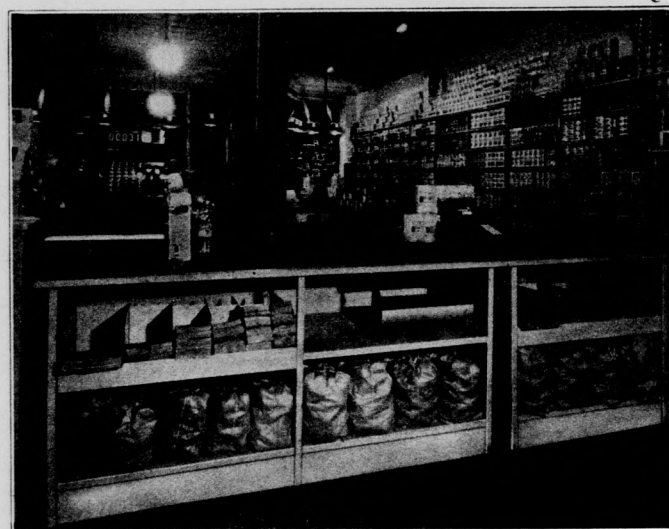
8. Control or learn more about style changes. This applies to nearly all wholesale and retail lines.

9. Seize the advantages of co-operation. More profits for business, more savings for customers are obtainable by more teamwork between suppliers and distributors.

10. Keep better records and study them. Taking the time to watch what is happening to a business will reveal trends to guide to improvement.

Detroit — The Farfell Industries, Inc., 5680 12th street, manufacturer and dealer in pumps, piston rings and lubricating devices, has merged the business into a stock company under the style of the Farfell Co., with an authorized capital stock of \$100,000, all of which has been subscribed and paid in.

From YOUR Side of the Counter



Customers will buy attractively displayed merchandise.

Now, take your own viewpoint.

For your own convenience, for economy of space, for easy rearrangement, for adjustability, for appearance, Terrell's Steel Shelving offers all these and many more advantages. Let us help you modernize your store — We'll gladly answer any inquiries.

TERRELL'S EQUIPMENT COMPANY

GRAND RAPIDS, MICHIGAN

To What Extent Loss Leaders and Specials Help.*

Precedent to the discussion of topics Nos. 10, 11 and 12, on the subject of "Meeting Competition", I should like to quote the following from President Hoover's acceptance speech:

"The foundation of American business is the independent business man. We must maintain his opportunity and his individual service. He must be protected from unjust competition."

But, competition, just or unjust, must be met and these three methods namely:

1. Loss leaders and specials
 2. Modernizing store and methods
 3. Planned selling and advertising
- are of primary importance in any discussion relative to the meeting of competition.

I. In the discussion of loss leaders and specials, permit me to tell you of my experience with this type of sale. We have often advertised merchandise which we had purchased as special and then put them on sale at less than



Norman G. Popp

cost—that we might induce the public to purchase at our store—thinking that this would induce them to buy in other departments. We found, however, that this would induce them to buy in other departments. We found, however, that this did not work out.

For example, we observed that a broom sold for 29 cents and which had cost us \$3 or \$4 per dozen, lured customers. But, the customer bought only the broom. In conclusion, my experiences with this method have been such that I cannot advocate this as a means of combating competition.

II. As to a discussion of the modernization of store and method, there can be no doubt in our minds regarding the advisability of keeping our stores and methods strictly up-to-date and keeping step, pace for pace, with modern conditions. Limping along with antiquated methods and equipment can have only one result. Sooner or later will come a reckoning and a shrinking of the credit side of the ledger, and too long a delay may mean disaster for the merchant so negligent. Notice upon entering any chain store

*Paper read at hardware convention by Norman G. Popp, Saginaw.

their methods of displaying merchandise. Display tables have almost everywhere replaced the high priced show case. Every lineal foot of display table space has to produce a certain estimated percentage of the total sale.

I find that selling merchandise from open display tables not only requires less time, but permits me to render much better service to the customer.

It was some eight years ago when we first placed in our store about thirty of these display tables for the purpose of putting on display our line of house furnishings, chinaware, and our complete line of tools and the results have been eminently satisfactory.

Store lighting is also very essential to keeping the store modern. An adequately lighted store will draw and hold the trade much better than one in which the merchandise is not appropriately display and lighted. Cleanliness and neatness are two of the most important things to maintain if you wish a prosperous and a satisfied customer. In summing up—while a study of modern methods may mean a waste of time, you will find that in the long run modern means being prosperous.

III. Last but decidedly not the least important of the methods of increasing sales is a wisely planned schemes of selling and advertising. It is up to the individual to plan sales and to

First: Understand thoroughly your stock.

Second: Understand thoroughly your customer.

Third: So plan your sales that you create a desire in the customer's minds for the goods which you wish to sell.

We, in our store, found that store meetings held with the clerks, with a discussion of the merchandise to be sold, gave them a thorough understanding of the merchandise which they were to sell and a satisfactory method of salesmanship. The difficulty of planned salesmanship is to my mind, largely eliminated by a personal call on the customer and becoming acquainted with his needs. Waiting for the customer to come to you is somewhat different than it used to be. A good many buyers do not have the time to come to your store, but a personal call will acquaint them with your merchandise and the customer is usually very appreciative of this attention, enabling you to secure new business readily.

Newspaper advertising is important, but our best results have been obtained by publishing circulars in an attractive style and having them delivered to the homes. We found that these circulars were carefully read and yielded only the most satisfactory results. Neglect your golf or your bowling, but if you wish to be successful, do not neglect planning your selling and advertising wisely.

In conclusion, it has been said, and truly that "Competition is the life of trade," but in order to survive that gruelling competition, the individual must be on his toes mentally and wide awake to the possibilities of modern methods in business.

We are now making reservations for April eggs for storage. Come in and see us for rates.

ABE SCHEFMAN & CO.

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



*"Hello, Mother,
how are you?"*

Young folks are apt to forget that Mother grows lonely when they move away. It would please her to get a Long Distance telephone call from "the children" occasionally. Why not call home today? Long Distance rates are surprisingly low.

For **\$1.75** or less

you can call the following points and talk for THREE MINUTES.

From	Day Station-to-Station Rate
GRAND RAPIDS to:	
ST. PAUL, MINN.	\$1.75
HOUGHTON, MICH.	1.70
LOUISVILLE, KY.	1.60
L'ANSE, MICH.	1.60
PITTSBURG, PA.	1.55
CALUMET, MICH.	1.70
ISHPEMING, MICH.	1.45

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 8:30 p. m., and Night Station-to-Station rates 8:30 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."

MICHIGAN BELL TELEPHONE CO.

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

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

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

FINANCIAL

Show Sweeping Gains Over Depression Bottom.

New figures on the flow of industrial production make it evident not only that the depression bottom in business was touched in December but that the 1930 surge forward to date has been impressive.

First available among our indexes showing changes in the volume of industrial activity during January is the computation prepared by the Standard Statistics Company, Inc. The sharp December dip in business carried this index down to 108.2, which was about the bottom level reached in the 1927 recession. Its January rebound to 117 gives pretty definite indication that just as was the case two years before the final month of the year in 1929 marked the trough of the recession.

Some distinguished economists ventured the prediction that a revival from the late 1929 levels in business would be slow in coming. January's figures do not bear out that forecast. Even allowing for the abnormality of the December dip to 108.2 we must be impressed by a jump to 117 within the very next month.

Let us break down this index into its component parts. Only in that way may we see whether the improvement was confined to a few industries or whether it was general. Here is what the groups show. Steel production in January rose to 106.6 from a December level of 87.2. Lead to 124.2 from 113.6. Petroleum to 190 from 184.2. Electrical power to 197.5 from 189.6. Automobiles to 167.2 from 95.2. Cotton to 103.7 from 94.1. Wool to 86.4 from 82.9. Silk to 197.8 from 175.9. Boots and shoes to 108.8 from 91.

What must be apparent to any one who studies these figures is the breadth of the improvement. Most of the industries have shared in its benefits. The pick-up in industrial production reflects no extraordinary gain simply of one or two leading industries but a far-flung rebound from the December recession levels.

Now it need scarcely be added that whereas January production volume was impressive indeed when contrasted with that for the month before industry has not yet recovered to the levels of January a year ago. Yet there are always exceptions. The showing even in January, 1930, was substantially better in bituminous coal, lead, petroleum, electric power, silk and boots and shoes than it was a year ago.

Paul Willard Garrett.

[Copyrighted, 1930.]

Forces Which Crushed Market Will Revive It.

Irving Fisher's new book "The Stock Market Crash—And After" (Macmillan) recalls with vivid detail an autumn experience unpleasant to most people but with the passing of the storm this Yale economist sees another burst of sunshine on the horizon.

Essentially what Professor Fisher contends is that the very forces that induced a crash in American stocks were the forces that will restore the bull market. What he means is that a fundamentally bullish market finally

broke of its own weight. These pressures he describes as factors not of depression but prosperity. He even goes further.

He describes them as factors "identical with those which should bring about the recovery of the long bull market, that had lasted with but minor interruptions from the close of 1922. It was in the main over-eagerness to profit by these factors which produced the crash. The prime fault lay in the credit structure. Just because there were golden opportunities to invest, opportunities for future dividends and profits that were not illusory but real, there had been an undue haste, an undue eagerness to invest, and people had tried more and more to do business on borrowed money."

Professor Fisher on previous occasions has been noted for his market enthusiasms but in a chapter on "The Hopeful Outlook" in his new book he goes somewhat further than many conservative commentators would want to go. He makes a study of the relation of stock prices to earnings that leads him into the conclusions that "with the exception of two or three months immediately preceding the panic, the market was not much, if any, overinflated."

Here is what he says on this always puzzling relationship. "The studies of the relation of stock prices to earnings during this period of great increase in wealth and earnings power of corporations, made it clear that the old arbitrary fashion of estimating ten times the annual earnings as a fair selling price for common shares was inadequate. With the rapid changes in outlook of individual businesses, the price-earnings ratio becomes meaningless as a guide to investment without that constant scrutiny of prospects which the machinery of investment counsel and investment trusts has lately provided. Earnings have been increasing more steeply than formerly and have been discounted further and further into the future. The consequence is that the average justifiable price-earnings ratio has risen. For the reasons enumerated in this book it will hardly return to the old level so long as there is still a prospect of rapid future increase in earnings."

Paul Willard Garrett.

[Copyrighted, 1930.]

Other Factors Must Be Considered.

The price-earnings ratio, which became so popular last year as a market indicator, is apt to receive too much attention, even though it may be a useful guide within certain limitations.

Such are the conclusions drawn by D. C. Elliott, economist of the Midland Bank of Cleveland, in a series of studies analyzing ratio trends of eighty representative common stocks by months from January 1, 1925 to 1930. After deciding that the average ratio over a long period is about ten times earnings, the bank warns against the tendency to set up an arbitrary ratio as applicable to all stocks.

Pointing to the difficulties in constructing a price-earnings ratio index, the bank shows why it decided the best was based on earnings for the preceding four quarters.

The Measure of a Bank

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

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



GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

16 CONVENIENT OFFICES

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



**OLD
KENT
BANK**

**14 OFFICES
RESOURCES OVER
\$40,000,000.00**

Emphasizing the dangers to be avoided in putting to practical use price-earnings ratios, the bank shows the average for the eighty stocks began at 11 in 1925, rose to a peak of 16.2 in December, 1928; fell to 15.2 last September and then dipped to 9.5 in November before rallying to 9.9 in December.

"The principal argument in favor of the price-earnings ratio is that it ties up the price of a stock with the factor of greatest importance in analyzing that stock—that of earnings," says the bank.

"On the other hand, a number of serious pitfalls must be avoided. In the first place, it is constructed only on a basis of past earnings, whereas future earnings should also be carefully considered in purchasing a stock. One of the most unfortunate errors which crept into the minds of many during the recent bull market was the assumption that the record-breaking increases in corporation earnings in 1928 and 1929 would continue without interruption, although history shows that profits are not always rising rapidly even though the long-time trend is upward.

"Another drawback is the danger in overlooking entirely the factor of yield. It may be perfectly true that earnings can outweigh yield in importance. At the same time, ordinary prudence suggests that the element of yield should not be sidetracked by the earnings factor.

"A third danger is in accepting a catchword such as 'ten times earnings' or 'fifteen times earnings.' Obviously, common stock of companies having the best earnings record and enjoying the best management, and whose business is basic or well diversified, are entitled to sell at a higher price-earnings ratio than the average stock. The same is true of stocks in the industries which possess the greatest future promise as compared with those with an uncertain outlook."

William Russell White.
[Copyrighted, 1930.]

Recovery of Penick & Ford From Recent Depression.

Interest has been revived in Penick & Ford, Ltd., by suggestions that this company, once controlled by the Corn Products Refining Co., might again return to the old ownership. It was segregated in 1913 in compliance with the wishes of Government officials.

Penick & Ford has become the largest producer of molasses and cane syrup in the United States, and its business is quite similar to that of Corn Products. This part of the business, however, is less important than the manufacture of corn products, such as corn syrup, starch, corn sugar, corn oil, feed cake and gluten food.

In this business the company successfully competes with the Corn Products, particularly in the Southern States. It is a large dealer in blackstrap molasses, used for cattle feed and in the manufacture of denatured alcohol. It handles the production of the American Sugar Refining Company, United Fruit Company and others.

Earnings have shown a tendency to

improve in recent years, after a period of irregularity that followed deficits in 1921 and 1922. As a result, the financial position has been strengthened and suggestions have been heard of an increase in the dividend rate.

A funded debt at the end of 1926 of \$3,546,800 was reduced to \$1,970,305 in 1928. The remainder was called for payment June 1, 1929, leaving the company free of debt. The retirement was accomplished out of earnings, no new stock financing having taken place since 1922. Capitalization consists of \$2,867,000 7 per cent. preferred and 424,965 shares of common.

Net income in 1928 was \$1,293,196, equal after preferred dividends to \$2.56 a share. In that year, however, the company charged off \$200,000 as a contingency reserve, compared with only \$25,000 in 1927. Prior to this charge-off 1928 earnings were equal to \$3.03 a share. In the first nine months of 1929 earnings were equal to \$2.96 a share, compared with \$1.55 a share in the preceding year. Third-quarter earnings were equal to 95 cents a share, compared with 50 cents a share in 1928.

Dividends, which had been discontinued in 1927, were resumed in December at the old rate of \$1 a share annually.

Leading interests apparently had preferred to use earnings available for distribution to enlarge company's business. This policy, of course, contributed to the recent recovery. It seems possible a more liberal dividend course may be considered warranted now, however.

William Russell White.
[Copyrighted, 1930.]

Why Margin Is Figured on the Selling Price.

Because neither margin nor profit is made until the sale is made.

Because expenses are always figured in relation to sales.

Because total sales are usually available at a glance.

Because allowances and discounts are always made on sales.

Because mark-downs are always figured on selling price.

Because a large part of lost profit in actual cases is traced to figuring margin on cost and expenses on selling.

Because this method truthfully represents the per cent. you make on a sale. To base the selling price on cost exaggerates the percentage and is misleading.

Drinking Fountain Serves As Advertising Medium.

Drinking fountains are of vital importance to every hardware store, but in many instances are not practical, inviting, ornamental, nor serviceable. The Doerr Mercantile Co., Larned, Kan., has taken cognizance of the facts as outlined, and to stimulate interest and attract public notice have provided a mechanically iced fountain—a type installed by their own plumbing department. This, in a sense, kills two birds with one stone, in that it attracts buyers to the store and at the same time serves as an advertising medium.

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FIERCE COMPETITION

In Commodities, Prices and Modern Methods.*

When I was asked to talk on the subject of competition, it was understood that I would discuss the subject as it applied to my own store.

Location of a store naturally has considerable to do with its competition, so I will tell you briefly about my store. Business was established in 1885, located on one of the main thoroughfares between Detroit and Toledo, four miles from the center of Detroit on an East and West street. There are no homes South of this street for nearly a mile, only railroad tracks, a railroad terminal which is five blocks long and a body factory almost four blocks long.

My business is derived mostly from the homes on the North side of the street, some transients, a few coal yards, trucking companies and small factories.

Within a few minutes' drive you can reach three shopping districts. Each has from three to five chain stores of some kind. Seems to me that if I told you that we have fifty-seven varieties of competition in Detroit that would be putting it mildly.

First, let us consider the factory mechanic, of which we have many thousands in our city. In addition to our hardware stores we have any number of exclusive tool stores, which because of their large and varied assortments, draw trade from all over our city. Some of these stores pool their buying, thereby being able to buy as cheap and sometimes cheaper than the jobber, the result being that they sell to the consumer for the same price I must pay the jobber, for instance, 6 inch Nicholson files, 2 for 25c; No. 4 Stanley planes for \$3.75; No. 30 Yankee screw drivers for \$2.25; Starret tools at 30 per cent. off.

In some instances a jobber has made a concession of an extra 10 per cent., which makes it possible for me to compete with the tool store, though with only a small margin of profit.

Some of these tool stores also carry a complete line of sporting goods and rifles, guns and ammunition. I can recall one of these, advertising Winchester pump guns in one of our leading dailies for less than my cost. I can recall another instance, where a clerk in a sporting goods store offered to allow a traveling man, who was a perfect stranger in this store, the use of a Remington rifle over a week end, without so much as even a deposit, thereby hoping to make a sale.

Every community has its small one-horse contractor or general repair man who builds a few houses now and again and does general repair work. If he has a house to build he naturally goes to the supply yard first, here he buys the necessary cellar stanchions, bell traps, ash pit doors and glazed steel basement sash. The lumber yard supplies glazed sash, roll roofing, asphalt shingles and sheathing paper; they also sell nails, builders hardware, paint and anyone can buy a combination door glazed for \$6.50.

*Paper read at hardware convention by Fred A. Harms, of Detroit.

Another necessary evil of every community is the painter and decorator and mine is no exception. Regardless of his financial standing, whether he maintains a shop or buys just enough material for a job at a time, he feels he is entitled to and nearly always buys as cheap as I do; if not from a Detroit jobber, there are scores of out of town salesmen who are always eager to make a sale.

Drugless drug stores are located about four blocks apart on my street. It is needless for me to enumerate all the lines of hardware that these carry.

Coal yards, construction contractors and small factories are supplied either by a local jobber or an exclusive contractors supply house of which we have a good many. They sell nails, bolts, hose, pipe, wheelbarrows, shovels, picks and heavy hardware at the regular wholesale price. One of our jobbers makes a differential of 10 to 20 per cent. between the dealers and the contractors' price, so that on some goods that we buy from this house we are able to compete.

Perhaps one of the worst pests we have to contend with is the purchasing agent of a manufacturing concern. I do not feel inclined to deny him the privilege of buying at wholesale for his own private use, but it does not seem fair that he should buy refrigerators, lawn mowers, cutlery, sporting goods and what not for an army of relatives and friends.

Days have been spent in talk and volumes written about selling the woman shopper. Truly, much of this is praiseworthy, but in a city the size of Detroit try to compete with several of the world's largest department stores, which sell practically everything which a woman needs, displayed under ideal conditions, who have several full page advertisements in the leading dailies and who have sales of some kind almost every day in the year. Not only that, but her home is canvassed daily by agents who sell anything from a vegetable brush to an electric sewing machine. She saves coupons for a set of Speakers Oats aluminum ware or has been persuaded to buy a \$150 set of cast iron club aluminum.

Try to sell a gas range when the gas company sells them for less, give a year free service and the purchaser pays only \$3 per month with the gas bill.

On account of the intensive house to house campaigns put on by exclusive electric appliance shops, it has been almost impossible to sell electrical appliances, they not only sell from house to house, but they provide luncheon parties at which they demonstrate their wares. Not only is the hostess given an electrical appliance gratis, but in case they entertain a club or society of some kind they receive 50c per person for all who attend. Old appliances are taken in exchange, and the sale terms are more liberal than the hardware merchant can give.

Our leading daily newspapers, dollar-a-week jewelry and installment houses have sold and given away about all the coaster wagons which my community can absorb. These are sub-

standard wagons, of course, but are cleverly advertised and they get away with it.

From what I have said you will think I am a super-pessimist, but not so. It has always been the policy of my store to stock a reasonably sufficient quantity of the class of merchandise that my community demands, always of a quality that I can stand back of and make good if necessary.

Of course it is necessary, too, to adopt modern merchandising and display methods, just as much so as it is to have the goods and price.

For some time to come I expect to make my living selling good merchandise, well displayed, at the proper price, with proper service.

Boys' Wash Suits in Active Call.

Buying activity in boys' wear at the moment is largely concentrated on wash suits and separate shirts and blouses. The orders for wash suits in sizes 3 to 10 favor the flapper type with self belts. These styles are wanted mainly in linens and broad-cloths in blue, white, tan and natural shades. The business in shirts has been developing nicely, with major attention accorded types of the same material and style as those for larger boys and men. Practically all of the junior shirts are of the collar-attached type in solid white, blue and tan and fancy patterns. The blouses being bought are almost entirely of the button-on variety.

The earnest man is not always serious.



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\$11,000 Union Mortgage Company — 6% 1932		
Guaranteed by Southern Surety Company		
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Guaranteed by Metropolitan Casualty Insurance Company of New York		
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MUTUAL FIRE INSURANCE

Don't Take Chances on Your Insurance Policy.

Where a retail merchant takes out insurance upon his stock of goods, and the great majority of prudent merchants do, he should know beyond any doubt just what his policy covers. And, needless to say, the way to this information lies through an examination of the policy, and not through putting it away in a safe until after a loss occurs.

And further, a merchant is not always safe in placing a blind dependence in the construction placed upon a policy by the agent of the company issuing it, as to what it covers. Especially is this true in mercantile policies, which frequently contain provisions excluding liability for loss of particular kinds of goods.

By the same token, a form policy that might cover the average hardware, paint, dry goods, or other stock, may prove inadequate in case a merchant carries a heavy sideline of perhaps a more expensive line than is usually carried in a store of his class. The importance of care on the part of a merchant in situations of this kind should not be overlooked when insurance is being taken out. For example:

A dry goods merchant applied to a local insurance agent for a policy covering his stock of goods which consisted for the most part of clothing for men and boys. The policy appears to have been a standard form covering stores of this class, and stated upon its face that it did not cover goods made of silk.

The merchant noted this provision, and called the local agent's attention to it stating that at certain seasons of the year he carried a considerable stock of silk shirts, and of course wanted them covered. In reply, the agent stated that since the policy covered clothing and gent's furnishings, the silk shirts would come in under this provision. The agent was, it appears, honest in his opinion, and the merchant relied upon it without going further. All right.

A loss occurred which included about \$1,000 worth of silk shirts. The insurance company admitted liability for the clothing, and other goods lost, but denied liability for the shirts on the ground that they were made of silk and expressly excluded in the policy. The merchant then came forward with what the local agent had told him, about what the policy covered, and contended that the company was bound by the agent's construction.

The insurance company denied this contention, and the merchant filed suit. Upon the trial of the cause, the court held that since the terms of the policy were plain, and excluded goods made of silk, they would stand. Further, that the local agent of the insurance company had no authority to change these terms, and that his opinion about what the policy covered did not bind his company.

In another case, a merchant took out a policy covering his stock, and the policy contained a provision forbidding the keeping of gasoline, except in certain quantities, on the prem-

ises. The merchant did not read his policy, and after a loss it developed that he had permitted a larger tank of gasoline to be kept in a store room.

The insurance company refused to pay because of this violation of the terms of the policy, and the court upheld this contention. Taking the position, that the fact the merchant did not know his policy contained such a term did not relieve him from its operation, that it was his duty to read his policy, and then comply with the terms therein, or if they did not suit his business to obtain insurance that did, and that he could not evade the plain terms of the policy on the ground that he had not read them.

The foregoing cases are taken almost at random from the books which contain hundreds of cases of this character; cases in which merchants have lost heavily because of their failure to know just what coverage their insurance policy gave them. And, in a majority of these cases, this failure to know was caused either by reliance upon what someone else told them was intended by the terms used, or a complete neglect to even examine the provisions set out.

In the light of which, common business prudence would seem to dictate that when a merchant receives a policy covering his stock that he take a few minutes' time, and look it over carefully. If it clearly suits his needs well and good. If there are doubtful provisions, a letter to the insurance company is in order, asking for its construction of the terms, to the end that after disputes may be avoided in case of a loss. Leslie Childs.

For the Prevention of Fires.

Several serious fires in the scaffolding of buildings and bridges during construction have resulted in large property loss and delay in completion.

The Bureau of Standards has received frequent enquiries relative to methods that can be employed to decrease this fire hazard, and some tests were undertaken employing several types of treatments meeting the special conditions involved. Impregnation or coating with many of the chemicals generally used to produce a fire retardant condition are objectionable on account of irritating effects on hands of workmen, particularly in case of injury. Also, no coating can be applied to the surface of the timber so opaque that it obscures defects that have a bearing on strength.

Preliminary tests with various chemicals applied to the surface of the wood was insufficient to obtain any appreciable fire retardant effect. Of accepted surface coatings, sodium silicate (water glass) appeared promising, and further ignition and spread of flame tests were conducted with this treatment.

The specimens for the ignition tests consisted of pieces of short-leaf or loblolly pine, Western pine, or Douglas fir, 10 inches square and $\frac{3}{4}$ inch thick, and for the spread of flame tests the specimens were 2 inches wide, 18 inches long, and $\frac{3}{4}$ inch thick. Except for a 3 inch length on one end of the long specimens, they were coated on all sides with one brush coat of sodium

silicate of specific gravity 1.38, thinned with water to specific gravity 1.33.

The ignition tests were conducted by applying safety match flames, 1 inch yellow bunsen burner flames, and 8 inch blue bunsen burner flames for periods of one minute to the corner, edge, or flat side of the specimen. Burning continuing for one minute or more after removal of the igniting flame was considered as ignition. Ignitions using safety matches were obtained in 63 per cent. of the trials with the untreated specimens and in 14 per cent. of the trials with the treated specimens, the results being averaged for the three species of wood. Specimens exposed to the weather for about three weeks and subjected in this time to three rains, were ignited

in 39 per cent. of the trials. With the 1 inch bunsen flame ignition was obtained in 78 per cent. of the trials with the untreated specimens and in 3 per cent. when coated with sodium silicate. The 8 inch bunsen flame gave 97 per cent. ignition with untreated specimens and 12 per cent. when treated.

In the spread of flame tests with the pieces held vertically the untreated 3 inch portion was ignited with a bunsen burner flame and the spread of flame on a 12 inch length of the treated portion noted. Taken as an average for the three species the flame spread over the 12 inch marked length of the untreated specimen was 8 inches, and only .7 inch for the treated pieces.

The effectiveness of the treatment (Continued on page 31)

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Grand Rapids, Mich.

BIG FACTOR IN HIS STORE.

Impression Created in the Mind of the Customer.*

The story of Henry Brown, hardware man, is one of the most human business stories ever written.

Henry had been in business over a number of years, some good ones for him and some mighty poor ones.

During the last few years things with him had been slipping and his decision to attend the National Hardware Association meeting at Boston was a resolve on his part to try and get a picture of what it was all about.

He attended that meeting and heard a great deal about the things that a fellow named Brown was doing and losing ground and he also listened intently to what others were doing and gaining ground.

He sat through the first day's session and his sympathy was very keen for that hardware fellow, Brown, who seemed to be floundering around like an aviator up in the air looking for a solid place to land.

Something said in the second day's session started him thinking. Was he the Brown all the programme was directed at? Was his store the old-fashioned, poorly arranged store the speaker was calling the attention of his audience to?

What were modern merchandising methods, budget and stock controls and was there any money in adopting them?

Henry resolved he would at least try them and now we find Henry in a store with modern equipment, well lighted windows and interior, stock attractively arranged and plainly priced, clerks well groomed and at their different stations and Henry looking out the front door and saying to himself, "Now I am all ready for business, who and where are my customers."

He left the front door and started walking around the store and his eyes lit on his stock of paints and he said to himself, "There is an article that can be used on every building, every auto, every piece of furniture, every fence and every home in this town. Paint possibilities are being made known to every man and woman in this town who subscribes or buys a magazine of any kind and every magazine reader is a potential customer of my store."

This line of thinking was arousing his enthusiasm and he was becoming a new Henry, departing from the role of store keeper and entering the stage again but this time as a merchant.

Henry did not stop at the paint department but went through his entire stock visualizing selling possibilities that had never before entered his mind and he reached the conclusion that every person in his town who had a dollar to spend might be developed into a customer for his wares.

He realized his job had suddenly become a big one and if he was to succeed he must develop a program for action.

He sat at his desk and started to think out a plan.

The possibilities he had sensed had

*Paper read at hardware convention by R. J. Atkinson, of Brooklyn, N. Y.

greatly dazed him with its almost unlimited field.

Was his a manufacturing community or an agricultural one? Henry knew that the answer to this question must largely determine his selection of stock. There was another question in his mind and that was the buying power of his community. How much did the factories pay out in salaries and how much did the farmer receive for his products. He had read that the average per capita income in the average community was \$840—multiplying this by the number of families which he ascertained from the postmaster and census report he had a fair picture of the buying power of his community.

Searching further for information he had found out that about two dollars in every hundred is spent for those items which a hardware store ordinarily stocks and that about six dollars of every hundred is spent for articles that could be fitted very nicely into hardware stocks. This gave him a pretty general idea of the purchasing power of his community and a goal to work for. Here was his chance for increasing his business.

His next thought was what influences people to buy goods, and his answer was the creation of a demand or desire.

This demand or desire he attempted to create by paying particular attention to purchasing those goods which his experience and judgment had told him were the most salable and then displaying them in his windows, changing the displays frequently and also paying particular attention to the arrangement of them inside his store.

He also inaugurated a system of direct mail advertising and newspaper advertisements that told in his own way the story of his store and what he had to offer. He further supplemented this by personal calls on his customers not so much to sell goods as to get a good picture of their needs and desires.

By this personal contact he learned that different living conditions were reflected very much in the wants of his customer. The farmer was no longer interested in the side bar buggy but talked enthusiastically about his auto and the newer accessories that he ought to have for it.

The town and city man spoke less about his job than what he would do on the shorter day and the Saturday holiday. This offered him an opportunity to create a desire for sporting goods, fishing tackle, etc.

Frequently during these talks the activity of the wife as a buying power would come up as the husband mentioned that his wife bought this or his wife bought that. This occurred so often that he began to realize that if he was to get a share of that family's income he must take into account very largely her purchasing power and also the class and type and type of goods she would want and very definitely the kind of store she would prefer to buy in.

This brought another problem to his mind and that was that his store had not been getting the number of

women customers that he had seen going into chain and other similar types of stores.

In order to solve this problem he visited those stores which were enjoying this woman's trade and studied their method of display and pricing.

He found that by some rearrangement of his store and stock he could make his merchandise look just as attractive and inviting and that by careful buying he could match most of their values. He also discovered many

items in his own stock that would prove as attractive to women buyers in his store as in the chain store when such articles were invitingly displayed and properly presented by intelligent salesmen.

He began to see that management must be the big factor in his store and that what the customer thought of his store would only be what impression the result of his management created in the mind of his customer.

His study of conditions had proved

Uncle Jake Says —

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

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to him that there were many factors competing for that two dollars of hardware money and for some part of the other six dollars of potential merchandise money that might be available to him. That if he was to reach success he could not afford to spend the time criticising what the other fellow was doing, but must be constantly alert and take advantage of any change in merchandise and the conditions surrounding it, so that when he went through his town he would be greeted by the customers as "My hardware man" and he in turn could say "My Customer."

"The Money Illusion."

Prof. Irving Fisher of Yale is quite sure that most of us have a mistaken comprehension of money and its value, which leads us into all manner of erroneous conclusions, to the end that a man may think he is making money when he is actually losing. He has written volumes on the subject to prove his contention, from which I will cite a couple of examples:

He takes the case of a man who, in 1896, deposited \$100 in a savings bank, where it was allowed to remain, compounding, until 1920, when it was drawn out, together with the accumulated interest of \$200—\$300 in all. He thought he had done well—had made \$200—but Prof. Fisher claims that, not only did he lose his interest but that he actually lost \$20 of his principal, because a dollar in 1920 was equivalent in purchasing power to but 26⅓ per cent. of the dollar of 1896.

Applying the same principal, suppose the man had put his \$100 in his stocking in 1896, had hidden it away until 1920, and had then taken it out to spend. It is easy to see that he would be far worse off, because his \$100 of 1896 would buy but \$26.67 worth of goods in 1920.

Based on the same reasoning, prior to 1896 Hetty Green and Russell Sage made large fortunes by lending money at low rates on a falling commodity market. Had they done this in the 1896-1920 period they might have thought they were making money, but in reality they would have been losing all the time, and at the end of twenty-four years been poorer than before.

A Business Man's Philosophy.

One of the encouraging indications of the growth of artistic sense and appreciation in the United States is the improvement in clothes and interior decoration.

Any one who is in downtown streets at noontime or visits places of popular recreation must be impressed by the taste that is shown by young women in the selection of their clothes. Shop girls and office girls manage, despite slender resources, to obtain striking and delightful effects in color and line. Such achievements, which are so common as to be almost universal, would be impossible were these girls not close observers, and had they not developed a sense of fitness and an eye for color.

Further, the items that go into modern homes are not only of superior design and quality, but in the arrange-

ment of furniture amazing improvement has been made.

Any art that is worth while must begin and end in everyday life. Too much emphasis has been placed on the art that is housed in museums and listed in catalogues. Many people, who pride themselves on a fine art sense because they are familiar with the technique of a few old masters, actually possess a duller sense of color harmony and a cruder appreciation of a beautiful line than thousands of men and women who think of spaghetti when they hear the name Botticelli.

William Feather.

Discretion in Marking Goods Widens Margin.

Discretion in marking goods is of prime importance to the hardware dealer, asserts Fred W. Swannell, of Baird-Swannell, Inc., Kankakee, Ill. This merchant says that just because two articles happen to cost the same is no reason that they should be sold at the same price.

He advocates the use of good judgment in marking merchandise and the placing a higher mark-up on articles which appear to be worth more than others whose actual cost is the same. The merchant can be guided by his knowledge and experience, and if he is prudent, he can widen the margin on many lines without objections on the part of customers.

Long Gance Gloves Still Sought.

While the late Easter has led to delayed purchasing of women's gloves by many retailers, some improvement in buying has developed recently. Confidence is being expressed regarding the possibilities of the long glove. At the moment a strong call continues for the long gance glove, stocks of which are in very limited supply. In some quarters the belief is held that the strong vogue indicated for short sleeve or sleeveless dresses will help glove sales materially during the coming season. Novelty slip-on styles of kid and fabric are being bought moderately in the new colors. The outlook for white gloves for pre-Easter selling is considered good.

Silk Orders Showing Spurt.

Settlement of the strike in the dress trade has been productive of a substantial increase in orders reaching silk manufacturers during the last few days. A new peak of seasonal demand is likely to be reached in the near future in the expectation of producers. While the price situation continues notably competitive, stocks are in better shape than prior to the dress strike, owing to the curtailed operating schedules of many mills. The call for flat crepe continues good. Printed silks, however, are steadily gaining in demand from both the cutting-up trades and retailers. Chiffons are particularly strong in sheer silks.

C. S. Simkins, salesman for the Rosedale Memorial Park Association, this city, renews his subscription and writes: "Your stand on combines and square dealings makes it a pleasure to pay this bill and read your Tradesman."



No matter how good your store may be, you won't do a real business unless the people know about it.

It's the same with your stock:

Not only are MUELLER PRODUCTS the finest of the kind ever made, but: — all your customers know it.

C. F. MUELLER CO.

JERSEY CITY

NEW JERSEY

Here's our story — and we've stuck to it

We sell to the independent jobbers, who sell to independent grocers who sell to independent housewives who want quality without paying a premium in price.

If that's your policy, too, any really good independent jobber will be glad to take care of you.



A. Rick
President

PURITY OATS COMPANY
KEOKUK, IOWA

DRY GOODS

Michigan Retail Dry Goods Association.
President—P. H. Nissly, Ypsilanti.
First Vice-President—G. E. Martin,
Benton Harbor.
Second Vice-President—D. Mihlethaler,
Harbor Beach.
Secretary-Treasurer—John Richey,
Charlotte.
Manager—Jason E. Hammond, Lansing.

White Coats Started Earlier.

So marked is the faith of coat manufacturers in the good prospects of white coats for late Spring and early Summer wear that they are being put in work about a month and a half earlier than last year. Many more white coats will be sold this season than pastels, which were so strong a year ago, and for this reason manufacturers are rushing them into production. Advance business has already been booked on them in flannels, wool crepes and rough weaves. The increased vogue for suits is held largely responsible for the improved position of white coats, which, manufacturers say, can be effectively combined with blouses and skirts for cool weather wear.

Not Many "Bootleg" Dresses Seen.

Despite the difficulties which have faced the production of dresses during the past two or three weeks, manufacturers say that little "bootleg" merchandise has made its appearance here. This is the name given to garments turned out in shops in which little attention is given to production details or sanitary surroundings during manufacture. The better manufacturers are glad of this, for garments of this type are rushed out regardless of the wear they give the ultimate buyer and detract seriously from the prestige of merchandise produced under ideal conditions. Most of the "bootleg" seen so far has been confined to the lower price ranges.

Dresses Hurt By Suit Demand.

Not a little of the apathy which many buyers of dresses are showing toward those garments at present is due to the increasing call for two and three-piece suits. The latter are apparently having one of the best seasons in some time, and this fact, coupled with the late Easter, is held principally responsible for the lack of a rush demand for dresses. The competition of suits as a deterrent factor in dress buying was said further to be indicated by the fact that frocks for formal occasions, which do not face this competition, are selling better than those for street and less formal wear. Just how long this situation will obtain was held to be problematical.

Leather Trades Still Cautious.

While a degree of stabilization has been reached in the leather, both tanners and shoe manufacturers are operating cautiously. Tanners are facing cheaper futures, while leather users are being quoted prices which in a number of instances are lower than at any time in the last two years. While shoe manufacturers are covering their immediate and near-by needs only, some of them hold the view that leather quotations are not likely to go much lower, with the possibility that a slight rise may evenuate. The lowness of real leather has tended to cut down

the use of imitation leathers for various purposes.

Sales Neckwear Still Sought.

The delayed purchasing by retailers of men's Spring neckwear is explained in the trade as due to the lateness of Easter this year. Most retailers are said to be making fair progress with clearance sales, this being indicated by the continued demand for sales merchandise noted in the market here. Solid colored merchandise is outstanding in the Spring orders which have been placed. In fancies the trend has been to smaller designs, the belief being quite general that the larger effects will not meet with general consumer favor. Stripes are also being featured in both narrow and wide effects.

Show Dollar Leather Slippers.

All classes of stores have been placing orders for solid leather boudoir and house slippers which can be profitably retailed at \$1. These slippers are made with high Cuban heels of wood and are reinforced at the arch by a steel shank. Four different leather grains are being shown in black, brown, red and cocoanut. An all-suede slipper in the d'Orsay style is also being brought out to sell at \$1 and is said to be meeting with a good reception from buyers. This slipper is being made in six colors and is trimmed with ribbon bow to match the lining.

Low Priced Dinner Ware Bought.

Low-end dinner ware, retailing around \$3.50 for thirty-two piece sets, is being purchased freely by buyers of popular-priced merchandise. The sets are wanted chiefly in light shades of green, although styles showing combination of colors, such as ivory with green, blue or red trimmings, are ordered in good quantities. Sales merchandise is still of most interest to the retail stores and constitutes about 60 per cent. of current business. Claiming that color preferences will show a decided change in early Fall buying, one manufacturer is bringing out a complete line of bisque sets.

Silverware Jobbers Here Early.

The vanguard of buyers for wholesalers of plated and sterling silverware are now in the Eastern market in search of regular merchandise. These buyers usually defer their visits until the first of March, but have come in earlier this season in order to go over all lines thoroughly. So far orders have been small and a note of caution has marked the purchasing. Products suitable for sales purposes are still being purchased freely. Plated ware with ornate decorations and priced at \$5 retail is in good demand, while pewter ware in Colonial patterns is also selling well.

American Reduces Staples.

The American Woolen Company announces a reduction on men's wear staples, as follows: "The continued decline in the wool market has been sufficient to justify a readjustment of prices on serges, unfinished worsteds, chevots, Frenchbacks and serge pencil stripes, which were placed on the market for Fall, 1930. The new

prices on these fabrics in departments 1 and 2 will be effective at once." Unofficially, it was learned that the company is "tired of holding the umbrella" for the rest of the market. Officials indicated that the reductions would be "substantiated."

Lamps Follow Furniture Styles.

Colonial and early American styles in lighting fixtures are in more demand this year than for some time past, and lead all others in both the high and low retail price ranges. The importance given to the same styles in furniture this year is said to account for the increase. Orders in the lamp field generally have been limited, and few buyers have been in the market this week. There have been some scattered orders for fixtures adapted to Summer requirements, but these have been confined chiefly to the lower grades.

Spring Hardware Now Selling.

An early buying movement among retail hardware dealers has brought about a decided improvement in the sale of regular Spring merchandise by wholesalers. The early orders are attributed both to the fact that stocks are exceptionally low in the retail stores and to recent warm weather. Trading up to last week, it is admitted was subnormal and still is below that of last year, but the situation is improving steadily. Garden implements, screen wire, and other hardware equipment is being ordered freely this week for delivery next month.

Mohair Upholstery Orders Lead.

Orders on upholstery fabrics continue to show up well. Mohair fabrics, especially, have been in demand and in some cases producers are from a week to ten days behind on deliveries. Solid colors are receiving the best call. Taupe outstrips all other shades, but henna and rust are also popular. A trend toward prints has been manifested in some quarters and is expected to grow in importance in the next six months. Prices on mohairs are under those of a year ago.

Chain Buyers View Kitchenware.

Kitchenware buyers for both department stores and chain organizations have been active in the market this week. The latter are inspecting merchandise which will be listed by them for purchase during the year. The lists must be ready by March 15. The newest items in kitchenware lines are being given special attention. Department store buyers are still giving their main attention to goods intended for sales purposes and their orders for regular merchandise have been limited.

Electrical Appliances Inactive.

Sales of household electrical appliances have eased off to a noticeable extent during the past week. Manufacturers report that buyers are few in number and those who do buy confine themselves to inspecting regular merchandise. The demand for sales merchandise has also fallen off. Retail stores are now in the midst of their house furnishings sales and are understood to be well stocked with merchandise.

**Do You
Want Big
Volume, New
Customers,
Large Profits,
Brisk Future
Business?
Or If You Want
To Retire From
Business**

**—Then You Want a
Jos. P. Lynch 10 Day
Sale.**

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.

**The
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.

BE 100 PER CENT. AMERICAN

Personal Appeal To the Cadillac Editor.

When dollars are staked against loyalty, when personal needs are hanging in the balance, any newspaper editor is put in a dickens of a mess. I don't believe any fair-minded editor in Michigan wants to sell his plant for a mess of pottage. I am a newspaper editor and publisher. I know exactly how the fraternity feels about the question Mr. Stowe has stirred up in his Out Around in the Tradesman. It's tough when you have to live and are forced to accept money from a syndicate trust which you know means your eventual obliteration and the downfall of your town.

We newspaper chaps honestly believe in our communities and home towns. Of course, we want the fellows who are doing business in our sections to realize we can and will help them. But when we point out to them such splendid business triumphs as John Wanamaker, Marshall Field, Procter & Gamble, Royal Baking Powder Co., American Tobacco Co., Douglas shoes—and countless others—all due to advertising these dealers have in times past made us plumb sick and discouraged. Not all of them, or we wouldn't have any newspapers, but now the chains are applying the same business principle, right in our own midst. The independent dealer has had his eyes opened locally to the fact that "it pays to advertise."

Mr. Stowe about a month ago, took occasion to commend, in the Tradesman, my published statement that I would accept nothing but independent advertising. The territory served by my paper has over 150 stores, including more than the usual number of chain outfits. I am running at this time featured front page articles educational in character, revealing the truth about the chain syndicate store menace. I run many editorials in this regard. Yet only recently a grocer said to me, "Harris, the work you are doing is great. It is benefitting me, but so long as you are doing this work anyway, why should I spend any money with you?"

I believe Mr. Cadillac Publisher, you haven't had much worse than that handed to you—and you haven't even inserted two lines against the chains. Yet I shall not swerve from my course, for I know that the chains are more deadly and vicious than the merchant who bites my hand.

If the chain syndicates domi-

nate my community my paper goes out. If you as a publisher continue to advertise and support the chains, it will be but a matter of time when you will be forced to join the ranks of the more than 100,000 traveling salesmen who were forced out of their jobs last year by monopolistic domination of industry. Get that?

I know small town dealers. They are much the same as the community dealer of the larger towns. I know country publishers. Our problems are mutual. I talk as a "member of the family." Right here in Grand Rapids many chain store managers are leaving the syndicate stores and entering on an independent business career of their own with magnificent success. They offer clean, healthy competition and stimulating advertising. What is happening right here in this town can and will happen in others if newspaper publishers wake up.

You as a publisher must have money to keep the wolf from the cocoa mat, and the chain money is a big help. Times are changing. Dealers realize to-day there is hope for them. Once they feared the chains would wipe them off the face of the earth. These dealers, your friends and neighbors, who may not have advertised as you know they should, need your help now. If you could not educate them in the past some one else is doing it for you now. The public is on the job—and every publisher knows a darn sight better than to buck public opinion.

I venture to assert if any real editor forgets his grievances, real or imaginary, and lays his cards on the table with his home town dealers, and agrees to do his part the local firms will kick in with at least enough to offset the chain store revenue. The trouble lies not so much with the dealer of to-day, but with the newspaper man who is scared to death because every advertising contract, no matter what strings or consequences attach to it, looms up like a lighthouse in a fog. How many of the old timers remember the smooth patent medicine man who came along with his advertising-contract at his own figure? How many of you fell for them? I secured dozens of them myself, long ago, so I know.

Postal rules do not compel any man to accept any advertising he cares to refuse. You can turn down whomever you please on advertising. It is up to you. Remember it is good newspaper practice not to permit the advertising columns to influence the editorial department. This being true, it is also very possible to show your home folks you are with them, and not against them, by exercising your editorial typewriter in their behalf. Exercise that independence laid down for you by the constitution. If the

chain stores feel that they must continue to advertise, and you care to run their stuff, they cannot complain about your editorials, unless they own your paper, body and soul.

When these firms—independent local business concerns and individuals—find out you are man enough, with the "guts" to stand up for them and for yourself and your town, you may find a response you have been dreaming was impossible. I am fighting the same battle. I have the tough breaks, the ingratitude, indifference and utter disregard of common business sense in many instances, but believe me, brother, I'd rather fight along the age-old lines of salesmanship and scrap for every piece of copy than to shut up the little old shop entirely.

If we newspaper men really have half the confidence and belief in the power of the press that we boast to others of, it is high time we exercised that power. The chain monopolies need advertising now more than they ever did—maybe in spite of the editorials, (or on account of them) you can hang on to the chains long enough to get the independents lined up—but show your home friends that you mean business. Give the local dealers the break they deserve and note what actually happens. You've got to come clean yourself before you can expect the rest of the world to fall in line. Times have changed—the chains are just beginning to be shown up—more National radio hook-ups, more newspapers and more folks who have suffered from the syndicate system are spreading the truth. Don't let it be said of Michigan that her newspapers were not 100 per cent. American, did not know how to come clean. The reward is there and don't imagine it isn't!

Hugh King Harris.

Not Relying on Bare-Leg Vogue.

Those makers of women's full-fashioned hosiery who feel that representative manufacturers of seamless hose are basing their proposed trade promotion plan on a repetition of last Summer's vogue for bare legs, which

the seamless goods simulated, are on the wrong track, Managing Director H. L. Kinne of the Hosiery Guild, asserts. The manufacturers in the guild Mr. Kinne added, are planning to capitalize the fact that improved circular knitting machines have made it possible to turn out fine-gauge seamless hose more economically than full-fashioned goods can be produced and in every way equal in quality, fit and style to full-fashioned merchandise. Plans for the guild's advertising campaign are to be discussed at a meeting of the Board of Directors.

B. F. Peckham, dealer in groceries, etc., at Parma, renews his subscription to the Tradesman, and says: "By far the best investment I can make. Keep up the fight."

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

Write to

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—Ing, 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.

How Ambition Stirs in Chain Unit Managers.

Here is an interesting letter:

"Dear Sir—I write you for a little information. I am 19 years old. I have been working in grocery stores for the last five years. At the present time I am manager of a Blank store doing a fair business. I have read a lot of your articles in the Tradesman. I have come to the conclusion that promotion in chain grocery stores comes very slow. I would like to learn something that in a few years I would have a good position.

"Could you tell me how I could learn to be an expert merchandiser like yourself or Mr. Moffatt? Is there any course you can take or any firm you can learn it with? I am hoping you can find a few minutes of your busy time to tell me if it is a good thing for a young fellow to learn and how to learn it."

Undoubtedly, the Mr. Moffatt he refers to is the former vice-president of the Dominion Stores, Limited, of Canada, who recently went to New York in a similar position with United Cigar Stores at a salary reputed to be \$50,000 a year.

What a reflection we have here of the impatience of youth! How we are reminded that when one is young, with all his life before him, he is irked by the thought of five years' time; and how, when he is over forty, ten years seems short and little time enough for any worthy accomplishment!

For here we have a boy—little more than a mere child. He went into a grocery store at 14. Now, at 19, he is manager of a chain unit. From my standpoint, that looks like fairly rapid progress. I incline to ask: What do you expect—to leap into fame and fortune?

I do not know how Mr. Moffatt began or progressed to his present position of eminence in the trade, but I can sketch how this writer attained some measure of success. Let my young friend note the steps—and the years.

February, 1877, I began to work in a little grocery store in my eleventh year. Learned to make grocery packages—no bags in those days.

May, 1878, permanently installed in my father's little store in which, with slight intermissions, I worked until he died in 1893. I continued the business steadily until 1906. Graduated into some outside work because of circumstances extraneous to the business, but always an up-hill task. Business run by others until 1912. Run by myself 1912-1914 when closed out after I had put in thirty-six years as grocer.

January, 1902, began to write trade articles. Have continued ever since.

Obviously, my education was self-

attained. It began with a "five foot shelf," which was less than two feet long—a few cherished books, supplemented by endless readings from the public library. During half a century—I mean by that 50 years—I have read myself to sleep every night; whether at home or on a sleeper or a steamship. During the day there is not a minute—not a space of 60 seconds—which is otherwise vacant that I do not fill with some reading. It may be a line or a paragraph; but it is worth while, hence self-building.

You will thus understand me when I say that I know there is no royal road to progress in any department of human endeavor.

My young friend asks where he can learn. I answer: Right where he is. He must have done something already to have reached his present position. In fact, there can be no better school than the business in which he finds himself. This is not only true in principle but, because he has invested five years therein, it is more especially true in his case. Opportunity lies at hand on every side. To do a better job every day where this boy now works will prove as resultful an investment of his time and energy as he can make. For if he does this, one of two things must result: Either he finds the way of advancement opening before him or he saves his money and goes into business for himself, as thousands of young chain managers are doing everywhere at this writing.

As I read this boy's letter I am impressed with several points. One is the unformed hand, plus ignorance of capitalization. It is exactly my own writing when I was fourteen. How did I overcome that and form a hand which for years has been admired as a model of uniformity, plus extreme legibility? By good reading. And please remember that education is something which is never acquired and finished. No man progresses except as he educates himself daily from the cradle to the grave.

About the time I became conscious and ashamed of my bad writing, I read Thaddeus of Warsaw. What did I get out of that book? Well, not what Miss Porter expected to give me when she wrote it. For the hero-stuff was rather poor—not nearly up to Scottish Chiefs, for example.

What I found in the book was a young man who wrote wonderful letters. I discovered that he took time and pains to tell what he saw, what he observed and what he thought. Without then being familiar with Bacon, I got the idea that "Reading maketh a full man; speaking maketh a ready man; writing maketh an exact man."

I determined that I'd write good letters. So in my correspondence with my grandmother, over in Glasgow, I thereafter put time, thought and endless pains into the formation of even, clear writing. A chum of mine in the store who once saw me writing said he never could have such patience. But he could and later did, even as all of us must have if we are to do anything worthy. The result of this was

(Continued on page 31)

SWEET
FRESH
AND



CHURNED
FRESH
DAILY

WHOLESALE DISTRIBUTORS

KENT STORAGE COMPANY

CHICAGO—GRAND RAPIDS ROUTE

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

DAILY SERVICE

GRAND RAPIDS MOTOR EXPRESS COMPANY

General Offices 215 Oakes St., S. W., Grand Rapids, Michigan
Chicago Terminal 1800 South Wentworth Ave.

In More Homes Everyday

HOLSUM

America's Finest Bread

SANCTUM BAKORIUM
NEWS

If a man makes a better bread
than his neighbor he should
tell the world about it. We
do—both.

ASSOCIATED TRUCK LINES



The Outstanding Freight Transportation Line
of Western Michigan.

State Regulation means Complete Protection.

ASSOCIATED TRUCK LINES

Phone 93401 108 Market Av., Grand Rapids, Mich.



RABBIT & DUCK
30 lb. Eggs
Place Your

ASSORTMENT
and 30 Toys.
Order Now.



The Toledo Plate & Window Glass Company

Glass and Metal Store Fronts

GRAND RAPIDS

MICHIGAN

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—Plus Goedecke, Detroit.
Next meeting will be held in Grand Rapids, date not decided.

Value of Complaining Customers.

The standards adopted by most people are subject to change according to immediate influences. This does not mean that these standards could be lowered by influences beyond arbitrary points established by individuals, for when such a condition came about or threatened to come about these people would rise up and refuse to be ruled by the influences. Most people do not wish to assert themselves in matters that they consider trifling, and even when they are more than trifles it is quite natural for most of us to submit without complaining if the condition is of a temporary nature.

When conditions get too bad and continue so for a long time we are almost sure to do something effective about it. So it is with standards for meats. When general quality is high and full satisfaction resulting from the meat we buy we are happy as far as meat is concerned, and even when the quality commences to fall a little below what we most desire we accept what we get without complaint in most cases. But when there is an apparent indifference for our needs extending over a period of considerable length we are pretty apt to start making things so uncomfortable for our meat retailer that he corrects the condition by buying better meat and when he finds it hard to get the quality demanded he sends the message all the way down the line.

So, in the final analysis, consumers control the quality they use, and when it falls below a satisfactory point it is so in most cases because they have waited too long before complaining or were too timid and weak in their complaints. We would not like to develop unnecessary or nonsensical complaining on the part of consumers, but on the other hand we believe that it would be better for everybody if consumers expressed themselves as to their wishes with respect to meat quality often enough to keep producers well informed as to what they really do want.

Unless some complaints are received it is more than likely that standards become lowered until genuine dissatisfaction results. It is much easier to keep standards high than it is to get them high once they have been dragging too low. The one who complains is never the most popular person in the community, but with respect to all unpleasant tasks someone must do them if they are to be done.

On the whole, we have comparatively little to complain of regarding meat quality in this country. Low grades are sold here, to be sure, but there is always considerable of the highest quality for those who want it. Most consumers in ordinarily prosperous circumstances say they want high quality meats. There is no reason why they should not get what they

want, and they are pretty sure to get it if they keep their dealers well informed as to their demands. Such customers ought to help the retailer and not hinder as many believe.

Try a Friday Fish Display.

Because you are a grocer or meat merchant do you let your customers go around the corner to buy their fish at the fish market on Fridays? Or do you realize that your own shelves can be stocked with almost every edible fish from the sea—in cans or packages—in far greater variety than the fish market can offer?

If you have psycho-analyzed women customers you will know that most of them prefer to do as much of their shopping as possible in one store, providing the food is satisfactory and the prices economical. They may like to shop in half a dozen millinery stores before buying a hat, but there is no real kick in tiring oneself out to stock up with provisions.

Why not institute a Friday Fish Display, preferably one on rollers that can be wheeled out on Friday and wheeled back on Saturday? It can be made a real educational display to many housewives who did not know that cans contain the very best grades of such delicacies as Japanese crabmeat, lobster, down-East clams, Russian caviar, tempting fish flakes, ready-to-fry cod fish cakes, etc., besides the staples such as salmon, tuna fish and sardines. With these, of course, you will show your best grades of salt mackerel, cod, etc., in box and package.

Especially attention should be called to the variety of soups and chowders, and the oft-repeated question: "Is there such a thing as a ready-prepared clam chowder that is good?" can be answered in the affirmative. Along with these you can advertise your package saltines, pilot crackers, oysterettes, etc. Relating these foods will insure the sale of both, and it would be equally good, along with your shrimp, crabmeat, etc., to display your best bottles of cocktail sauce.

Women are more and more combining foods, and since certain fish combine so well with vegetables in soups, salads, etc., you might group some of these favorites together—such as salmon and corn, shredded codfish and rice, tuna and crisp celery.

Lightest Champion Hogs on Record.

The lightest hogs that have ever won the earlot championship at the International were Albert Kuenster's Poland Chinas from Glen Haven, Wis., which were awarded the purple this year. The hogs averaged only 245 pounds, and the award met with the approval of the critics who have been protesting against the custom in recent years of giving the championship to loads that averaged around 350 pounds. This year's award is more in line with trends of to-day, which in all classes of meat are toward the smaller, quicker-maturing types.

Edson J. Bengé, grocer at North Adams, renews his subscription to the Tradesman and writes: "I need your paper."

We Cater to Independent Merchants Only
**BANANAS SPECIALIZED
FRUITS AND PRODUCE**

D. L. CAVERA AND CO.

THE HOUSE OF PERSONAL SERVICE

Phone 9-3251

M. J. DARK & SONS

INCORPORATED

GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS

SUNKIST ~ FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables

"I OWE A LOT TO FLEISCHMAN'S YEAST-FOR-HEALTH"

Mrs. Michael Marich, proprietress of a grocery store in Chicago, says: "I consider that I owe it to the health of others to tell of the wonderful good I derived through taking Fleischmann's Yeast-for-Health."

"I will say that I owe a lot to Fleischmann's Yeast-for-Health."

FLEISCHMANN'S YEAST

SERVICE

VINKEMULDER COMPANY

Grand Rapids, Michigan
BRANCH AT PETOSKEY, MICH.

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

GRIDDLES — BUN STEAMERS — URNS

Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

Phone 67143

N. FREEMAN, Mgr.

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—Louis F. Wolf, Mt. Clemens.
Vice-Pres.—Waldo Bruske, Saginaw.
Secretary—Arthur J. Scott, Marine City.
Treasurer—William Moore, Detroit.

The Hardware Dealer's Plans For the Month of March.

"What to do next month," is a problem that every hardware dealer should carefully consider with the close of each month. To secure the best results, it is important to give the new month a good start, and to work throughout according to a fairly well determined plan of campaign.

Buying should be carefully watched. In good buying lies half the success of any retail business. You must have the goods to meet the prospective demand; you must have them when the customer wants them; and you must watch the markets closely to buy to the best advantage.

In this connection the hardware dealer must be systematic in at least two respects. He must have some definite and workable system of keeping track of prices and, when a traveling salesman canvasses him for orders, the hardware dealer should himself know the market conditions affecting each commodity and the price he ought to pay.

That is one thing to be systematized. The other is the prospective and probable demand. In this connection, a want book is useful. The hardware dealer should have some system of stock-keeping, so that he may know at a glance what items are out, what items are low and what items are amply stocked or overstocked.

"Beware of bargains" is good advice, as a rule, especially if the extra low price quoted is in consideration of your taking an extra large lot. Articles losing their popularity, or being displaced by newly introduced novelties, often come in this guise. At the same time the merchant who knows market prices and knows just what his customers will be apt to absorb can often take advantage of real bargains.

In March the hardware dealer should find time for a little outside canvassing. It pays any merchant to get outside the store now and then and meet folks on their own ground.

Go over your prospect lists. Pick out the names of people it may be worth while to interview. Perhaps your salespeople can, individually, reach some prospects you yourself can't reach. Plan to get in touch, personally or through some member of your staff, with as many prospects as possible.

For instance, farmers can be canvassed regarding wire fencing, spraying materials, fertilizer and other spring needs—not overlooking paint. Then there are paint prospects in town. There are athletic organizations and builders. In fact, a lot of good missionary work can be done outside the store right now.

This work should, however, be done with a minimum expenditure of time. Spend as much time as may be desirable with each individual on your calling list, don't be afraid to gossip a little, but cut out waste motion be-

tween calls, and do not let the calls themselves overrun a decent limit. Helping in this outside canvassing is good experience for your salespeople, but it is usually best to send them out on specific calls, rather than on a roving commission.

This outside canvassing may not produce results immediately. But it paves the way for bigger results in April and May, and, indeed, throughout the rest of the year.

Watch the newspapers for items regarding new buildings, changes in ownership, prospective renovations, and the like, and canvass personally and at once for builders hardware, paint and similar lines.

Another good field for outside canvassing is the local factories. There are, inevitably, paint, glass and repair items to be sold, often you can sell tools, and some dealers who have studied the line do well with leather belting.

One of the important departments in late March and April is the sporting goods department. With springtime, every healthy young man's thoughts inevitably turn to athletics. Baseball, shooting, tennis, golf and similar outdoor pastimes are all popular, not to mention fishing. The younger lads will have their local ball leagues the minute the snow is off the ground, and the older chaps always feel young enough to want to get outdoors and do something.

Plan to play up the sporting goods department in March. Bring the goods to the front, put in a live window display, and do a bit of advertising. See that your stock is up to the mark, too, for the outdoor enthusiast is generally in a hurry to get the article he wants. Remember, too, that the merchant who shows the goods a week or two in advance of the season is a better business-getter than the merchant who shows the goods a week or two after the season has opened.

This holds good with regard to all seasonable goods.

Toward the end of March, and even earlier, depending on the weather, spring housecleaning will start in a host of homes. The house cleaning season, in fact, covers four or five months, depending on the individual.

Determine now the lines along which you will appeal to your feminine customers. Is a special sale advisable? Look over your stock of households, and think up some new ideas for featuring them. A lot of articles can be hitched up very nicely with your spring cleaning campaign. There are step ladders, curtain stretchers, vacuum cleaners, carpet sweepers, mops, scrubbing brushes, pails, washing machines, wringers, polishes, varnishes and a lot of other articles.

To start this line moving, put on a good window display. A good way to open the season is by putting on a demonstration of one or two lines. This does not absolutely require a professional demonstrator. An intelligent salesman, or even a housewife, can often develop the knack of demonstrating very effectively.

For instance, spread a stretch of carpet in one of your windows, litter

it with dust or ashes, and have someone run a vacuum cleaner up and down during those hours when the streets are crowded. Use plenty of dust, bits of paper, cotton and other incidentals; clean them up, empty the sack, and repeat the process. Although not a word is said, the pantomime will usually jam the street, or at least the sidewalk. A few good show cards in the corners of the window will provide any necessary explanation.

On a more elaborate scale you can demonstrate the vacuum cleaner, washing machine or some other article inside the store. Send out formal invitations to customers and prospects, by mail. Telephone to individuals inviting them to come. Advertise the affair. Have a radio going, and serve tea if you like. A demonstration of this sort can be run three days or a week for certain hours of the day. One of your salespeople can handle it; like the outside canvassing, it's good experience.

Of course the paint trade is a big factor in spring business. Just when the demand will begin depends on weather conditions; but it is well to commence featuring and advertising paint some time in advance of the demand.

By this time your follow up direct-by-mail campaign should be mapped out, your newspaper advertising at least outlined and your window displays mapped. All this work can and should be done before the paint campaign starts. Your prospect lists should also be in shape.

It is a good stunt to spend a little time teaching your salespeople to handle the paint objector. There are stock objections which paint prospects are bound to raise when they are canvassed. Time and again I have seen a junior flounder helplessly and end by calling in some more experienced clerk.

That isn't good either for the junior or the business. One merchant trains his people in a simple but very efficient way. He personates the paint objector and tries out this, that or the other clerk. When he has thus found out what the clerks can answer and what they cannot, he has a senior clerk impersonate the objector, turns the less experienced clerk loose upon him, and coaches the latter how to answer. It's an amusing game, it's educative, it develops a warm, friendly spirit in the staff, and it gets results in actual paint sales.

Later in the season will come garden seeds and garden tools. It is often worth while to show these lines early, especially the seeds. Quite a few people make a practice of starting plants this month in hotbeds or window boxes. Now is the time to show seeds for this purpose. Incidentally, when the real gardening season is under way, it is a fine time to have a few boxes of your own with sprouting plants to work into your window display. Start these three weeks at least before you expect to use them. One dealer used a long, flat box filled with good black earth, arranging corn kernels so that when they sprouted, the green shoots spelled the slogan,

Michigan Hardware Co.

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



**Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle**

BROWN & SEHLER COMPANY

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

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

GRAND RAPIDS, MICHIGAN

"Our Seeds Grow." A stunt like that attracts attention, but you've got to do your planting ahead of time.

Sit down now and plan your month's work. Determine as nearly as you can what lines to play up, and how you will play them up. How many window displays, how much advertising space, will you give each line. If possible, outline your displays and advertising copy beforehand. You may not be able to carry out your plans to the very letter; but having a plan to guide you will enable you to accomplish a great deal more with a great deal less effort. Victor Lauriston.

Forests and Public Welfare.

The State, as representative of the interests of the public, has a standing in court to protect the atmosphere, the water and the forests within its territory, irrespective of the assent or dissent of the private owners of the land most immediately concerned. U. S. 206, page 349.

The State has the power to prescribe regulations to promote the health, peace, morals, education and good order of its people and to legislate so as to increase the industries of the State, develop its resources and add to its wealth and prosperity. U. S. 113, page 27.

These are statements founded on Supreme Court decisions which have a bearing on this subject.

To protect the forests, the State must require that a requisite growing stock be maintained; that the annual cut be no greater than the equivalent of the annual growth and that from the proceeds of the annual cut shall be reserved a sum equal to the annual charges for the upkeep or maintenance of the growing stock.

It is evident that the State cannot cut into the growing stock by a tax any more than it can allow the owner to cut into it for individual use.

It is evident that the owner will get the net income only. To protect the forest the tax must be imposed only on the net income. These are elements of forest protection which are in harmony with the inherent natural laws of forest growth.

It is evident that where the State has power to legislate for the common good it is the duty of the State to uphold that power by enactments which will assure more of resources and prosperity. Therefore, it is the duty of the State to have its laws safeguarded and promote any and all land use which will contribute to the general welfare. Each acre made more useful by means of forestry will add to the general welfare.

With millions of acres on the verge of abandonment, Michigan has millions of definite reasons for doing its duty in safeguarding and promoting the use of forestry for the betterment of the general welfare.

What Michigan has heretofore done to encourage private forestry has largely failed, because the principles of timber production were not made to apply in their natural mode. Ideas brought down from past dealings with virgin timber areas were allowed to

dominate, whereas study should have been made of accomplished facts in regions where forestry had built up thriving communities on veritable waste land.

A competent authority has pointed out that European experience is worth millions of dollars to America, if we go after the facts. One dominant fact seems to be that, over there, it is perceived that land used in forestry has on it a large amount of potential wealth not for personal reasons of the owner, but because the timber production business can only be carried on by means of such a stock of growing forest that it must be held there for that purpose as nature demands and the State must see that nature's requirements are fulfilled. Therefore, the governments are in the timber production business to safeguard the growing stocks and taxation does not touch the standing timber as wealth reserved for personal benefit, but as wealth which forestry requires to be held in that form as the basis of timber production and to be taxed only on the net income.

Michigan State Constitution, Sec. 1, announces "All political power is inherent in the people. Government is instituted for their equal benefit, security and protection."

Every acre not capable of its best use, because of inaction or faulty action on the part of the Legislature becomes a standing appeal for action and true decision on the part of the people.

Millions of acres doing little or nothing for the general welfare cry shame on the inaction which allows the condition to continue. It is evident that there should be State action safeguarding all attempts to make such land productive.

It is equally evident that we need a law providing for the registration of all land on which the owners will undertake to maintain productive forests. That law is needed in order to safeguard and protect the growing stock on which production will depend and without which production will not continue. This process of timber production is bound up with the utilization of that type of land and, consequently, is bound up with the general welfare and progress of our State. The values in tree growth stored on such land as a preliminary to any production requires an adequate registration law defending that growing stock in all ways adequately. The work of maintaining that growing stock must be assured under such a registration law and taxation imposed only on the net income after that maintenance work is provided for.

Such a registration law, justly and equitably framed, will be the most safe and sane method of enlisting land owners in intelligent efforts to develop productive forests.

When we face wide areas of unproductive cutover land it is evident that there should be State action in order that the public shall benefit from the use of forestry in development of constructive use of that land. The public benefits very little from those vast areas where so much is left unproductive.

There is no manna which descends on those deserted areas.

It remains a problem in statesmanship. We are to use our intelligence in search for the ways in which forestry can be effectively used on such land to produce something of value for the general welfare.

Obviously the State should institute the laws needed to place the development of forestry on those vast areas on a sound basis, so that the best efforts of individuals shall be enlisted in co-operation with scientific activities under State auspices.

Frederick Wheeler,
President Michigan Forestry Association.

The first indication of cotton blanket prices for the new season came to light with the report that quotations had been made confidentially on one of the less important lines on a basis about 2½ per cent. under the corresponding 1929 opening figures. The only previous information which had been available on 1930 blankets was that prices on standard lines of jacquards and specialties had been cut 5 per cent.

Sand Lime Brick

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

Brick is Everlasting

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

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



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

President, Gen. John H. Schouten
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Assistant Cashier, Fred H. Travis

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Pure Vanilla Extract
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KRAFT K CHEESE

All varieties, bulk and package cheese

"Best Foods"

Salad Dressings

Fanning's

Bread and Butter Pickles

Alpha Butter

TEN BRUIN'S HORSE RADISH and
MUSTARD
OTHER SPECIALTIES

When you want good cheese
ASK FOR

KRAFT K CHEESE

HOTEL DEPARTMENT

News and Gossip Concerning Michigan Hotels.

Los Angeles, Feb. 21—W. E. Deffenbacher, a former manager of Hotel Whitcomb, St. Joseph, has been appointed National administrator for the purpose of creating an endowment fund for the Greeters' organization. Mr. Deffenbacher was a former National president of the organization and has devoted much time, without any form of compensation whatsoever, to the Greeters' cause.

It is reported that E. S. Richardson, who recently renewed a long lease on the Hotel Kerns property, Lansing, will enlarge the rooming capacity of that institution considerably during the coming year, if his plans carry. The Kerns already has 300 rooms, but has been doing a capacity business for a long time notwithstanding the fact that two other large hotels, the Roosevelt and Olds, have been erected in the capital city since his original lease was made. Some years ago, when the Olds Hotel was in contemplation I made the statement in these columns that so far as Mr. Richardson was concerned, he would never feel the effect of added competition, and later developments have proved the correctness of my prophecy. The Richardson administration of the Kerns, augmented by that of his son-in-law, "Dick" Murray, is an outstanding epoch in Michigan hotel history. These folks introduced some years ago certain features in hotel operation which have proven the worth of their judgment. Hospitality and fairness were their watchwords, and they certainly proved wonderfully successful. I believe the cafeteria at the Kerns was the first in Michigan to be operated directly by a hotel. It was a success from its very inception and many other hotels in the State have ventured into the same field with satisfactory results.

E. W. West, night clerk at Hotel Hayes, Jackson, has resigned to accept the position of assistant manager at Hotel Reeves, New Philadelphia, Ohio.

The statement has been published to the effect that Cleveland hotels will co-operate in the publication of half a million pamphlets to be devoted to advertising the attractiveness of the various hotels in that city. If Cleveland hotel men succeed in distributing satisfactorily that number of booklets they will prove themselves magicians, and successful adventurers in a field that has been fraught with dismal failures. After you have induced your guests to come to your hotel, through the regular advertising channels, it will be a very good scheme to supply them with these pamphlets to send to the folks back home, but the mailing list which conveys these mediums to prospective patrons has not yet been discovered.

E. J. Bradwell, who has been connected with Hotel Fort Shelby organization, Detroit, for the past ten years, has been selected to assume the position of managing director of that property, recently made vacant by the resignation of J. B. Frawley, who goes to the Park Central Hotel, New York, in a similar capacity. Manager Bradyell has announced several promotions in his staff, among them being the advancement of J. E. Curtiss, chief clerk, to assistant manager, to share that rank with J. D. Hollingsworth. J. B. Bedford will succeed Mr. Curtis as chief clerk.

F. J. Gignac, recently named manager of Hotel Otsego, Jackson, is making a number of improvements in that hostelry, including new tile baths in the older part of the hotel. The Indian Grill which was established last year has proved highly successful, with a daily patronage in excess of 300. Mr. Gignac was formerly connected with Hotel Olds, Lansing.

Richard Wren, formerly connected with the front office force of Hotel Pantlind, is now room clerk at Hotel Vincent, Benton Harbor.

The Union Hotel, at Oxford, has gone out of business, leaving the 30 room Hotel Oakland to fill the gap.

The management of Hotel Pantlind reports that the new dining room policy at that house, with dinner dancing from 6:30 to 8 p. m., and supper dancing from 9 p. m. to 1 a. m., is meeting with a hearty response from the Grand Rapids public, and in many instances has made it necessary to turn away an overflow list.

Harold Sage, managing director of Hotel Tuller, recently elected president of the Detroit Hotel Association, enjoys the proud distinction of being the youngest member ever having been elected to a similar position anywhere. You can rest assured, however, that he will be very substantially in evidence during his term of office.

Appliances for opening bottles, for use in hotel rooms, still continue to be featured in the advertising pages of the various hotel publications. Presumably to be used in conjunction with Pluto water.

Another hotel for Pontiac is talked about. A hotel for every guest seems to be about the way they figure it out over there. It is to have 96 rooms, and to be modern in every respect. Its name has not yet been announced. Possibly they may not be able to think of one and will resort to numerals.

Thos. P. Ryan, for three years assistant manager of Hotel Vincent, Benton Harbor, has been appointed manager of that house to take the place of John R. Dignan, who recently assumed management of Hotel Plaza, Danville, Illinois. William Cavanaugh remains with the institution as night manager.

The Ritz-Carlton people are going to build another hotel in Hollywood. Of course this organization has a clientele all its own, or it would never consider another hotel at this time. With the exception of about half a dozen hotels in the Los Angeles section, most of the operations here are signified with the display of red ink. One of the largest in Hollywood has changed lessees four times in the past year and nobody real happy.

Some hotels resent the competition of church suppers and there is much talk about it. Now, when we were boys, the church supper might have been real competition for the small town hotel. Remember it? The women of the community were everlastingly paying off a mortgage on the church or raising part of the preacher's salary—if you might call it such. In the winter time it was an oyster supper, ostensibly, and in summer a strawberry festival also so-called, but my what a contact. In those days any enterprising ladies' aid society, if occasion demanded it, could make a draft on every kitchen in the community and what a spread there would be. The oysters and strawberries were side issues. The cake makers vied

The LaVerne Hotel

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

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

PANTLIND HOTEL

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

CODY HOTEL

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



Warm Friend Tavern Holland, Mich.

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

E. L. LELAND, Mgr.

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -- 400 Baths

RATES

\$2.50 and up per day.



HOTEL BROWNING

Grand Rapids
Room & Bath \$2 to \$2.50. No Higher
Half Dollar Dinners 5:30 to 8 P. M.
Three Squares from Station.
Liberal Parking Space.

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

HOTEL ROWE

Grand Rapids, Michigan.
ERNEST W. NEIR, Manager.

NEW BURDICK

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

Wolverine Hotel

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

HOTEL OLDS LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER,
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Occidental Hotel

FIRE PROOF
CENTRALLY LOCATED
Rates \$2.00 and up
EDWARD R. SWETT, Mgr.
Muskegon -- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

CHARLES RENNER HOTELS!

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

Park Place Hotel

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

HOTEL KERNS

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

with each other in seeking popularity for their wares and your degree of popularity was based on the number of helpings you would absorb. The more the happier was the catering lady. The ordinary male individual who went to the church supper to promote the cause of religion used to eat two or three helpings of friend chicken, much country ham, eight or ten sour milk biscuits, several varieties of salads, cake of all the colors of the rainbow, with pie added, then stagger out to the cashier and lay down a quarter, happy in the thought of a well-performed duty. Now this was some competition for the home-town hotel, or would have been were it not for the fact that none of the participants in the eating contest ever patronized a hotel. The female contingent worked overtime, used much good raw material, and sold food for sweet charity's sake on the basis of one dollar's worth of grub for every twenty-five cents received. But so long as they were happy what difference did it make? Nowadays though! How different! The mantle of "charity" may well fall over the menu which the Ladies' Guild, or some other organization offers. Salad, consisting of one lettuce leaf, with a few crumbs of salmon swimming in a dressing made up principally of cottonseed oil. One thimble-sized croquette surrounded by a "deluge" of, say, three green peas. One juvenile size bun. Small wine glass nearly full of sherbet, but reminiscent of water. Coffee guaranteed not to burn the tongue or keep one awake. And this so-called supper priced anywhere from 75 cents to \$1.50, and no change back. Now can anyone honestly say that a hotel man or cafe manager has any kick coming over such competition as this? Wouldn't the patron of the charity supper be in fine fettle for a square meal as soon as he had squared away from the charity lunch room? For shame boys. Don't complain about the inroads of the charitable offerings of the charitably disposed ladies.

Frank S. Verbeck.

Mrs. F. G. Cowly, owner and proprietor of the Van Ettan Lodge, Oscoda, accompanied by her son, is making an extended tour of the Eastern Coast with Savannah, Georgia, as her ultimate destination.

Programme For Lansing Convention of Dry Goods Dealers.

The following programme has been prepared for the dry goods convention to be held at Lansing, Tuesday, Wednesday and Thursday of next week.

Tuesday.

9:30 a. m. Registration of members, exhibitors and guests.

Official opening of merchandise exposition.

Reception by officers, directors and convention committees.

12:15 p. m. Luncheon in the wisteria room on the second floor.

President Fred H. Nissly presiding. Short address.

1:30 p. m. Inspection of merchandise booths, ushered by officers and directors.

3 p. m. Official welcome and introduction of President.

Response and address of President, F. H. Nissly, Ypsilanti.

3:30 p. m. The Department's aids to business in 1929 and plans for 1930. R. L. Whaley, Detroit, Commercial Agent, United States Department of Commerce.

4 p. m. Discussion by members, collection and assignment of for evening round table discussions.

4:30 p. m. Get acquainted with exhibitors, guests and with each other. Members and guests wear blue badge and exhibitors red.

6:30 p. m. Joint supper of both associations in the wisteria room. Elwyn Pond, President Shoe Dealers, presiding.

Speaker 30 minutes, J. G. Pattee, Crowley Milner & Co., Detroit. Subject, the Part the Retailer Plays in the Reduction of Cost and Distribution. Discussion, J. G. Sandry, Edson, Moore & Co., Detroit.

Round table meetings in two sections.

Shoe dealers will cross the hall into the East dining room.

Wednesday

10 a. m. Inspection and purchase of merchandise in ball room and hotel lobby.

Call to order by President F. H. Nissly.

11:15 a. m. Brief address, Who is your Credit Master—You or Your Customer? by Paul Ungrodt, Secretary-Manager Ypsilanti Board of Commerce, followed by playlet entitled "Charge It" by employees of Ypsilanti Board of Commerce. Discussion and announcements.

12:15 p. m. Luncheon in the wisteria room, with dry goods men of Lansing Civic Bureau.

George E. Martin, First Vice-President Michigan Retail Dry Goods Association, Benton Harbor, presiding.

Brief address on the Winning Man by Harry L. (Gatling Gun) Fogleman, Chicago.

12:15 p. m. Luncheon in the East dining room by shoe dealers and guests. J. E. Wilson, Detroit, Vice-President Michigan Shoe Dealers, presiding.

Brief address on Personality by Wm. Pidgeon, Jr., Rochester, New York. This session of the shoe dealers continuous after a brief recess (to visit exhibits) through the afternoon.

This meeting will be addressed by Wm. Pidgeon, Jr., Rochester, New York.

Miss Rhea Nichols, stylist, of Boston, and Stephen J. Jay, manager and buyer of men's and boys' shoes, R. H. Fyfe & Co., of Detroit.

Business meeting and election of officers.

Afternoon Program—Dry Goods Session.

1:30 p. m. Visit exhibits and each other.

Patronize those who help support our Associations.

2:30 p. m. Brief address by Muir W. Lind, of J. L. Hudson Co., Detroit. Topic, Sales Promotion and Suggestive Selling.

Discussion, questions and answers.

3:15 p. m. Washability — Proper handling of fine fabrics by Miss Helen Healey, Lux Laboratories, Cambridge, Mass.

7 p. m. Annual banquet of both associations—informal. President F. H. Nissly presiding.

President Elwyn Pond, Toastmaster.

Invocation by Rev. D. E. W. Bishop pastor Plymouth Congregational church, Lansing.

Responses—Miss Rhea Nichols, Boston.

James L. Fri, Director Merchandise Managers' Group of the National Retail Dry Goods Association, New York.

Thirty minute address—Harry L. (Gatling Gun) Fogleman, Chicago.

Music—Dancing.

Thursday.

10 a. m. Address on some current merchandising problems by James L. Fri, National Retail Dry Goods Association, New York.

10:30 a. m. Taking the Guess Work out of Merchandising, the Sure Way to Greater Profits, by W. M. Hill, Principal Hamilton, Hill & Co., Saginaw.

11 a. m. Election of officers. Adjournment.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 25—With the thermometer above forty degrees for the past few days business has been lively for the garages which have wreckers for service. Most of our side streets are just soft enough to let the cars cut through and stick fast. Many cars are left in the streets during the night, unable to move and await their turn for the wrecker, but we will have a better feeling now that the extreme cold weather has let up. Especially in this time of the large majority of people who cannot go South for the winter.

The American Legion will have a home of its own for the next five years. Again we can thank former Governor Chase S. Osborne, who induced the State and Government to agree to permit the Legion to use the fish hatchery at the Government park which was recently abandoned. This will make an ideal location for their new quarters.

It has been announced that the C. M. T. camp at Fort Brady will open July 18 this year, with Colonel Otis R. Cole in command. The popularity of this training camp is proved by the increasing number of applicants received each year. Although these camps are designated as military training camps, they are good citizen camps as well. The greatest stress is placed on correct living, correct eating, physical training and the principles of the Government. Wholesome entertainment, properly supervised by army officers, is provided. Social functions are also held during the camp period.

A lamb is a mammal and a sucker is a fish, but in Wall street you can't tell them apart.

Miss Dellia Donnelly, of the firm of Donnelly & Donnelly, meat merchants at Mackinac Island, was a visitor here last week, this being her first visit in many years. She was surprised at the activity and business here during the winter, which had far exceeded her expectation.

The Soo Hardware Co. branch at Marquette is moving into a new and larger building, in which it will be able to care for its increasing business there.

Ralph Marks, formerly overseer of the Sault fish hatchery, has been appointed overseer of the Watersmeet fish hatchery, near Manistique, where he was assistant. He will succeed J. G. Marks, who has been appointed overseer of the Marquette hatchery. The Watersmeet station is one of the best in the State and devoted mostly to the propagation of brook trout.

Motorists get into the most trouble nowadays, not in trying to keep up with the Joneses, but in trying to pass them.

Chippewa county is fast becoming more of a dairy county. The January report on butterfat shows a marked increase. Dairying is the backbone of this community and we hope that the increasing receipts will continue.

William G. Tapert.

Muskegon Awake on Chain Store Menace.

Muskegon, Feb. 21—About six weeks ago the meat dealers of Muskegon organized to fight the chain stores.

Wed. Feb. 19 this organization called a meeting of home merchants in most lines. About fifteen different lines of business were represented, unofficially and officially. Most of these lines did not have organizations of their own; for example, hardware and drugs.

What was said at this meeting is pretty well covered in the enclosed newspaper write-up. There are some minor errors, otherwise the account holds. We are looking forward to the mass meeting Mar. 6 to be addressed by Caslow.

W. A. Pierson.

The Muskegon Chronicle refers to the awakening of Muskegon on this subject as follows:

Committees and individuals of various organizations and groups identified with the business life of Greater Muskegon—about 200 men all told—Wednesday p. m. launched a campaign to promote the welfare of independent business enterprises of the community as distinguished from chain or syndicated business. A general committee was named to meet next Wednesday in the Labor temple, at 85 West Western avenue, to further the movement.

W. H. Caslow, of Grand Rapids, who has been combatting the development of the chain movement through the microphone, will address a mass meeting here Thursday, March 6. An effort will be made, it was said Wednesday, to obtain the Junior College auditorium for this meeting.

The meat dealers took the initiative in the campaign and called yesterday's meeting at the K. of P. hall on Clay avenue. Addresses making up a symposium that constituted the program were not lacking in force or earnestness. The consensus, as expressed, was that the campaign should be one to promote co-operation among independent merchants and home business interests generally, and to educate the public to discriminate by placing their business with those who will keep the money in Muskegon instead of sending it to outside capitalists.

It is planned to have a series of mass meetings pursuant to this and an effort will be made to induce W. K. Henderson, the Shreveport, La., radio broadcaster and arch enemy of the chain stores, to come here.

It was stated that until recently the county poor commission had been giving orders to chain stores in buying commodities for relief of the poor. Members of the meat dealers' committee had taken this matter up with the commission, it was stated, and this business is now being given to independent merchants.

Partial adoption of sealed paper containers for liquid milk by the principal New York distributors is an innovation that may have far-reaching ramifications. It affects the glass industry, the growers of spruce (the fiber of which is used in making the seal cones), and, because of convenience and economy in handling, may add to milk consumption. How it will influence other food packing remains to be seen.

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.

Salesmanship Versus Service.

Three years ago I found myself at a loose end through a variety of circumstances. With the object of providing a little useful and profitable employment I inserted an advertisement in a trade paper offering to take a financial and working interest in any scheme likely to yield results. Eventually I fixed up with a firm of multiple chemists who wished to get rid of an unprofitable branch. The argument (a fairly correct one) was that after paying managerial expenses there was little or no balance left for the benefit of the shareholders, but that, under personal management, the turnover would be bound to increase. I took over the branch, and provided a certain amount of capital, on the express understanding that my drawings were to be negligible until such time as the concern had been put on a paying basis. Bear in mind that I had never been behind the counter of a retail store during the whole course of my career. Most of my working years had been passed in a laboratory, the balance in a dispensary. Several handicaps were mine from the outset. I had nothing of the salesman's "address." On the contrary, I was in some ways typical of the proverbial scientist—embarrassed by the presence of strangers and inclined to be absent-minded. My practical knowledge of the goods I had to dispose of, or, indeed, of selling anything direct to the public, was nil. On the other hand, I had a thorough knowledge of drugs, a working acquaintance with the theories underlying medical practice, and a profound distrust of modern selling methods.

Before the first week was out I had decided what was wrong with the

pharmacy. The public were suspicious. Suspicious of me, of my goods, of the firm, of everything connected with the shop. A little enquiry elicited the fact that customers had been fleeced, even beyond the usual limits—had been subjected to the whole gamut of selling tricks. If a man came in for a penny-worth of Epsom salts he was asked, first of all, to buy an expensive proprietary, and then the "associated sales" idea was put into operation. I don't know what my predecessors would have regarded as an appropriate suggestion for a "companion sale" to Epsom salts—an enema, probably. Whatever it was it would be tried, and the customer would retire, poorer in pocket and aggrieved in mind, probably vowing to avoid the —Pharmacy in the future.

My program reversed everything. Not satisfied with supplying the customer with exactly what he asked for, I often recommended a smaller size than that demanded, on the ground that it would prove sufficient. "Suicide!" I hear many pharmacists exclaim. But was it? Within the first year I, an amateur salesman, laboring under several disadvantages, had increased, by 33½ per cent., the turnover of a store which trained men had failed to make good. I had, inch by inch, gained the confidence of the people—mostly very poor and very ignorant—with whom I came in contact. I was chemist, doctor, lawyer, amanuensis, and even money lender to many of them. Anxious mothers consulted me regarding the future of "Little Johnny." I became quite expert in establishing the claims of ex-soldiers and ex-sailors to pensions, and won lasting esteem among their female relations by introducing a pennyworth of loose powder, and ditto of carmine, instead of an expensive compact or lip-stick. I solved, not alone medical and toilet questions, but also household, legal, and business troubles. I was consulted on every conceivable topic, and had become, at the end of the year, more indispensable to my customers than they were to me. The result was marvelous. Many of them, when I sold a cheaper article than had been asked for, were first of all skeptical as to my motive, then reassured, and finally amused at what several of them frankly termed my "softness." But they bought. Moreover, they told their friends, and by the time I had been

there fifteen months the confidence of the local inhabitants was such that they would have taken my word for anything. They could have been sold the worst rubbish—for a time—if I had cared to break my trust. And this happy state of affairs was reached simply by replacing "trained salesmanship" with a commonplace, but useful and convenient service. Unfortunately, the experiment was concluded shortly afterwards, when my energies were again directed into wider channels, and I returned to the service of a manufacturing house. But my idea that those pharmacists who emphasize the necessity for "salesmanship" are "barking up the wrong tree" received confirmation, and I now proffer this heretical belief for the criticism of my professional brethren. Jason Strong.

Some Success Commandments For the Fountain.

1. All soda dispensers should be pleasant, and should keep all fountain utensils in good condition.
2. All drinks should be of the best quality as well as appearance.
3. Never allow the hand to touch the rim of the glass.
4. Always use a spoon for fruits when decorating a fancy dish.
5. Do your best in showing politeness to customers.
6. Greet your customers with a smile and thank them after serving.
7. Never refuse a customer a glass of water.
8. If a drink does not satisfy a customer, always change it with pleasure.
9. Never serve your customer more than is purchased, as that is not good business.
10. Be quick to try and understand the customer that wants better service.
11. Always show politeness by serving ladies first.
12. In mixing egg drinks, never break the egg in the shaker, but always break it in a dish and in the presence of the customer where he may see for himself.
13. If you do not understand the customer the first time, never say "What," but "I beg your pardon."
14. Never start a conversation with a customer.
15. Your best policy is to answer all questions politely and rapidly.
16. When serving a family or a party, try to serve them all at once.

17. Never remove the dishes until the customer has left.

18. If the customer is not satisfied with the first serving, always try doubly hard to please him with a second serving.

19. It is better for a customer to receive no service than to be displeased with the service that you offer.

20. Never lean on the counter; but stand erect.

21. Always try to please the customers that are hard to please and never let them leave with a bad opinion.

22. The customer comes for his purpose and not to correspond with you.

23. Never make a disturbance with fountain utensils.

24. Never whistle or sing or make a disturbance while behind the fountain.

25. Never have secrets between each other while in the store. What you can say to one, be able to say to all.

26. Try always to do your duty and to stay at your station.

27. Employees are not allowed to use the telephone while on duty unless they have special permission.

28. No vile or profane language allowed in the store.

29. Never break the rules of the house.

Poultry Needs Cod Liver Oil.

Cod liver oil has an important place in the winter ration for laying hens that are kept away from the sunshine. Under such conditions, good cod liver oil is very essential to the poultry ration.

Too many poultrymen, however, consider cod liver oil as a cure for all diseases and ills which befall the poultry flock. The fact of the matter is that cod liver oil should be fed as a preventive and not as a cure. It is a wonderful substitute for sunshine, and because of this fact, its use is essential in rations that are fed during the winter and early spring.

In a paper published by the American Pharmaceutical Association not long ago, the following facts were presented as a result of a very significant experiment:

"There was a difference of 2.4 per cent. in the fertility of eggs from hens fed cod liver oil as compared to hens that were not fed cod liver oil."



GRAND RAPIDS
STORE EQUIPMENT
CORPORATION
GRAND RAPIDS - MICHIGAN

GRAND RAPIDS
SHOWCASE CO.

Succeeding



WELCH-WILMARTH
CORPORATION

DRUG
STORE
PLANNING
Recommendations to fit
individual conditions.

DRUG STORE
FIXTURES
Planned to make every
foot of store into
sales space.

In this same experiment it was demonstrated beyond doubt that hatchability is greatly increased by the addition of cod liver oil to the ration. In one test there was a difference of 34 per cent. in the hatchability of eggs from confined hens fed cod liver oil over those which did not receive it in their ration.

Chicks produced from eggs laid by hens which had been fed cod liver oil were stronger, more vigorous and the mortality was much lower. The eggs did not have any unusual odor or flavor as a result of feeding cod liver oil.

When On Your Way, See Onaway.

Onaway, Feb. 23—What has become of the snow? Where did it go and when did it go? Transformed from a severe week of below zero weather with many feet of snow into a week of warm sunshine, bare pavements, running water and grassy lawns and bare fields, all within a week. It is like traveling from Michigan to Florida. "Can it last? We'll pay dearly for this," are the common remarks to be heard.

James R. Snody attended the annual meeting of the Development Bureau held at Greenbush last Monday and reports a good attendance and perfect weather for the winter sports program.

Attorney Arthur E. Devine, a resident of Onaway for the past twenty-eight years, passed away at his residence last Thursday. Mr. Devine had been Prosecuting Attorney for Presque Isle county several terms and was attending Circuit Court in Rogers City when taken suddenly ill, although he had been in ill health for a number of years. Mr. Devine was City Attorney of Onaway for a number of years and active in the government of the city. His son, Buell Devine, who until two years ago acted as City Clerk, arrived with his wife from Cincinnati in time to see his father before he passed away.

Vern Tran, the barber, received a message that his mother could not live.

Vern and his wife started immediately by auto for the farm home of his parent near Jackson, arriving soon after midnight and finding only the remains of a chimney standing, the house having burned, injuring his mother so badly that she died before Vern and his wife arrived. An earlier telegram telling of the tragedy went astray and never reached Onaway.

Squire Signal.

Business Philosophy.

Forty years ago loafers and loungers used to tell us that if unmarried men would spend their earnings instead of "salting them down" it would help make business good. According to their philosophy to save a dollar was to retire it from circulation and tend to hard times. The opportunities for spending money then were at the saloons, pool rooms, theaters and livery stables.

The business prophets of to-day look to the continued manufacture of automobiles and the same rate of purchase to maintain general business, but when it comes to a choice of buying autos, gasoline and repairs, or food to eat, the latter will prevail.

The banker says: "Save your surplus, deposit in the bank and it will be loaned to essential industries. Then it will not go out of circulation and it will increase for you and form a reserve for emergencies or future plans."

This orgy of buying on installments, going in debt for non-essentials, defrauding merchants, landlords and others; letting the city lot or farm tract be sold for taxes, will result in a landless, homeless, wageless, penniless population, dependent for existence on the favors of the wealthy who gather the money they have thrown away.

E. E. Whitney.

To be accurate is better than to be quick.

1929 MODELS SODA FOUNTAINS

We have in our control and for sale a limited number of Soda Fountains, as described above, and which are regular in every particular and equipped with Frigidaire for Refrigeration.

This information has just come to us from the factory and as it will be given to other Distributors, these Fountains will move very quickly.

If you are interested, you should phone or write us for an appointment and visit the Factory with us and have the opportunity of looking over these Fountains and making your choice.

These are subject to our usual terms of Sale and SPECIAL PRICES can be given.

The proper plan is to buy the Fountain right, and then buy the Ice Cream right, and ultimate profit will be satisfactory.

We will appreciate an opportunity to demonstrate these facts to you.

Hazeltine & Perkins Drug Co.

Grand Rapids

Michigan

Manistee

WHOLESALE DRUG PRICE CURRENT

Prices quoted are nominal, based on market the day of issue.

Acids		Cotton Seed	1 35@1 50	Belladonna	21 44
Boric (Powd.)	9 1/2@ 20	Cubebs	5 00@5 25	Benzoin	22 23
Boric (Xtal)	9 1/2@ 20	Egigera	4 00@4 25	Benzoin Comp'd.	22 40
Carbolic	38 @ 44	Eucalyptus	1 25@1 50	Buchu	22 15
Cutric	52 @ 66	Hemlock, pure	2 00@2 25	Cantharides	22 52
Muriatic	3 1/2@ 8	Juniper Berries	4 50@4 75	Capacum	22 23
Nitric	9 @ 15	Juniper Wood	1 50@1 75	Catschu	21 44
Oxalic	15 @ 25	Lard, extra	1 55@1 65	Cinchona	22 16
Sulphuric	3 1/2@ 8	Lard, No. 1	1 25@1 40	Colchicum	21 80
Tartaric	52 @ 60	Lavender Flow	6 00@6 25	Cubebs	22 76
		Lavender Gar'n.	1 25@1 50	Digitalis	22 04
		Lemon	6 00@6 25	Gentian	21 35
		Linseed, raw, bbl.	@ 1 14	Gualac	22 28
		Linseed, boiled, bbl.	@ 1 17	Gualac, Ammon.	22 04
		Linseed, bld. less	1 24@1 37	Iodine	21 25
		Linseed, raw, less	1 21@1 34	Iodine, Colorless	21 50
		Mustard, arfil. oz.	@ 35	Iron, Clo	21 56
		Neatsfoot	1 25@1 35	Kino	21 44
		Olive, pure	4 00@5 00	Myrrh	22 52
		Olive, Malaga,		Nux Vomica	21 80
		yellow	3 00@3 50	Opium	25 40
		Olive, Malaga,		Opium, Camp.	21 44
		green	2 85@3 25	Opium, Deodora'd	25 40
		Orange, Sweet	6 00@6 25	Rhubarb	21 92
		Origanum, pure	@ 2 50		
		Origanum, com'l	1 00@1 20	Paints	
		Pennyroyal	3 00@3 25	Lead, red dry	14 1/4@14 1/4
		Peppermint	5 50@5 70	Lead, white dry	14 1/4@14 1/4
		Rose, pure	13 50@14 00	Lead, white oil	14 1/4@14 1/4
		Rosemary Flows	1 25@1 50	Ochre, yellow bbl.	@ 2 1/2
		Sandeflow, E.		Ochre, yellow less	@ 2 1/2
		I.	12 50@12 75	Red Venet'n Am.	3 1/2@ 7
		Sassafras, true	2 00@2 25	Red Venet'n Eng.	@ 8
		Sassafras, art'l	75 @ 100	Putty	5 @ 8
		Spearmint	7 00@7 25	Whiting, bbl	@ 4 1/2
		Sperm	1 50@1 75	Whiting	5 1/2@10
		Tany	7 00@7 25	L. H. P. Prep.	2 80@3 00
		Tar USP	65 @ 75	Rogers Prep.	2 80@3 00
		Turpentine, bbl.	@ 66		
		Turpentine, less	73 @ 86	Miscellaneous	
		Wintergreen,		Acetanalid	57 @ 75
		leaf	6 00@6 25	Alum	96 @ 12
		Wintergreen, sweet	3 00@3 25	Alum. powd and	
		birch	75 @ 100	ground	09 @ 15
		Wintergreen, art	75 @ 100	Bismuth, Subni-	
		Worm Seed	4 50@4 75	trate	2 25@2 52
		Wormwood, oz.	@ 2 00	Borax xtal or	
				powdered	05 @ 13
		Potassium		Cantharides, po.	1 25@2 00
		Bicarbonate	35 @ 40	Calome'	2 12@2 24
		Bichromate	15 @ 25	Capicatin, powd	62 @ 75
		Bromide	69 @ 85	Carmine	8 00@9 00
		Bromide	54 @ 71	Cassia Buds	33 @ 45
		Chlorate, gran'd	21 @ 23	Cloves	40 @ 50
		Chlorate, powd.	16 @ 23	Jaik Prepared	14 @ 16
		or Xtal	17 @ 24	Chlorotorm	49 @ 56
		Cyanide	30 @ 90	Choral Hydrate	1 20@1 50
		Iodide	4 06@4 23	Cocaine	12 80@13 00
		Prussiate, yellow	35 @ 45	Cocoa Butter	60 @ 90
		Prussiate, red	@ 70	Copas, list, less	30-10 to
		Sulphate	35 @ 40	40-10%	
				Copperas	03 @ 10
		Roots		Copperas, Powd.	4 @ 10
		Alkanet	30 @ 35	Corrosive Sublim	2 25@2 30
		Blood, powdered	40 @ 45	Cream Tartar	35 @ 45
		Calamus	35 @ 85	Cuttle bone	40 @ 50
		Elecampane, pwd.	25 @ 30	Jeatrine	8 @ 15
		Gentian, powd.	20 @ 30	Jover's Powder	4 00@4 50
		Ginger, African,		Emery, All Nos.	19 @ 15
		powdered	30 @ 35	Emery, Powdered	@ 15
		Ginger, Jamaica.	60 @ 65	Epsom Salts, bbls.	@ 03 1/4
		Ginger, Jamaica,		Epsom Salts, less 3 1/4	@ 10
		powdered	45 @ 60	Ergot, powdered	@ 4 00
		Goldenseal, pow. 6	00@6 50	Flake, White	15 @ 20
		Ipecac, powd.	5 50@6 00	Formaldehyde, lb.	13 @ 35
		Licorice	35 @ 40	Gelatine	80 @ 90
		Licorice, powd.	20 @ 30	Glassware, less 55%	
		Orris, powdered	45 @ 50	Glassware, full case 60%.	
		Poke, powdered	35 @ 40	Glauber Salts, bbl.	@ 02 1/2
		Rhubarb, powd	@ 1 00	Glauber Salts less 04	@ 10
		Rosinwood, powd.	@ 50	Glue, Brown	20 @ 30
		Sarsaparilla, Hond.		Glue, Brown Grd	16 @ 22
		ground	@ 1 10	Glue, White	27 1/2 @ 35
		Sarsaparilla, Mexic.	@ 60	Glue, white grd.	25 @ 35
		Squills	35 @ 40	Glycerine	19 @ 40
		Squills, powdered	70 @ 80	Hops	75 @ 95
		Tumeric, powd.	20 @ 25	iodine	6 45@7 00
		Valerian, powd.	@ 1 00	Is. Jform	8 00@8 30
				Lead Acetate	20 @ 30
		Leaves		Mace	@ 1 50
		Buchu	@ 90	Mace powdered	@ 1 60
		Buchu, powdered	@ 1 00	Menthol	7 00@8 00
		Sage, Bulk	25 @ 30	Morphine	13 58@14 33
		Sage, 1/4 loose	@ 40	Nux Vomica	@ 30
		Sage, powdered	@ 35	Nux Vomica, pow.	15 @ 25
		Senna, Alex.	50 @ 75	Pepper, black, pow	57 @ 70
		Senna, Tinn. pow.	30 @ 35	Pepper, White, pw.	75 @ 85
		Uva Ursi	20 @ 25	Pitch, Burgudry	20 @ 25
				Quassia	12 @ 15
		Oils		Quinine, 5 oz. cans	@ 60
		Almonds, Bitter,		Rochelle Salts	23 @ 35
		true	7 50@7 75	Sacharine	3 60@3 75
		Almonds, Bitter,		Salt Peter	11 @ 22
		artificial	3 00@3 25	Seldits Mixture	30 @ 40
		Almonds, Sweet,		Soap, green	15 @ 30
		true	1 50@1 80	Soap mott cast	@ 25
		Almonds, Sweet,		Soap, white Castile,	
		imitation	1 00@1 25	case	@ 15 00
		Amber, crude	1 00@1 25	Soap, white Castile	
		Amber, rectified	1 50@1 75	less, per bar	@ 1 60
		Anise	2 00@2 25	Soda Ash	3 @ 10
		Bergamont	6 50@7 00	Soda Bicarbonate	3 1/4 @ 10
		Calceput	2 00@2 25	Soda, Sal	03 1/2 @ 08
		Cassia	3 00@3 25	Spirits Camphor	@ 1 20
		Castor	1 55@1 80	Sulphur, roll	4 @ 11
		Cedar Leaf	2 00@2 25	Sulphur, Subl.	@ 4 1/2
		Citronella	75 @ 100	Tamarinds	20 @ 25
		Cloves	4 00@4 25	Tartar Emetic	70 @ 75
		Cocoonut	27 1/4 @ 35	Turpentine, Ven.	50 @ 75
		Cod Liver	1 40@2 00	Vanilla Ex. pure	1 50@2 00
		Croton	3 50@3 75	Vanilla Ex. pure 2	25@2 50
				Zino Sulphate	06 @ 11

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

Salmon
Beef

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, 12-38 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 30
50c size, 2 doz.	8 80
80c size, 1 doz.	6 85
10 lb. size, 1/4 doz.	6 75

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

BLUING	
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	
100 lb. bag	
Brown Swedish Beans	9 00
Pinto Beans	9 25
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 85
White Flame, No. 1 and 2, doz.	2 85

BOTTLE CAPS	
Dbl. Lacquer, 1 gross	
pkg., per gross	18

BREAKFAST FOODS	
Kellogg's Brands.	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
pkg., per gross	15
Pop. No. 224	2 70
Pop. No. 202	2 00
Krumbles, No. 424	2 70
Brn Flakes, No. 624	2 45
Brn Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 70
Rice Krispies, 1 oz.	1 10

Kaffe Hag, 12 1-lb. cans	
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 1/2 oz.	2 00

Post Brands.	
Grape-Nuts, 24s	3 80
Grape-Nuts, 100s	2 75
Instant Postum, No. 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 Bis., 36s	3 85
Shred. Wheat Bis., 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	
Scrub	
Solid Back, 8 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

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 FRUITS	
Hart Brand	
No. 10	5 75

Blackberries	
No. 2	3 75
Pride of Michigan	3 25

Cherries	
Mich. red, No. 10	12 50
Red, No. 10	13 00
Red, No. 2	4 25
Pride of Mich. No. 2	3 65
Marcellus Rose	3 25
Special Pie	2 70
Whole White	3 10

Gooseberries	
No. 10	8 00

Pears	
19 oz. glass	5 65
Pride of Mich. No. 2 1/2	4 20

Plums	
Grand Duke, No. 2 1/2	3 25
Yellow Eggs No. 2 1/2	3 25

Black Raspberries	
No. 2	3 75
Pride of Mich. No. 2	3 25
Pride of Mich. No. 1	2 35

Red Raspberries	
No. 2	3 25
Marcellus, No. 2	3 75
Pride of Mich. No. 2	3 75
Pride of Mich. No. 1	4 25

Strawberries	
No. 2	4 50
No. 1	3 00
Marcellus, No. 2	3 25
Pride of Mich. No. 2	3 75

CANNED FISH	
Clam Ch'der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Minced, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	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, K'less	4 75
Salmon, Red Alaska	3 35
Salmon, Med. Alaska	2 50
Salmon, Pnk. Alaska	1 95
Sardines, 1m. 1/4, ea.	10 22
Sardines, 1m. 1/4, ea.	25
Sardines, Cal. 1/4, ea.	25
Tuna, 1/2, Curtis, doz.	3 60
Tuna, 1/2, Curtis, doz.	2 20
Tuna, 1/2, Blue Fin	2 25
Tuna, 1s, Curtis, doz.	7 00

CANNED MEAT	
Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Beef, No. 1, Corned	2 75
Beef, No. 1, Roast	3 25
Beef, 2 oz., Qua.	1 35
Beef, 3 1/2 oz., Qua.	2 25
Beef, 5 oz., Am. Sliced	2 90
Beef, No. 1, B'nut, s.	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	90
Potted Meat, 1/4 Qua.	85
Potted Ham, Gen. 1/4	1 45
Vienna Saus., No. 1/4	95
Vienna Sausage, No. 1/4	95
Veal Loaf, Medium	2 25

Baked Beans	
Campbell, 18 oz.	1 05
Quaker, 18 oz.	95
Franklin, No. 2	1 25
Snider, No. 1	1 10
Snider, No. 2	1 25
Van Camp, small	90
Van Camp, med.	1 15

CANNED VEGETABLES	
Hart Brand	
Medium, Plain or Sau.	95
No. 10, Sauce	6 50

Baked Beans	
Medium, Plain or Sau.	95
No. 10, Sauce	6 50

Lima Beans	
Little Dot, No. 2	3 10
Little Quaker, No. 10-14	00
Little Quaker, No. 1	1 95
Baby, No. 2	2 80
Baby, No. 1	1 95
Pride of Mich. No. 1	1 65
Marcellus, No. 10	8 75

Red Kidney Beans	
No. 10	6 50
No. 5	3 70
No. 2	1 30
No. 1	90

String Beans	
Little Dot, No. 2	3 45
Little Dot, No. 1	2 50
Little Quaker, No. 1	2 00
Little Quaker, No. 2	3 00
Choice Whole, No. 10-13	25
Choice Whole, No. 2	2 60
Choice Whole, No. 1	1 80
Cut, No. 10	10 75
Cut, No. 2	2 15
Cut, No. 1	1 60
Pride of Mich. No. 2	1 75
Marcellus, No. 2	1 60
Marcellus, No. 10	8 50

Wax Beans	
Little Dot, No. 2	2 80
Little Dot, No. 1	2 10
Little Quaker, No. 2	2 10
Little Quaker, No. 1	1 95
Choice Whole, No. 10-13	25
Choice Whole, No. 2	2 60
Choice Whole, No. 1	1 75

Cut, No. 10	10 75
Cut, No. 2	2 15
Cut, No. 1	1 45
Pride of Michigan	1 75
Marcellus Cut, No. 10	8 50

Beets	
Small, No. 1	3 00
Extra Small, No. 2	3 00
Fancy Small, No. 2	2 50
Pride of Michigan	2 25
Marcellus Cut, No. 10	6 75
Marcel. Whole, No. 2 1/2	1 85

Carrots	
Diced, No. 2	1 40
Diced, No. 10	7 50

Corn	
Golden Ban., No. 3	3 60
Golden Ban., No. 2	2 60
Golden Ban., No. 10-10	75
Little Dot, No. 2	1 80
Little Quaker, No. 2	1 80
Little Quaker, No. 1	1 45
Country, Gen. No. 1	1 45
Country Gen. No. 2	1 80
Pride of Mich., No. 5	5 20
Pride of Mich., No. 2	1 70
Pride of Mich., No. 1	1 35
Marcellus, No. 5	4 30
Marcellus, No. 2	1 40
Marcellus, No. 1	1 15
Fancy Crosby, No. 2	1 80
Fancy Crosby, No. 1	1 45

Peas	
Little Dot, No. 2	2 75
Little Dot, No. 1	1 90
Little Quaker, No. 10-12	50
Little Quaker, No. 2	2 50
Little Quaker, No. 1	1 75
Sifted E. June, No. 10-10	35
Sifted E. June, No. 5	5 75
Sifted E. June, No. 2	2 40
Sifted E. June, No. 1	1 40
Belle of Hart, No. 2	2 00
Pride of Mich., No. 10	9 10
Pride of Mich., No. 2	1 75
Gilman E. June, No. 2	1 40
Marcel., E. June, No. 2	1 40
Margel., E. June, No. 5	4 50
Marcel., E. Ju., No. 10	7 50
Templar E. Ju., No. 2	1 35
Templar E. Ju., No. 10	7 00

Pumpkin	
No. 10	5 50
No. 2 1/2	1 80
No. 2	1 45
Marcellus, No. 10	5 50
Marcellus, No. 2 1/2	1 40
Marcellus No. 2	1 15

Sauerkraut	
No. 10	5 00
No. 2 1/2	1 60
No. 2	1 25

Spinach	
No. 2 1/2	2 50
No. 2	1 90

Squash	
Boston, No. 3	1 80

Succotash	
Golden Bantam, No. 2	2 75
Little Dot, No. 2	2 55
Little Quaker	2 40
Pride of Michigan	2 15

Tomatoes	
No. 10	6 50
No. 2 1/2	2 35
No. 2	1 65
Pride of Mich., No. 2 1/2	2 25
Pride of Mich., No. 2	1 50

CATSUP.	
Beech-Nut, small	1 65
Lily of Valley, 14 oz.	2 25
Lily of Valley, ½ 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

0000 ----- 7 00
Barley Grits ----- 5 00

Sage
East India ----- 10

Taploca
Pearl. 100 lb. sacks ----- 09
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant ----- 3 50

Jiffy Punch
3 doz. Carton ----- 2 25
Assorted flavors.

FLOUR
V. C. Milling Co. Brands
Lily White ----- 8 30
Harvest Queen ----- 7 50
Yes Ma'am Graham, 50s ----- 2 20

FRUIT CANS
Mason
F. O. B. Grand Rapids
Half pint ----- 7 50
One pint ----- 7 75
One quart ----- 9 11
Half gallon ----- 12 15

Ideal Glass Top
Half pint ----- 9 00
One pint ----- 9 30
One quart ----- 11 11
Half gallon ----- 15 40

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. 9 90
Pure Pres., 16 oz., dz. 2 40

JELLY GLASSES
8 oz., per doz. ----- 36

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 00
Ohio Blue Tip, 144 box ----- 5 00
Ohio Blue Tip, 720-lc ----- 4 00
*Reliable, 144 ----- 3 90
*Federal, 144 ----- 5 00
*1 Free with Ten.

Safety Matches
Quaker, 5 gro. case ----- 4 25

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

Shelled
Almonds Salted ----- 95
Peanuts, Spanish ----- 12
125 lb. bags ----- 12
Filberts ----- 32
Pecans Salted ----- 82
Walnuts Burdo ----- 60

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. 1 80
5 Gal. Kegs, each ----- 7 50
3 1/2 oz. Jar, Stuff., doz. 1 35
6 oz. Jar, Stuff., doz. 2 35
9 1/2 oz. Jar, Stuff., doz. 3 75
1 Gal. Jugs, Stuff., dz. 2 50

PARIS GREEN
1/8 ----- 34
1s ----- 32
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 ----- 19.7
Red Crown Ethyl ----- 22.7
Solite Gasoline ----- 22.7

in Iron Barrels

Perfection Kerosine ----- 14.6
Gas Machine Gasoline 38.1
V. M. & P. Naphtha ----- 18.8

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 "F" ----- 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 Pickled ----- 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

PLAYING CARDS

Battle Axe, per doz. ----- 2 65
Torpedo, per doz. ----- 2 65
Blue Ribbon, per doz. ----- 4 50

POTASH

Babbitt's, 2 doz. ----- 2 75

FRESH MEATS

Beef
Top Steers & Heif. ----- 23
Good Steers & Heif. ----- 18
Med. Steers & Heif. ----- 16
Com. Steers & Heif. ----- 16

Veal

Top ----- 21
Good ----- 19
Medium ----- 16
Poor ----- 18

Lamb

Spring Lamb ----- 22
Good ----- 22
Medium ----- 20
Poor ----- 18

Mutton

Good ----- 14
Medium ----- 13
Poor ----- 11

Pork

Loin, med. ----- 22
Butts ----- 21
Shoulders ----- 17
Spareribs ----- 16
Neck bones ----- 07
Trimnings ----- 13

PROVISIONS

Barbeled Pork
Clear Back ----- 25 00 @ 28 00
Short Cut Clear ----- 26 00 @ 29 00

Dry Salt Meats

D S Bellies ----- 18-20 @ 18-16

Lard

Pure in tierces ----- 12
60 lb. tubs ----- advance 1/4
50 lb. tubs ----- advance 1/4
20 lb. pails ----- advance 1/4
10 lb. pails ----- advance 1/4
5 lb. pails ----- advance 1
3 lb. pails ----- advance 1
Compound tierces ----- 11 1/2
Compound, tubs ----- 12

Suasages

Bologna ----- 18
Liver ----- 18
Frankfort ----- 21
Pork ----- 31
Tongue, Jellied ----- 35
Headcheese ----- 18

Smoked Meats

Hams, Cer. 14-16 lb. @ 28
Hams, Cer., Skinned ----- 27
16-18 lb. ----- 27
Ham, dried beef ----- 42
Knuckles ----- 42
California Hams ----- 17 1/2
Picnic Boiled ----- 20
Hams ----- 20 @ 25
Boiled Hams ----- 40
Minced Hams ----- 20
Bacon 4/6 Cert. 24 ----- 32

Beef

Boneless, rump 28 00 @ 36 00
Rump, new ----- 29 00 @ 35 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 65
36 cartons, per case ----- 5 00

SALERATUS

Arm and Hammer ----- 3 75

SAL SODA

Granulated, 60 lbs. cs. 1 35
Granulated, 18-2 1/2 lb. packages ----- 1 00

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 ----- 90
Mixed, half bbls. ----- 9 75
Mixed, bbls. ----- 17 50
Milkers, Kegs ----- 1 00
Milkers, half bbls. ----- 9 75
Milkers, bbls. ----- 18 50
K K K K Norway ----- 1 40
8 lb. pails ----- 1 50
Cut Lunch ----- 1 50
Boned, 10 lb. boxes ----- 16

Lake Herring

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

Mackeral

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

White Fish

Med. Fancy, 100 lb. 13 00

SHOE BLACKENING

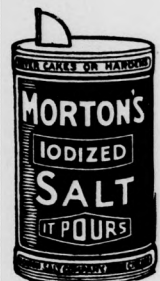
2 in 1, Paste, doz. ----- 1 35
E. Z. Combination, dz. 1 35
Dri-Foot, doz. ----- 2 00
Bixbys, Doz. ----- 1 35
Shinola, doz. ----- 90

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 30
Rising Sun, per doz. 1 35
654 Stove Enamel, dz. 2 80
Vulcanol, No. 5, doz. 95
Vulcanol, No. 10, doz. 1 35
Stovoll, 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 ----- 85
cream, 100 lb. each ----- 24
Butter Salt, 280 lb. bbl. 4 10
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's, 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 15
Grdma White Na. 10s 3 75
Jap Rose, 100 box ----- 7 85
Fairly, 100 box ----- 4 00
Palm Olive, 144 box 10 50
Lava, 100 box ----- 4 90
Octagon, 120 ----- 5 00
Pummo, 100 box ----- 5 70
Sweetheart, 100 box ----- 2 10
Grandpa Tar, 50 sm. ----- 3 50
Grandpa Tar, 50 lge. ----- 4 00
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

Climaline, 4 doz. ----- 85
Grandma, 100, 5c ----- 3 50
Grandma, 24 Large ----- 3 50
Gold Dust, 100s ----- 4 00
Golden Rod, 24 ----- 4 25
La France Laun., 4 dz. 3 60
Old Dutch Clean, 4 dz. 3 40
Octagon, 96s ----- 3 91
Rinso, 40s ----- 3 20
Rinso, 24s ----- 6 25
Rub No More, 100, 10 oz. ----- 3 85
Rub No More, 20 Lg. 4 00
Spotless Cleanser, 48, 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. ----- 2 65
Snowboy, 12 Large ----- 7 20
Speedee, 3 doz. ----- 2 10
Sunbrite, 50s ----- 4 75
Wyandote, 48 ----- 2 75
Wyandot Deterg's, 24s 2 75

SPICES

Whole Spices
Allspice, Jamaica ----- @ 25
Cloves, Zanzibar ----- @ 38
Cassia, Canton ----- @ 30
Cassia, 5c pkg., doz. @ 40
Ginger, African ----- @ 19
Ginger, Cochon ----- @ 25
Mace, Penang ----- 1 39
Mixed, No. 1 ----- @ 32
Mixed, 5c pkgs., doz. @ 45
Nutmegs, 70 @ 90 ----- @ 59
Nutmegs, 105-1 10 ----- @ 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 ----- @ 49
Nutmegs ----- @ 50
Pepper, White ----- @ 80
Pepper, Cayenne ----- @ 37
Paprika, Spanish ----- @ 45

Seasoning

Chili Powder, 15c ----- 1 35
Celery Salt, 3 oz. ----- 95
Sage, 2 oz. ----- 90
Onion Salt ----- 1 35
Garlic ----- 1 35
Ponely, 3 1/2 oz. ----- 3 25
Kitchen Bouquet ----- 4 50
Laurel Leaves ----- 20
Marjoram, 1 oz. ----- 90
Savory, 1 oz. ----- 90
Thyme, 1 oz. ----- 90
Turmeric, 2 1/2 oz. ----- 90

STARCH

Corn
Kingsford, 40 lbs. ----- 11 1/2
Powdered, bags ----- 4 50
Argo, 48, 1 lb. pkgs. 3 60
Cream, 48-1 ----- 4 80
Quaker, 40-1 ----- 07 1/2

Gloss

Argo, 48, 1 lb. pkgs. 3 60
Argo, 12, 3 lb. pkgs. ----- 3 60
Argo, 8 1/2 lb. pkgs. ----- 2 97
Silver Gloss, 3, 1s ----- 11 1/4
Elastic, 64 pkgs. ----- 5 35
Tiger, 48-1 ----- 3 30
Tiger, 50 lbs. ----- 06

SYRUP

Corn
Blue Karo, No. 1 1/4 ----- 2 77
Blue Karo, No. 5, 1 dz. 3 91
Blue Karo, No. 10 ----- 3 71
Red Karo, No. 1 1/4 ----- 3 06
Red Karo, No. 5, 1 dz. 4 29
Red Karo, No. 10 ----- 4 01

IMIT. Maple Flavor

Orange, No. 1 1/2, 2 dz. 3 25
Orange, No. 5, 1 doz. 4 99

Maple and Cane

Kanuck, per gal. ----- 1 50
Kanuck, 5 gal. can ----- 6 50

Maple

Michigan, per gal. ----- 2 75
Welch's, per gal. ----- 3 25

COOKING OIL

Mazola
Pints, 2 doz. ----- 6 75
Quarts, 1 doz. ----- 6 25
Half Gallons, 1 doz. ----- 11 75
Gallons, 1/4 doz. ----- 11 30

TABLE SAUCES

Lea & Perrin, large ----- 6 00
Lea & Perrin, small ----- 3 25
Pepper ----- 1 40
Royal Mint ----- 2 49
Tobasco, 2 oz. ----- 4 28
Sho You, 9 oz., doz. ----- 2 85
A-1, large ----- 4 75
A-1 small ----- 3 15
Caper, 2 oz. ----- 3 30

TEA

Japan
Medium ----- 35 @ 35
Choice ----- 37 @ 52
Fancy ----- 52 @ 61
No. 1 Nibbs ----- 54
1 lb. pkg. Sifting ----- 14

Gunpowder

Choice ----- 40
Fancy ----- 47

Ceylon

Pekoe, medium ----- 57

English Breakfast

Congou, Medium ----- 28
Congou, Choice ----- 35 @ 36
Congou, Fancy ----- 42 @ 43

Oolong

Medium ----- 39
Choice ----- 45
Fancy ----- 50

TWINE

Cotton, 3 ply cone ----- 40
Cotton, 3 ply Balls ----- 42
Wool, 6 ply ----- 18

VINEGAR

Cider, 40 Grain ----- 22
White Wine, 80 grain ----- 25
White Wine, 40 grain ----- 19

WICKING

No. 0, per gross ----- 80
No. 1, per gross ----- 1 25
No. 2, per gross ----- 1 50
No. 3, per gross ----- 2 30
Peerless Rolls, per doz. 90
Rochester, No. 2, doz. 50
Rochester, No. 3, doz. 2 00
Rayo, per doz. ----- 75

WOODENWARE

Baskets
Bushels, narrow band, wire handles ----- 1 75
Bushels, narrow band, wood handles ----- 1 80
Market, drop handle ----- 90
Market, single handle ----- 95
Market, extra ----- 1 60
Splint, large ----- 8 50
Splint, medium ----- 7 50
Splint, small ----- 6 50

Churns

Barrel, 5 gal., each ----- 2 40
Barrel, 10 gal., each ----- 2 55
3 to 6 gal., per gal. ----- 16

Pails

10 qt. Galvanized ----- 2 60
12 qt. Galvanized ----- 2 85
14 qt. Galvanized ----- 3 10
12 qt. Flaring Gal. Jr. 5 00
10 qt. Tin Dairy ----- 4 00

Traps

Mouse, Wood, 4 holes ----- 60
Mouse, wood, 6 holes ----- 70
Mouse, tin, 5 holes ----- 65
Rat, wood ----- 1 00
Rat, spring ----- 1 00
Mouse, spring ----- 30

Tubs

Large Galvanized ----- 8 75
Medium Galvanized ----- 7 75
Small Galvanized ----- 6 75

Washboards

Banner, Globe ----- 5 50
Brass, single ----- 6 25
Glass, single ----- 6 00
Double Peerless ----- 8 50
Single Peerless ----- 7 50
Northern Queen ----- 5 50
Universal ----- 7 25

Wood Bowls

13 in. Butter ----- 5 00
15 in. Butter ----- 9 00
17 in. Butter ----- 18 00
19 in. Butter ----- 25 00

WRAPPING PAPER

Fibre, Manila, white ----- 05 1/2
No. 1 Fibre ----- 06 1/2
Butchers D F ----- 06
Kraft ----- 06 1/2
Kraft Stripe ----- 09 1/2

YEAST CAKE

Magic, 3 doz. ----- 2 70
Sunlight, 3 doz. ----- 2 70
Sunlight, 1 1/2 doz. ----- 1 35
Yeast Foam, 3 doz. ----- 2 70
Yeast Foam, 1 1/2 doz. ----- 1 35

MEN OF MARK.

John R. Cox, President General Petroleum Corporation.

With the organization of the General Petroleum Corporation, of which he is President, John R. Cox enters upon his third major venture in the oil fields of Michigan within a year. If the success of his first two enterprises is any criterion, the General Petroleum Corporation has acted wisely indeed in selecting for its pilot a man whose past record seems to indicate that he possesses that rare quality which, like the touch of King Midas, transforms base substances into gold.

Mr. Cox is a born organizer, gifted with the faculty of visualizing vast enterprises. Unlike the impractical dreamer, he translates his visions into concrete, tangible realities. He is dynamic, restless, always striving for greater fields to conquer, but never yet have his feet left the stable ground of sound common sense and practical business procedure.

Into his scant 35 years of age, Mr. Cox has crowded an unusual wealth of experience such as few men acquire in a lifetime. Thrown on his own resources at the tender age of 13, the young boy asked no odds from the world. He faced the job that lay before him with the smiling determination, the unswerving tenacity of purpose which are the heritage of leaders of men. What odds that peddling newspapers was not the easiest way of earning a living for himself, that working in a shoe store to pay his way through high school did not give him much leisure time for the play and recreation his fellow scholars enjoyed. These were simply conditions which had to be faced, and young Cox faced them courageously and intelligently, never losing sight of the greater aim that inspired him.

His years at the University of Illinois were far from being the joyous, carefree round of pleasure, interspersed with occasional periods of study, to which most students look back with reminiscent smiles. Cox had to earn his living. He did by systematic work, including the selling of insurance, which would have done credit to much older men.

The instinct of the true organizer and financier was awakened in him early in life. At 20 he assisted materially in building up various enterprises with which he became identified later in executive capacities. His early work in the organization of an automobile insurance company was so outstanding that he was appointed assistant treasurer of the company and given charge of all its major financing operations.

Fortunately, his attention became centered upon the oil industry. From his first experiences in the Burke-Burnett fields of Texas to his present activity in the Muskegon oil lands, Mr. Cox devoted himself to this new occupation with the same intensity which has marked all his past efforts, mastering the oil business in all its intricate details, technical, scientific and financial, until to-day he ranks among the great authorities of the oil business. He gathered his practical knowledge

from many sources. The oil fields of Wyoming, Ohio, West Virginia and Kentucky contributed to his fund of thorough information which he employed later with such marked success in our Michigan fields. Since 1928 Mr. Cox has concentrated his efforts on the development of the Muskegon territory, acquiring and selling leases exceeding 50,000 acres and always in prime, off-set locations.

All of Mr. Cox's operations in the Muskegon field have been distinguished by signal successes. His first organization, created in February of 1929, has returned, in the short time of its operation, 55 per cent. of its en-

hang up still greater records of achievement. The company was created to operate choice leases which Mr. Cox, in co-operation with T. F. Caldwell, manager of the Michigan Central Refining Co., and Vice-President of the General Petroleum Corporation, have acquired in particularly good locations in proven and semi-proven territory. The locations are endorsed by such prominent authorities as Hugh D. Crider, who is credited with locating the first Muskegon producing well, and who, incidentally, has been secured as Geological Counsel for the new company.

The Geological Department of the



John R. Cox.

tire capital investment. A second one, started five months later, shows every indication of bettering that record, since it has already returned in excess of 25 per cent. of its capital investment.

Such records, of course, are not accidental. They are invariably the result of careful planning based on a thorough understanding of prevailing conditions and backed by exhaustive practical experience.

Mr. Cox has personally opened and operated five wells since July, 1929, all of them producers showing exceptional returns and potentialities.

The organization of the General Petroleum Corporation is but the expression of Mr. Cox's determination to

General Petroleum Corporation will be in charge of I. G. Davis, formerly with the Texas Company and a graduate in Geology of the University of Texas. Although a resident of Michigan for only one year, Mr. Davis has established an enviable reputation as an experienced magnetometer operator and a geophysical expert.

Beware of Bogus Propaganda.

My attention has been called to the exploitations of certain individuals who are calling on retailers, particularly in towns and cities outside of Grand Rapids, and obtaining money from the retailers for the distribution of pamphlets of a "Hip, Hip, Hur-

rah" and "Down with the Chain Store" character. Some of these individuals are boasting of the easy money being picked up from the retailers in this manner.

Retailers of Michigan have good reason to be enthusiastic over the sudden change in the attitude of the Public, but great care should be exercised in keeping the attitude of the public in their present constructive frame of mind for so long a period as is absolutely possible. Retailers should not fall for every proposition submitted to them without first consulting some one familiar with the situation and my advice is to address W. H. Caslow, care of Station WASH, Grand Rapids, or in my care and will see that same is given personal attention.

Retailers all over the United States have in the years gone by and are still being imposed upon by manufacturers for space in their stores and for valuable window space to advertise their products, without any compensation to the retailer for the advertising space, other than dressing up their windows.

I cannot conceive the logic of retailers turning over their show windows to manufacturers in exchange for a window wash and a trim. The show windows are the most valuable space in any retailer's store and should be charged with a reasonable proportion of the rental paid for same and should be used to sell merchandise for the retailers exclusively.

A good show window, attractively arranged with appealing popular merchandise, attractively priced, is the means of inducing prospective buyers to enter the store and on entering the store should not be subjected to a reception of a panorama of show cards which have no meaning, no commercial value, nor any real benefit other than possibly covering up an unsightly wall, but should be greeted with clean, wholesome, appealing food commodities, attractively priced.

Every shelf, display counter and window space should be placed on a paying basis, just the same as any clerk is expected to show results. If retailers would discourage manufacturers in the shameful waste of money in this form of advertising, the waste of money annually in this manner should in no small measure be the means of reducing the manufacturers' overhead charged against the commodities merchandised in this manner, and I feel would be respected by the public as well as the manufacturer, in assuming a firm attitude against these practices. Herman Hanson, Sec'y.

C. W. Tollson, dealer in groceries and meats at Alpena, writes us as follows: "Please renew my subscription to your splendid paper. I would not be without it. It is a constant source of inspiration to me."

For the Prevention of Fire.

(Continued from page 15)

was somewhat greater for the Western pine and Douglas fir than for the short-leaf or loblolly pine, possibly because of greater penetration. An additional coat would undoubtedly have increased the fire retardant effects considerably. The tests with the specimens exposed to the weather indicated loss of a considerable amount of the coating in three weeks' time, hence the treatment can be considered useful mainly for inside scaffolding.

It should be noted that the test conditions duplicate only those incident to the initial start and spread of the fire, and while a treatment that prevents ignition and retards the spread of fire from small sources is of value, it should not be understood as giving protection after the fire has attained any considerable volume. At the high temperatures incident to the latter condition surface coatings are readily destroyed or their effects otherwise nullified, and they cannot retard appreciably the further spread of the fire.

How Ambition Stirs in Chain Unit Managers.

(Continued from page 20)

far reaching. The folks overseas wrote back enthusiastically about my "famous letters." But there was much else.

My entries in the store gradually got clear and precise. My counter book became a model. It was so well kept, without erasures or alterations, that it set the pace for others. Then my mental arithmetic improved surprisingly. I learned that it was just no trick at all to add mentally one sum to another as I collected a farmer's order.

Soon after I started all this I waited on a farmer one busy day. He purchased a lot of goods, money being vastly more expensive then than now. When he said that was all, I promptly told him the sum: Say \$6.29. He was amazed—also skeptical. He had me write down the items. I did so willingly, promptly and with a smile. The sum was correct. It was not a remarkable trick at all, but it seemed to him amazing. Thenceforth he wanted me to wait on him and, though he checked me once or twice thereafter, soon he took my computations without a question.

It is not a big necessary that this young man become a writer of such stories as I put in these papers. My point is that to become painstaking in any job at hand is to perfect oneself in a thousand collateral ways. Once one begins to think, to observe, to read good literature, there is no telling how far one many go. He is absolutely certain to get somewhere.

Boy, you have time—time—on your side. You have not used a fraction of your allotment. Have patience. Perfect yourself in your work where you are now. Believe me, you will not then have to seek very hard for the big chance.

Paul Findlay.

An employe should be suspicious of the honesty of any man or organization whose basic principle is sowing distrust of the employer.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 12.—We have to-day received the schedules in the matter of I. Fine & Son Upholstering Corporation, Bankrupt No. 4002. This is an involuntary case. The schedule shows assets of \$4,933.18 with liabilities of \$30,654.93. The first meeting will be called promptly and note of same made herein. The list of creditors of said bankrupt is as follows:

American Parlor Frame Co., Sheboygan, Wis.	\$128.00
Anderson Flax Fibre Co., Buffalo	236.70
American Auto Felt Corp., G. R.	96.77
Blumenthal & Co., New York	2,627.86
A. F. Burch Co., Grand Rapids	469.78
James Bayne Co., Grand Rapids	15.52
Bay State Thread Works, Springfield, Mass.	57.46
Burton Dixie Corp., Chicago	193.11
Luke B. Babin, White Castle, Pa.	71.30
C. F. Baum Co., Chicago	84.60
Baldwin Mfg. Co., Chicago	84.60
Baldwin Mfg. Co., New York	236.98
Buffalo Weaving & Belting Co., Buffalo	84.00
Baur Tack Co., Indianapolis, Ind.	138.47
Barbe McKenzie Co., New York	93.39
Chicago Upholstering Co., Chicago	40.24
Craftex Mills, Philadelphia	474.74
Colonial Furn. Co., Grand Rapids	231.33
Chicago Trimming Co., Chicago	39.50
Continental Cushion Spr. Co., Chi.	201.44
Decorative Fabric Corp., N. Y.	546.86
Doetsch & Bauer, Chicago	270.00
Engel Lumber Co., Grand Rapids	239.31
Marshall Field & Co., Chicago	414.85
Fashion Trimming Co., New York	211.00
C. J. Farley Co., Grand Rapids	1.15
Fein & Rosenfield Bros., New York	151.50
F. G. Faskett, unknown	7.50
Fairhill Pile Fabric Mills, Phila.	85.95
Foster, Stevens Co., Grand Rapids	22.88
Fay McKinnon Co., Detroit	347.21
Foster Bros. Mfg. Co., Utica	121.60
G. R. Bedding Co., Grand Rapids	141.45
Garfield Felt Corp., Grand Rapids	347.28
Montague Gabelin Corp., New York	121.50
Golden & Boter, Grand Rapids	80.05
G. R. Wood Finishing Co., G. R.	56.35
Great Lakes Thread & Yarn Corp., Detroit	36.50
Golden, Kagan & Whiteside, Detroit	10.00
G. R. Factory Furn., Grand Rap.	679.55
A. Hoenigsberger, Chicago	149.05
E. B. Hawkins, Grand Rapids	75.10
Henrose Co., New York	270.90
Hartman Malcom Co., Chicago	262.50
Imperial Carving Co., Allegan	147.42
Indian. Carving Co., Indianapolis	166.88
Illinois Felt Co., Chicago	186.78
International Looms, Inc., Chicago	342.54
Inter. Merchandise Syn., N. Y.	182.82
Jacquard Fabric Mills, New York	209.07
Kessel & Haber, New York	802.58
Kornella Mills, New York	72.50
Klise Mfg. Co., Grand Rapids	169.00
LaFrance Textile Ind., G. R.	3,995.01
Logan Sq. Parlor Furn. Co., Chi.	642.75
Landers Corp., Toledo	142.38
Ralph M. Levey, New York	80.50
Louisville Cotton Batting Co., Louisville	72.21
Lussky, White & Coolidge, Chicago	520.34
Leopold, Colombo Bros., N. Y.	171.00
A. H. Lee & Sons, New York	73.63
Monarch Textile Co., Chicago	202.90
Moss Rose Mfg. Co., Philadelphia	556.01
Midwest Mfg. Co., Hamilton, Ohio	150.48
Earl Warren Masden Co., Chicago	174.88
National Marshall Spring Co., G. R.	508.63
Newman, David & Sons, Philad.	427.86
Northern Feather & Down, Newark	150.00
North Wales Tapestry Mills, North Wales, Pa.	24.75
Pick & Heller Co., Chicago	237.71
Progressive Furn. Co., Grand R.	65.00
Payne & Co., Dayton	294.06
Peters Trimming Co., Chicago	46.50
Penn. Plush Weavers, New York	402.93
Quimby-Kain Paper Co., Grand R.	16.50
Richmond Stamp Co., Grand Rap.	.85
Ritchie & Co., Philadelphia	50.00
M. H. Rogers, New York	280.25
Royal Textile Co., Boston	169.77
Rosenfield Bros., New York	360.12
Rose Carving Co., Grand Rapids	2.40
Standard Moss Co., Plaquemine, Ia.	35.16
Standard Mohair Plush Co., Boston	4.87
Horace D. Shields, Grand Rapids	4.00
Stewart & Sperry, New York	184.93
Sumnergrade & Sons, New York	108.76
Timmer & Tepper, Grand Rapids	41.66
Textile Supply Co., New York	875.32
United Tapestry Mills, Philadelphia	208.25
Union Paper & Twine Co., Detroit	76.45
United Felt Co., Chicago	80.88
Geo. Willcomb Co., New York	48.34
Waddell Mfg. Co., Grand Rapids	62.00
Weston Co., New York	270.42
Wissahickon Plush Mills, New York	17.50
Wilson & Co., Chicago	11.50
Wilson Storage Battery, Chicago	59.90
York Feather & Down, Brooklyn	267.75
Schwimg Moss Co., unknown	325.25
Peoples State Bank, Middleton	442.13
Morris M. Berman, Grand Rapids	200.00
Crescent Transfer Co., Grand Rap.	111.00
Western Union, Grand Rapids	3.60
Mead Publishing Co., Grand Rapids	5.00
Cleveland Jewish Orphan Home Bldg., Cleveland	20.00
Balish Mfg. Co., Grand Rapids	256.50
G. R. Reddy Co., Grand Rapids	75.00
Bernard Katz, Grand Rapids	141.00

In the matter of I Fine & Sons Upholstering Co., Bankrupt No. 4002 the first meeting of creditors has been called for Feb. 28.

In the matter of Marvin G. Spayde and Vinton E. Cooley, individually and as co-partners under the name of Spayde &

Cooley, Bankrupt No. 4023. The funds have been received and the first meeting has been called for Feb. 28.

In the matter of Vern L. Hyde, Bankrupt No. 4006. The funds have been received and the first meeting of creditors has been called for Feb. 27.

In the matter of Hollis E. Drew, Bankrupt No. 4020. The funds have been received and the first meeting has been called for Feb. 27.

In the matter of Joseph Mishall, Bankrupt No. 3950. The funds have been received and the first meeting of creditors has been called for Feb. 27.

In the matter of Ruby Richason, Bankrupt No. 4017. The funds have been received and the first meeting of creditors has been called for Feb. 27.

In the matter of Morris Winick and George Winick, individually and as co-partners doing business as Winick Bros. Metal and Iron Co., Bankrupt No. 4018. The first meeting of creditors has been called for Feb. 27.

In the matter of John W. Norris, Bankrupt No. 4005. The funds have been received and the first meeting of creditors has been called for Feb. 27.

In the matter of Durabilt Metal Products Co., formerly known as Michigan Toy & Manufacturing Co., Bankrupt No. 3542, the trustee has heretofore filed his final report and account, and a final meeting of creditors, as adjourned, was held Oct. 9. There were no appearances. The trustee's final report and account was approved and allowed. Claims were proved and allowed. The expenses of administration and preferred labor and tax claims were proved and allowed, and ordered paid. A first and final dividend to general creditors of 14.91 per cent. was declared and ordered paid. No objections were made to the discharge of the bankrupt. The final meeting of creditors then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Dorr Lumber & Hardware Co., Bankrupt No. 3783, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Jan. 13. The trustee was not present or represented. Certain creditors were present in person. Claims were proved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to general creditors of 28.3 per cent. Preferred creditors were paid in full. No objections were made to the discharge of the bankrupt. The final meeting of creditors then adjourned without date, and the case will be closed and returned to the district court, in due course.

Feb. 12. We have to-day received the schedules, reference and adjudication in the matter of G. R. Auto Co., Bankrupt No. 4026. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at East Grand Rapids. The schedule shows assets of \$602.02 with liabilities of \$12,066.51. 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 Earl Mol, Bankrupt No. 3977, the trustee has filed his return of no assets and the matter has been closed and returned to the district court, as a case without assets.

Feb. 13. We have to-day received the schedules, reference and adjudication in the matter of Alfred H. Rooker, Bankrupt No. 4027. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Wayland, and his occupation is that of a contractor. The schedule shows assets of \$64.15 of which the full amount is claimed as exempt, with liabilities of \$1,396. 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.

Feb. 17. On this day was held the first meeting of creditors in the matter of Gardner-Muskegon, Inc., Bankrupt No. 4007. The bankrupt was present by its secretary and represented by attorney John G. Anderson. Creditors were represented by attorneys Travis, Merrick & Johnson; Dilley & Dilley and Rogoski & Landman. Claims were filed only. Bernard E. Cook, of Muskegon Heights, was appointed trustee, and his bond placed at \$1,000. The first meeting then adjourned to Feb. 19, for further proceedings and for hearings on several petitions for reclamation filed.

On this day also was held the first meeting of creditors in the matter of Thomas B. Carille, Bankrupt No. 4014. The bankrupt was present in person and represented by attorney Willis B. Per-

kins, Jr. No creditors were present or represented. Claims were proved only. The bankrupt was sworn and examined, without a reporter. No trustee was appointed for the present. The meeting then adjourned to March 3.

On this day also was held the first meeting of creditors in the matter of Harry R. Rupert, Bankrupt No. 4013. The bankrupt was present in person and represented by attorneys McAllister & McAllister. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Ben J. Harjer, Bankrupt No. 3931, the trustee has filed his return showing that there are no assets in this estate, over and above exemptions of the bankrupt and mortgages, and the case has been closed and returned to the district court, as a case without assets.

Feb. 17. We have to-day received the schedules, reference and adjudication in the matter of Frank Duso, or Dusseau, Bankrupt No. 4021. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$300 of which the full amount is claimed as exempt, with liabilities of \$1,665. 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.

A good night's sleep makes a good day's work.

Business Wants Department

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

FOR SALE—ENOUGH CYPRESS STUMPAGE to produce five thousand sticks of long piling. W. C. COOKSTON, Winnfield, Louisiana. 239

Position Wanted—Wood working mechanic, rod making, or any other part of work from rough lumber to cabinet room. Address No. 240 c/o Michigan Tradesman. 240

VENEER LOGS WANTED—Birdseye and curly maple, carlots or less. Write FRED KNIGHT VENEER & PANEL WORKS, Falconer, N. Y. 241

FOR SALE—The first \$250 I receive takes my \$300 Grand Rapids Wholesale Grocery stock, which saves you straight 8 per cent on all the goods you buy. J. W. Aldrich, 900 Sheridan Ave., Saginaw, Mich. 242

FOR SALE—Men's and boys' clothing, furnishing, and shoe store. Old established business. Also furnished cottage at Greenbush, on Lake Huron. W. H. Parry, Vassar, Mich. 243

For Sale—MEAT MARKET, fully equipped. Located at Monroe, Mich. Long lease. Address B. M. Blitz, Monroe, Mich. 244

For Sale—Garage business in connection with Dodge Agency. Fred Bertram, Ludington, Mich. 245

FOR SALE—Store building and general stock representing an investment of \$12,000 in strong country town about twenty miles from Grand Rapids. Doing a business of \$20,000 per year. Will exchange for improved real estate in Grand Rapids or other growing city. Address No. 231, c/o Michigan Tradesman. 246

FOR SALE—AN ESTABLISHED BUSINESS OF AN AUTOMOBILE ACCESSORY. P. O. BOX 316, TOLEDO, OHIO. 247

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. 248

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

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

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

Chain Sales Are Shrinking.

A comparative compilation of chain store sales in 1928-1929 made by the Federal Reserve Bank of New York goes a long way in supporting the judgment that these sales do not afford a reliable clue to conditions in retail trade or even to the state of the chain store business. It is the habit of investment houses which deal in chain system securities to put out monthly tabulations of noteworthy gains in volume and the Department of Commerce includes similar figures among its indices of business trends. The object of the bankers is, of course, to create an impression that the companies in which they are interested are flourishing. Government publications are merely seeking to make records as full as possible with the best data available. But of the six types of chains the sales of which are checked by the Reserve Bank, only one, the grocery group, had larger sales per store in 1929 than in 1928. The other five did less business per unit in 1929 than in 1928, the decline in the case of variety chains running to nearly 7 per cent. As for the grocery chain units, although the comparison is favorable on its face, the returns fall far short of conclusive evidence that these chains are gaining ground in their own peculiar field. Many of them swell volume by adding new lines. The published records, therefore, are by no means comparable from year to year, and to that extent they are not dependable criteria of food distribution.

Situation Somewhat Tense at Cadillac.

The accurate presentation of the mercantile and newspaper situation at Cadillac in the Tradesman last week has resulted in eight additions to our subscription list for that city. All of the additions are from leading merchants who evidently realize the crisis which confronts the city because of the unnatural attitude of the local daily newspaper in its anxiety to champion the cause of the Montgomery Ward store and the grocery chains in their campaign of city ruin. A newspaper syndicate with headquarters in another city has been making a survey of the field, with a view to determining whether it would be advisable to establish a second daily newspaper in Cadillac—a paper that would ignore the chain stores altogether and confine its publicity exploitation to independent merchants.

All of the new subscribers received by the Tradesman from Cadillac comment on the unfortunate situation precipitated by the one-sided activity of the local daily in behalf of the chain stores. We have room for only three of the comments, as follows:

Because of the good work done by you in showing up our local editor I am sending you \$6 for two one year subscriptions to the Tradesman. We had a meeting yesterday noon at the Northwood Hotel attended by twenty-nine owners of home owned stores

that was HOT and all because of the articles in your paper of Feb. 19. Something has been started in Cadillac because of the attitude of T. O. Huckle toward chain stores.

While the writer does not wish to make statement for publication at this time, will say that your attitude on the chain store problem is greatly appreciated, and you will hear from Cadillac from now on. Plans have been and are being formulated for a very intensive drive against the chains, and our editor will be compelled to show his hand. We trust you will give Cadillac all possible support in this matter.

Enclosed please find check for \$3 covering subscription to the Michigan Tradesman. Your correspondence with our local citizen and part owner of our only paper is indeed amusing, especially in his closing paragraph in which he states that his plea is in behalf of the home owned stores; also his story about local merchants not being more progressive. Mr. Huckle may possibly understand a little something about the newspaper business, but his knowledge, measured by what business principles and policies should be for a merchant to make a success, is that of a child of seven. He is a good salesman of advertising, but apparently he has no conception of how much advertising a merchant should do in relation to his business. We note the statement that a local chain store had their second largest day's business, all of which is easy to understand. In fact, they might have done this without the help of Mr. Huckle or his paper. Goods were sold at much less than cost all over the store. Chairs were sold at \$10 which had been marked \$29 and many other things in the same proportion. In other words this particular concern was making a desperate play for business—something they had not been able to get in the past—and Mr. Huckle was the only one who profited by the sale. We also hear that Mr. Huckle is and has been so interested in the success of the chain stores that he made a trip to Chicago, to tell them they would have to change managers if they wanted to do any business in Cadillac. All of which goes to show how much he loves the local merchant. What Cadillac needs is another newspaper. It would have the entire support of all the independent merchants and almost all of the property owners.

Profits and Commodity Prices.

There is a persistent tendency in some quarters to find basis for pessimistic inferences in the relatively low commodity prices which are an outstanding phenomenon of the present period, not only in this country but throughout most parts of the world. By some observers recessions in wheat, cotton, rubber, copper and steel prices are referred to as characteristic evidence of business recession. By others, notably Prof. Irving Fisher, they are associated with a theory that gold supplies are not expanding rapidly enough for growing requirements.

The most obvious explanation is the one we hear least about, namely, that the movement of deflation from the abnormal post-war levels of 1919-1920 is not yet completed, and that improved methods of production have more than kept pace with enlarged ability to consume. In either case, it is obvious, we are in the midst of a process of readjustment. This does not mean by any means that business

enterprises are suffering or are likely to suffer if price sagging should continue. On the contrary, the most notable effect of the movement up to the present time is to increase operating profits, except where decline in the price of raw material has been so abrupt and radical—as in the case of coffee—as to force new price levels for the finished product. Most package foods are selling at prices which do not reflect conditions in the commodity markets, and something of the same sort is true of manufactured goods generally—a fact which accounts in no small degree for the many excellent earning statements which are now coming from our large industrial companies. When, as in 1919, these companies bought very large quantities of raw material on a speculative basis, price changes had an unsettling effect. Under present conditions this factor is absent.

Bok's Interpretation of Credit.

Edward W. Bok in a talk two years before his death, gave his interpretation of credit in these words:

"The first principle that Dutch parents try to teach their children is the importance of meeting every obligation that is assumed. And Dutch parents always make sure that their children live this principle. Perhaps that is largely the reason why Dutch people are among the best credit risks in the world. I remember one time my father said, 'My boy, the vanes on the wind mills out there would not turn without the force of the wind. The man who always keeps his word possesses a force much more powerful than the force of the wind that turns the vanes.' The fact that truth could be stronger than the wind that turned the vanes of the windmills lodged in my boy-mind. I have never forgotten it. Long before I thought of making a million dollars I am sure that my credit was good for that amount. I often made it a rule to measure men's chances of financial success by their credit potentialities."

Mr Bok also gave his favorite maxim: Give to the world the best you have and the best will come back to you. This is another interpretation of the life-principle that one of the best ways of "getting" is through "giving."

Low Price of Butter Due To Chain Stores.

Sebewaing, Feb. 25—No doubt you have read or heard of the depression in butter prices. Now the Michigan Farmer prints an article where a subscriber writes, "Merchants can be urged to mention butter in their advertising and quote prices. Most of them now encourage greater demand for butter substitutes in this way, etc."

Who started this barrage of oleo advertising? Who is forever pushing 2 for 25 cents and 2 for 27 cents oleo? Take our town, for instance. Fifteen years ago we had some call for oleo and took out a license. We did not sell enough to pay our license, so discontinued its sale. For the next ten years not a single dealer in this town sold oleo until—with the coming of the chain store and their loud advertisements of 15 cent, 17 cent and 2 for 25 cent oleo—came the gradual demand for oleo which grew and grew until several of us independents had to take out licenses and stock oleo to

keep our trade from going to the A. & P. for it. During the summer of 1929, when butter was at peak price, a conservative estimate shows that about 800 pounds of oleo per week was sold in this country town. No doubt hundreds of towns have had the same experience. Farmers and dairymen sold their cream and milk and bought oleo. Why not ask your country merchants to write the Tradesman and give their experience with oleo—and when you have enough "dope" of this kind, furnish it to the various agencies now forming to broadcast radio talks on the "Chain Store Menace?"

John Rummel & Co.

Gabby Gleanings From Grand Rapids.

Frank S. Myers has engaged in the manufacture of Old Dominion salad dressing, which is meeting with a hearty reception at the hands of the trade and the consumer.

It was a foregone conclusion that the Grand Rapids Savings Bank would not accept the offer of the Guardian Detroit Union Group, Inc., to affiliate that institution, so the action of the directors Tuesday occasioned no surprise. In addition to turning down the proposed alliance the directors authorized an increase in the capital stock from \$750,000 to \$1,000,000 and the surplus from \$750,000 to \$1,000,000. In the stock split each present shareholder will receive five shares of the new for one share of the old, the par value being placed on the basis of \$20 instead of \$100 per share, as formerly. In addition, stockholders will be given a stock dividend of 20 per cent. in new stock. Present stockholders will be permitted to subscribe on a pro rata basis for 5,000 additional shares of the new stock at \$100 per share, or five times its par value. Under the new capital structure, 50,000 shares of stock will be issued, and it will be ready for the stockholders about March 20. Shares of the Grand Rapids Savings Bank which have been deposited with the Guardian Trust Company of Detroit pending settlement of the proposed merger will be returned.

Setting Many People Thinking.

Carson City, Feb. 24—The campaign you are conducting through the Tradesman and the talks going out over the radio are setting many people thinking.

They are in the position of many dairymen, who complain of the price of milk and butterfat, but do not stop to think that buying substitutes has brought about the reduction of prices upon their own commodity.

Many are beginning to see that loyalty to their own products and to their own town are necessary in sustaining their best interests. Your request to local newspapers to join in the campaign to awaken the people, is commendable.

In all my business experience, I have never seen money as close as at present. Too much credit buying has been done. The channels of business are choked with notes which the makers cannot pay when due. It will take some time for them to get caught up.

E. B. Stebbins,

Cashier Farmers and Merchants State Bank.

Our behavior depends on the habits we have formed.

You draw your pay for product, not for excuses.

Modern cuts from the forequarter of beef

Making the Neck Roll

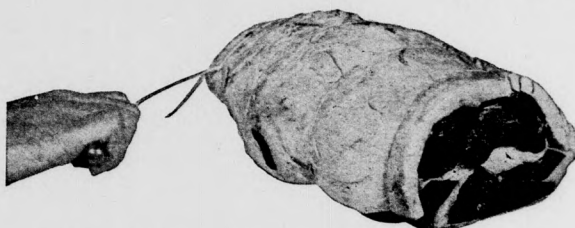
The use of the neck need no longer be limited to ground beef. The method described here not only adds to the attractiveness of this cut but also materially to its palatability.



1. Cut neck from chuck in line with rib side of chuck.



2. Roll the neck into shape and cover inside surface with pounded cod fat.



3. Tie cod fat securely, completing the neck roll.

Preparing Pounded Cod Fat

The application of pounded cod fat to lean meat cuts adds materially to their palatability and attractiveness, besides furnishing the retailer a profitable outlet for cod fat.



1. Cut cod fat into double slices about $\frac{3}{4}$ of an inch thick.



2. Pound fat with mallet until it is reduced to the desired thickness.

Making Large "7" Steaks from the Chuck

Large "7" steaks contain a limited amount of bone and are uniform in size throughout the chuck.



Cut large "7" steaks beginning at rib side of chuck with vertebrae removed but blade bone left in.

STRENGTH

ECONOMY

THE MILL MUTUALS AGENCY

Lansing

Michigan

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



Combined Assets of Group
\$45,267,808.24

20% to 40% Savings Made Since Organization

FIRE INSURANCE — ALL BRANCHES

Tornado—Automobile—Plate Glass

The Brand You Know by HART

Fancy

Fruits



Quality

Vegetables

**Look for the RED HEART
On The Can**

W. R. ROACH & CO.

General Offices
Grand Rapids, Michigan

Your Customers Know

that the **quality** of well-advertised brands must be maintained. You don't waste time telling them about unknown brands.

You reduce selling expense in offering your trade such a well-known brand as

K C Baking Powder

Same Price
*for over **38** years*

25 ounces for 25c

The price is established through our advertising and the consumer knows that is the correct price. Furthermore, you are not asking your customers to pay War Prices.

*Millions of Pounds Used by Our
Government*