

DON'T QUIT

When things go wrong, as they sometimes will,
When the road you're trudging seems all up hill,
When the funds are low and the debts are high,
And you want to smile but you have to sigh,
When care is pressing you down a bit,
Rest if you must, but don't you quit.

Life is queer with its twists and turns,
As every one of us sometimes learns,
And many a failure turns about,
When he might have won had he stuck it out;
Don't give up, though the pace seems slow—
You may succeed with another blow.

Often the goal is nearer than
It seems to a faint and faltering man.
Often the struggler has given up
When he might have captured the victor's cup.
And he learned too late, when the night slipped down,
How close he was to the golden crown.

Success is failure turned inside out—
The silver tint of the clouds of doubt.
And you can never tell how close you are
It may be near when it seems afar;
So stick to the fight when you're hardest hit—
It's when things seem worst that you musn't quit.

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.

MICHIGAN BELL TELEPHONE CO.



It's Good Exercise!

~ But an
extension telephone
is more convenient—

Extension tele-
phones bring added
comfort and conve-
nience to your home
by saving time and
steps and effort.

{ Call the telephone business
office for additional in-
formation about extension
telephones in your home }

An Extension
Telephone
Costs Only
A FEW
CENTS
A DAY



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



104 Turnovers a Year

LARGER PROFITS

in

CHASE & SANBORN'S Seal Brand DATED Coffee

The Standard of Quality for
over 65 Years

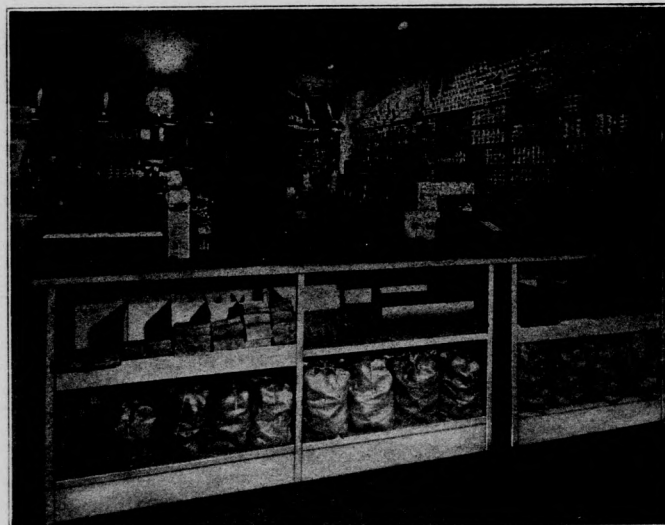
A new merchandising plan of DATED containers ensuring absolute freshness, backed by a big advertising campaign, is creating an unprecedented demand for this quality coffee. The same distribution system that for years has brought fresh Yeast to you ensures you of two deliveries a week making possible 104 turnovers a year, small stocks, and larger profits. Get your share of this business and profits. Ask your Standard Brands man for details.

STANDARD BRANDS INCORPORATED

Distributors of Chase & Sanborn's
Seal Brand Dated Coffee.



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

MICHIGAN TRADESMAN

Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, APRIL 23, 1930

Number 2431

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

AMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

Chain Store Notes.

The reason for the many cases of short weighing and overcharging by chain stores is probably due not only to the loss leaders, but also to the pressure on local managers of stores which requires them to account in sales for losses and shrinkage of stock. There is an unavoidable shrinkage in the handling of food products; a few goods are stolen, packages are broken in shipment and goods are lost. This is inevitable; but many of the local chain store managers show a tendency to make up their losses by devious and dishonest methods, and to actually show an excess, or stock overage, rather than a shrinkage, in their reports. And the indications are that the easiest way the local managers can make up the losses is to defraud the public.

This tendency is proved by evidence secured in many parts of the country. In one city several managers of a chain store organization were arrested and fined for selling meats on short weight. The stores offered a special price on every pound of certain cuts, with one-half pound free. Purchases made by investigators showed that a number of the offerings were short in weight. Furthermore, it was shown that at the "special" price, with the half-pound free, the price of the whole purchase was approximately the same as the price previously offered at straight sale. From various parts of the country have been received complaints, affidavits from officials and various other evidence that short weighing is a widespread practice in chain stores.

Another fraudulent practice is the overcharging on single items. The Tradesman has received a

great many complaints of the kind, and its investigations have indicated that the practice is widespread. On this point, Advertising and Selling, one of the leading business publications in its field, quoted a director of sales of a prominent manufacturer in commenting on chain store methods. He was reported as saying that a very high percentage of the sales slips issued in chain stores are in error, and he added, "I never found one that was in favor of the customer. The manager, as he runs through the bundles to count the sum due, sticks on a nickel or a dime. There's no check on him, and the extra that goes into the till is his — not directly, in the sense that he puts it into his pocket, but in the bigger sense that it reduces his losses for the day."

The most astonishing result of this tendency is the misuse of the adding machine mentioned in the experience related by "Mrs. Rothwell." There is much evidence to prove that adding machines with non-print keys were being used by cash-and-carry chain stores in various parts of the country when this report was written. By means of this non-print key, any sum can be added into the total without printing or spacing on the sales slip. This machine enables the clerk to present to the customer a slip of correct items, but with a false total. The customer may check the items and take the total for granted, believing, as perhaps the majority of the people in America believe, that adding machines cannot lie—the adding machine with a non-print key can lie.

We do not mean to say that all the chains who use adding machines are using this machine. Furthermore, we do not claim that all chain stores engage in fraudulent practices; but the tendency of the system, which is highly competitive, under a widespread policy of showing a stock overage, is to promote these and other tricks and frauds. Therefore, in buying economically from the chain stores, an intelligent housekeeper should see that all items are correct. And all errors should be reported before leaving the store.

We also desire to emphasize the fact that we do not charge all or any of the practices herein referred to against any particular chain store system or any par-

ticular chain store. The point we make is that conditions peculiar to merchandising on a cut price basis tend to produce some or all of these practices, and consequently should be guarded against by the careful purchaser.

You may think that the chain stores are able to offer very much lower prices because, as they have frequently claimed, they eliminate the cost of the middleman. The Department of Commerce, at Washington, has investigated the distribution of food products most thoroughly, and it has failed to find that the chain stores eliminate a single function performed by wholesale grocers. Not only must the chains perform every one of the function on which the best wholesale houses make a net profit of only 2 per cent., but they must inventory their stocks more frequently and utilize an added service of inspection and supervision. Therefore, when all items of cost are figured, it is doubtful whether the chain stores actually save on all of the goods they handle as much as the cost of the charge and delivery service offered by well-managed independent service grocers.

The information here presented has been gathered from several Governmental agencies and other reliable sources, including studies by this publication, and we are convinced that it proves that every woman can secure economical advantage of the newest forms of retail food distribution only by adhering to the following program:

1. Check all items and totals of sales slips, whether they are made out on an adding machine or in handwriting.
2. Carefully weigh all bulk purchases.
3. Patronize stores which offer fair and stable prices, and take advantage of their charge and delivery service.
4. Remember that the loss on "loss leaders" must be made up by charging extra profits on other goods. There is no advantage whatever in purchasing regular chain store goods.

Every cent a person spends in a chain store helps to raise his or her taxes. There are those who will disagree with us, but just ask yourself: "Does the cent stay at home or does it go outside?" On the other hand, who is first to donate to local celebrations and

public affairs? It is your home town merchants every time. Home towners built your community. And now the chain store comes in to take the money. Does it seem right?

The chain store issue is the liveliest question in the country today. It is a question which touches every city, village or crossroad where either the chain store or the catalogue house operates. We should all favor legislation which will effectively bring relief to local merchants and insist that every candidate for legislative office should take a definite stand, one way or the other, on this issue. Our home-owned and home-controlled institutions have a right to know how prospective law-makers stand on this issue.

Beware of Chain Store Investments.

A year ago representative chain store stocks held a prominent place in the speculative limelight and no prophecy of their future seemed too optimistic. In a comparatively short space of time, however, sentiment has experienced a complete reversal. Following in the wake of the mushroom growth of retail chain stores, numerous National and local organizations with a membership made up of independent merchants have been formed not only for the purpose of securing the advantages of mass buying power but to combat the chains, as well. Newspapers and radio stations are being used to stimulate public opposition, adverse legislation has been written into the law books of two states, and there is evidence that the battle may be carried into Congress. Most of the chain store companies have reported a decline in sales this year, reflecting curtailed buying, not entirely due to unemployment and business recession, and chain store executives are putting their heads together in serious conference. Until the situation clarifies, careful discrimination is essential in the selection of chain store investments. — Magazine of Wall Street.

Muskegon—N. G. Vanderlinde, corner of Pine street and Clay avenue, has merged his furniture, house furnishings, etc., business into a stock company under the style of N. G. Vanderlinde, Inc., with an authorized capital stock of 10,000 shares at \$20 a share, \$1,000 being subscribed and paid in in cash.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Most of the states now have an act of some sort—which was needed long before it was passed—making it a criminal offense to give a check without having enough funds in bank to meet it. Some of the acts give the maker ten days to make it good, otherwise he will be held to have intended to defraud; others contain various other variations, but the basic provisions are the same, viz: to make it possible to arrest a man who gives a check that comes back.

This law, which everywhere is comparatively modern, is one of the most useful pieces of legislation I know of.

There has been considerable discussion as to how far this law would go. Everybody agreed, for example, that if I went to a jeweler's, bought a ring and took it away with me, paying for it with a check that came back, I would be guilty under the bad check act. In such a case getting the ring was upon the clear representation that the check was worth its face.

The discussion was not over such cases as that. It was over cases like this: I owe a debt which is overdue. My creditor comes to me and asks me for a check on account. I give it to him and it comes back—in that case am I guilty under the bad check act?

There has been a lot of argument about this, but apparently very few cases. My own opinion has always been that the last cited case would not be a criminal offense, for the reason that the creditor was no worse off after the check came back than he was before. He had not parted with anything on the strength of the check, and the doctor still owed the debt in full.

I have before me the report of a case just decided in North Carolina, which agrees with this view. In my judgment all other courts ought to and probably would, decide the same way.

From the court's decision I take the following statement of facts:

On May 7, 1928, the defendant, Crawford, at his place of business in Wake Forest, gave to a representative of the Ideal Co., of Slocum, N. C., a check for \$133 in settlement of a past due account, said check being drawn on the Citizens Bank of Wake Forest, and post-dated May 12, 1928. The Ideal Co. deposited said check in a bank at Fayetteville, and, in the usual course of business, it reached the Citizens Bank of Wake Forest on May 14, 1928, and was presented for payment, which was refused because the drawer did not have sufficient funds on deposit in or credit with said bank to pay the check on presentation, the defendant knowing at the time of drawing and delivering said check that he did not have such funds or credit. Later Crawford became bankrupt. The Ideal Co. obtained his arrest under the bad check act.

The court found Crawford, the maker of the check, not guilty, upon the following reasoning:

A post-dated check, given for a past due account, is not a representation, importing criminal liability if untrue, that drawer has funds or credit in the bank, sufficient to pay the same upon presentation.

The fact that the check is post-dated would seem to imply no more than that on its date, the drawer will have

or expects to have, funds or credit in the bank sufficient to insure its payment at that time. 11 R. C. L., 853. Thus the status of the parties, except for the additional promise represented thereby, would apparently be the same, or remain unchanged, for the time being at least. Under the facts of the present case, therefore, it could hardly be said that the defendant has violated the statute which makes it unlawful for any person, firm or corporation to issue and deliver to another, any check or draft on any bank or depository for the payment of money or its equivalent, knowing at the time that the maker or drawer thereof has not sufficient funds on deposit in or credit with such bank or depository with which to pay the same upon presentation. Chap. 62, Public Laws, 1927.

This decision gives to a post-dated check practically the status of a note, viz: a promise to pay money on a certain date in the future. Of course, if a note isn't paid when due there is no criminal liability, and when a post-dated check isn't paid when due there oughtn't to be any either.

In my judgment, however, there would be criminal liability on a post-dated check if the maker of it got anything on the strength of it when it was given by him. For instance, I hold a judgment note of yours. You come to me and give me a check, post-dated, in payment. I give you the note (if I am foolish) and later the check comes back. I am clear that in such a case as that the maker of a check is criminally liable because he gets possession of the note under false pretenses.

Elton J. Buckley.

This Makes the Chain Squirm.

The following editorial in the Merchants Journal of Topeka, Kansas, is worthy of wide circulation and we take pleasure in reproducing it:

If you want to do something to turn trade away from the chain stores in your community, we have a suggestion to offer.

It is this: PRINT THE TAX RETURNS.

Tell the assessed value of the various chain stores in your county, and the amount of taxes actually paid by each.

Then tell the assessed value of a representative group of independent stores, and the amount of taxes they pay.

We don't know of anything that hits the chain stores harder than this. The beauty of it is that it is something they can't dodge and can't deny.

Supplementing this, you may be able to print some figures showing how much the chain stores have contributed to various civic and philanthropic enterprises in your community during the past five years, and how much the independent stores have contributed during the same period.

If your local newspaper won't print this as news, buy a page of space, and give the public the facts. If the newspapers refuse to take your advertising, get out handbills, and bawl out the disloyal newspapers as well as the chains.

Thousands of Independent retailers are availing themselves of the opportunity presented by our Wholesale Cash and Carry Branches to purchase Staple Merchandise at prices that will permit them too meet competitive conditions.

Are you one of them? If not visit your nearest Lee and Cady Cash and Carry Branch and satisfy yourself of the benefit it can be to you. You will then become a permanent customer.

Why pay more when you can buy for less.

LEE & CADY

WEAK LINKS IN THE CHAIN.**Monopoly Pirates Cannot Win Under Existing Conditions.**

Here's a nice, brand new angle on the chain store situation and it would seem to indicate that a whole lot of people, including the ones who are doing most of the work for independents who still remain neutral, so far as any real co-operation is concerned, in a majority of cases, are not as optimistic as they might be. Or rather as optimistic as real facts would warrant.

I talked to a former Kroger man the other day. He is opening a new store and he was discussing advertising, service and prices with me. I was frank in saying that we have had plenty of the old timers, the dirty stores, high prices and inefficient service.

"You've got a fine location here, a big place and the independents in the vicinity, unfortunately, have not been exactly the kind to satisfy the class that formerly went to the chains," he nodded and I went on, "If you open up the right kind of a store here, I look for one of the biggest hits in this territory. It means giving customers the right prices, though."

Now remember this man had been one of Kroger's own buyers and when I spoke of prices he smiled.

"I can sell as cheap as Kroger and make money."

I must have stared a bit, for he still smiled and then went on to explain a few things I had not been aware of.

"In the first place, I don't mean making prices with sub-standard packages, weighing my hand with the steak or adding in extras which happen to lay on the counter and which are not bought, but which customers of chain stores too often pay for. If a man wants to do that sort of thing he won't last long in any locality—and petty trade tactics have been a thorn in the side of some of these chain outfits.

"But do you know that while the radios and your newspapers have been getting folks lined up to turn a cold shoulder on the chain stores, and you have the public on your side, you have been doing something else? You and certain manufacturers and wholesaler's associations?"

I was listening, if there is more headway being made in this battle I want to know about it and I want you to know about it also.

"Well, while you campaigners have been educating the public, the chaps who have been the largest losers, the much discussed middlemen, the manufacturers and the wholesalers, have not been asleep. They had their backs to the wall, cutting wages, cutting down employment, slashing in every way to meet chain demands. Quality and size often suffered, as you know. Then there was always that ready cash from the big monopolies for goods at prices away below regular. It was take it or leave it, many and many a time. The chains were gouging both ways.

"But when the public education began and the independents opened up

store after store—when folks demanded independent goods and the chains commenced to lose a lot of trade, the ones who supplied the chains woke up and to-day you will find a concerted application of more rigid prices, less discounts. In other words, many of the chains when present buying contracts are filled at existing prices—ruinous low prices—will have to come across and pay just what the independents have to pay."

I could readily realize what this meant. If the manufacturers stand pat on prices, then the cut-rate bargain bait of the chain gangs is going to be a mighty heavy drain on their bank account. It is one thing to buy cheap and sell cheap, quite another thing to buy at regular prices and sell below them.

Of course, the chains have frequently sold items for less than cost, but when this policy has to take in many items, no chain store can long afford to play such a losing game.

As one dealer said (he had a chain outfit on each side of his store): "If everyone in this town would only go into those two stores and buy nothing but their cheap specials advertised for Saturday, I'd be happy. They might have a lot of customers, but by the same token they'd chalk up a whale of a financial loss by the time they turned out the lights."

More independent stores opening to good business, more garbage and spoilage being dumped out of the chain stores—that's the story. With this straight tip as to buying conditions, it looks as though the links in the chains were becoming weaker and weaker.

I think one of the weakest things Kroger ever did was the introduction over radio Station WOOD in Grand Rapids of a self-styled "Curbstone Philosopher." By this action Kroger has weakened his side of the proposition materially. I would not stoop to give either the speaker or the station any gratuitous space in this article, if there were the slightest value in it for the chain or the man or the station. But in Grand Rapids even the few friends the chains may have left are frank to admit that the introduction of the new speaker is a body blow for the chain gang cause.

Another weak chain-link is the fact that state managers have been calling on dealers bragging about the wealth of advertising coming this summer and the way the "fur is going to fly" during the coming six months. Folks who have simply taken the facts and figures and in a common sense manner turned down the chains without much personal objective, are beginning to sit up and take notice of tactics which prove the chains have been, and are just what has been claimed for them, present gougers and future extortionists.

Once seemingly strong and invincible, the mighty chains are feeling the strain, and as a chain is only as strong as its weakest link—with so many links at the snapping point—we can vision ahead and not so very far, to the time when the chains with a sud-

(Continued on page 27)

HAVE YOU

Protected Your Life Insurance?

By arranging a Life Insurance Trust you can afford your family the fullest possible benefit from your insurance funds.



GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

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

MOVEMENTS OF MERCHANTS.

Hillman—Jess M. Velder will open a general store here.

Big Rapids—Hagadone Bros. have opened display rooms for iceless refrigeration.

Bad Axe—Vaughan & Ragsdale, in business at Albion, will open a chain department store in this town.

Ionia—Arthur Stone, proprietor of the Fashion Store, is closing out his stock at special sale and will retire from trade.

Detroit—The Detroit Butcher Supply Co., 1455 Gratiot avenue, has changed its name to the Valade Refrigerator Corporation.

Big Rapids—Roy Chamberlin has purchased the dairy business of Ford Palmer, has put in a new up-to-date front in the building and other improvements.

Lapeer—George E. Conley, retail shoes, has filed a voluntary bankruptcy petition in the U. S. District Court at Detroit, listing liabilities of \$2,569 and assets of \$1,600.

Kalamazoo—Gus Dussius has leased the Michigan Avenue Hotel and the adjoining store building. He will sublet the hotel and open a coffee shop in the other building.

Grand Rapids—Fred A. Butcher has opened an independent grocery store at the corner of Bridge street and Valley avenue, under the style of Ted Butcher's Grocery.

Washington—The Rainbow Poultry Farm, R. R. 2, has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and paid in.

Allegan—The Allegan Packing & Produce Co., has been incorporated with an authorized capital stock of \$19,200, all of which has been subscribed and paid in.

Detroit—The Van Rensselaer Shop has been liquidated by L. E. Deeley, manager of the Detroit Association of Credit Men, as trustee under a trust chattel mortgage for the benefit of creditors.

Big Rapids—Miss Ola Z. Nichols, after being in the millinery business twenty-three years, has sold to a Grand Rapids firm. Mrs. Arvilla Anderson, of this city, will be resident manager.

Detroit—The Division Fruit Co., 2615 Russell street, 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.

Detroit—Weil's Casing Co., 3209 Michigan avenue, has been incorporated to deal in sausage casings and butchers' supplies, with an authorized capital stock of \$36,000, all of which has been subscribed and paid in.

Manistee—Elizabeth E. Wellman, dry goods dealer, has filed a voluntary petition in bankruptcy in the U. S. District Court at Grand Rapids through Harold F. Lusk. Liabilities were listed at \$30,219 and assets at \$8,872.

Traverse City—The Cherry Growers Packing Co., 210 State Bank Bldg., has been incorporated with an authorized capital stock of \$50,000 common and \$100,000 preferred, \$1,000 of which has been subscribed and paid in.

Detroit—The Flossmore Butter Co., 2032 Howard street, has been incorporated to deal in butter, cream, make ice cream and pack eggs, with an authorized capital stock of \$100,000, all of which has been subscribed and paid in.

Detroit—The Howard Stores Co., 7106 West Warren avenue, has been incorporated to deal in dry goods and house furnishings with an authorized capital stock of \$40,000, all of which has been subscribed and paid in in property.

Detroit—The Silver Salvage Co., 3016 Jos. Campau street, has been incorporated to deal in leather, leather trimmings, imitations, etc., with an authorized capital stock of \$5,000, \$1,000 of which has been subscribed and paid in in cash.

Manistee—Oscar Nelson has merged his paint and wall paper business into a stock company under the style of the Nelson Paint & Wall Paper Co., with an authorized capital stock of \$25,000, \$16,200 of which has been subscribed and paid in.

Big Rapids—The Pastry Shoppe, Donald McAuliffe proprietor, will be formally opened Saturday. McAuliffe formerly was connected with the Stillwell bazaar, recently purchased by Scott Stores, Inc. It will have a formal opening Friday.

Detroit—Abraham M. Kopley has merged his shoes and hosiery business into a stock company under the style of Park Shoes, Inc., 16 Witherell street, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Sam Turkenick, dry goods dealer, by Fixel & Fixel, attorneys, representing A. Krolik & Co., \$219; I. Sheltzer Co., \$215; Wetsman & Sheltzer, \$107.

Flint—The Boston Shoe Store, Genesee Bank Bldg., has merged its shoe and hosiery business into a stock company under the style of the Boston Shoe Market Co., with an authorized capital stock of \$75,000, \$45,000 of which has been subscribed and paid in.

Detroit—Sucher Bros. Coke & Coal Co. has merged its business into a stock company under the style of the Sucher Bros. Coal Co., 17289 Mt. Elliott avenue, with an authorized capital stock of 25,000 shares at \$10 a share, \$165,000 being subscribed and paid in.

Port Huron—Henry Clough, 1619 22nd street, has merged his roofing, sheet metal work, etc., business into a stock company under the style of the Clough Roofing Co., with an authorized capital stock of \$5,000, of which amount \$1,000 has been subscribed and paid in in property.

Fulton—Hugh C. Burk has merged his undertaking business into a stock company under the style of Vickers-Burk, Inc., with an authorized capital stock of \$8,000, all of which has been subscribed and paid in in property. A complete line of furniture has been added to the business.

Detroit—Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against August

Van Slembrouck, shoe dealer at 14508 Harper avenue, by John McNeill Burns, attorney, representing Lewis M. Falk, \$380; Goodyear Glove Rubber Co., \$185; Brandau Shoe Co., \$359.

Calumet—F. Wieber & Son, one of the oldest wholesale meat packing concerns in the State, announced recently the completion of its new model "Sausage Kitchen." Various brands of sausage and prepared meats will be manufactured here, including wieners, frankfurts, pork sausage, liver sausage, minced ham, jellied corned beef and blood sausage.

St. Joseph—Merger of fruit interests of Western Michigan into the Great Lakes Fruit Industries, Inc., has struck a surprise snag, it was revealed here this week by F. L. Granger, Secretary of Michigan Fruit Growers, Inc., which is the mainspring of the merger project. The obstacle arose when Michigan Fruit Canners, Inc., announced it was through with the merger. The announcement was made in Benton Harbor and South Haven. When the fruit merger first got under way last winter, canners canvassed for options on canning plants in this section. The options expired April 1 and since then canners have been waiting evidence of steps to be taken by the proposed merger for this season's pack. Other plants operated by Michigan Fruit Canners, Inc., are in Gobles and Fennville. The move of the canning combination will mean that other independent canners will follow the same course ad plan for an independent 1930 operation.

Calumet—Frank S. Carlton, well-known hardware merchant, died at his home here, recently after an illness of several months. He was the founder of the Carlton Hardware Co., which he organized in 1892 as a retail and wholesale distributing hardware house, and had a part in the founding of the Portage Lake Hardware Co. Mr. Carlton was active in the life of the community and was one of the organizers of the Calumet Chamber of Commerce, a director in the State Savings Bank and treasurer of the Calumet Mutual Fire Insurance Co. He was born in Creemore, Ont., in 1863 and went to Sault Ste. Marie in 1884, where he organized a hardware company. In 1892 he moved to Calumet and entered the hardware field with Frank Brockett. This partnership was later dissolved, and Mr. Carlton continued the business until he retired in 1925. He had always been active in affairs of the Michigan Retail Hardware Association and was its first president, when it was formed in 1895 in Detroit, with a membership of twenty dealers. His widow, four sons, four daughters and a brother survive him.

Manufacturing Matters.

Royal Oak—The Royal Oak Tire Co. has increased its capital stock from \$25,000 to \$60,000.

Detroit—The Victor Rubber Stamp Co., Inc., 525 Woodward avenue, has changed its name to the Victor Stamp Co.

Detroit—Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against the

Peerless Cap Co. by Bohm & Fox, attorneys, representing Finkelstein & Sons Co., Inc., \$430; Max Hyman & Co., \$196; S. Berkner Co., \$127.

Portland—Ernest V. Meade has purchased the Wolverine Soap Co. of the Wiggins Chemical Co. and will continue the business.

Detroit—The Coloraire Corporation, 110 East Hancock avenue, has been incorporated to manufacture and re-finish materials, color textiles, etc., with an authorized capital stock of \$2,000, all of which has been subscribed and \$1,000 paid in in cash.

Detroit—The Hoffman Combustion Engineering Co., 410 Ford Bldg., has been incorporated to manufacture and sell automatic stokers and boiler equipment with an authorized capital stock of \$50,000 preferred and 50,000 shares at \$10 a share, \$100,000 being subscribed and \$50,000 paid in in cash.

Lansing—Sales of the Ideal Power Lawn Mower Co. have shown a consistent gain during the first quarter of 1930 over the same period in 1929, according to officials of the company. The percentage gain for lawn mowers was 28 per cent., that for specialties 82 per cent., and for repair parts 12.9 per cent.

Detroit—The Detroit Sheet Metal Works, 1300 Oakman Blvd., has merged its heating equipment, washing machines, auto parts, etc., business into a stock company under the same style with an authorized capital stock of 60,000 shares at \$17.50 a share, \$300,000.50 of which has been subscribed and paid in.

Saginaw—Operations were started last week at the new plant of the Saginaw Foundries Co., which occupies a portion of the A. F. Bartlett Co. plant. This section has been extensively remodeled to house the equipment of the steel foundry which has a melting capacity of a ton and a half of steel an hour.

Detroit—The Trophy Blade Co., Inc., 1124 Lafayette Bldg., manufacturer and dealer in razors and razor blades, has merged the business into a stock company under the same style with an authorized capital stock of \$30,000, \$15,000 of which has been subscribed and paid in, \$5,000 in cash and \$10,000 in property.

Detroit—The Electro-Motive Instrument Co., 280 Harmon avenue, has been incorporated to manufacture and deal in electric devices of all kinds, with an authorized capital stock of 20,000 shares of class A at \$10 a share, 60,000 shares of B at \$1.05 a share and 80,000 shares no par value, \$60,000 being subscribed and paid in.

Marysville—The American Cirrus Engines, Inc., has formed the American Boat Corporation, Inc., within its organization and has started the manufacture of houseboats. The standard boat to be produced is 45 feet long, with 11 feet beam. It has a spacious living room, two bedrooms, a galley and fore and aft decks. It is so built that an upper deck may be added and the boat converted into a tea room, or the entire room structure may be removed and a flat deck be constructed. A landing float is attached for use as bathing deck. It has no means of locomotion.

Essential Features of the Grocery Staples.

Sugar—The market has declined 10 points since a week ago. Jobbers hold cane granulated at 5.55 and beet granulated at 5.35.

Tea—The definite and final announcement that all parties concerned have agreed to definitely reduce the production of Ceylon, India and Java teas has as yet had no effect on prices in this country. The market during the week has been about in the same condition as a week before. Ceylons, Indias and Javas are selling fairly well, without change in price. Japan and China greens, as well as Formosas, are quiet and unchanged. There is very little feature to the market.

Coffee—The past week has been marked by a very sharp decline in future Rio and Santos coffee, green and in a large way. This was mainly due to the fact that a loan which Brazil was supposed to be going to make to save the coffee market has not been put through on a satisfactory basis. Since it therefore appeared that the market was not likely to be saved, a slump resulted. Up to now, however, price of spot Rio and Santos coffee has not been seriously affected. At this writing No. 7 Rio, green and in a large way, is quoted at 9½c per pound. Milds are just where they were a week ago. The jobbing market on roasted coffee shows no particular change for the week.

Canned Fruit—California fruits have been sluggish during the week. Peaches are quite weak and sluggish and there is considerable shading. There is some demand for Maine blueberries, which are in small supply.

Canned Vegetables—Future corn has begun to attract a fair degree of interest in the Mid-West, with buyers realizing the short time left to get their names on packers' files with "pack to order" specifications. On the Pacific Coast, it is said that futures buying has been fairly good to date. Packers report a good response on tomatoes, spinach and asparagus. Early business, they say, has perhaps not been so large as in other years, but orders have been extensive enough to satisfy canners, in the face of generally poor business conditions.

Dried Fruits—Prunes are still selling under list prices, and offerings are as difficult as ever to make out, with old crop prunes still held here. Supplies of 1928 crop prunes are said to be diminishing, however, and some operators say that they are sold out and replacing in a limited way from stocks of 1929 crop, sent here on consignment from the Coast. Peaches and apricots are reselling without much life. Packaged goods are also sluggish. Prices are being shaded, but no more than a week ago. Currants are practically at a standstill, with prices unchanged. An attempt is being made to induce the current organization in Greece to reduce the price to a level where it can compete favorably with other dried fruits. Raisins are attracting no general interest. The trade is watching the developments taking place on the Coast regarding the California Raisin Co-operative, a new raisin pool which, it is hoped, will

straighten out the rotten condition into which the market has floundered in recent years.

Canned Fish—Easiness continues to prevail in a number of commodities, but there are no new sharp declines. All packers of Japanese crab meat have met the low price set by one canner early in April.

Salt Fish—Dealers in salt and cured fish have had an exceedingly dull time of it this week. Demand, which was already poor, was further curtailed by the Jewish holidays. There was no change in the market anywhere in the list either here or at the source. Stocks of salt mackerel are generally described as only fair for this time of year, with large fish quite scarce. No 2s are very hard to locate and 3s are in light supply. Nos 4 and 5 mackerel are more plentiful. Prices are the same as a week ago.

Beans and Peas—The only thing in the line of dried beans which is at all strong is California limas. Supply is short and situation firm. The rest of the list, particularly pea beans and red and white kidneys are slow and easy. Blackeye peas are also scarce and firm. The rest of the dried pea list is sluggish and weak.

Nuts—The local trade moved out reasonably large quantities of nuts in the shell to the Easter trade last week and week before last, drawing on supplies to such an extent that many items are now unobtainable in important quantities. This is true particularly in filberts, there being no large holders here. Offerings of filberts are hard to locate, and list quotations unusually contain only one or two items. Brazils increased in activity last week, with speculators buying up lots here and there in anticipation of higher prices later in the year, import costs on new crop indicating the likelihood of such a development. Prices on spots were accordingly firmer. Almonds in the shell are in slow demand. Nonpareils are practically cleaned up. Pecans show a firm tone, with prices unchanged. Walnuts are also devoid of change. Shelled nuts are not very active. The strong items in the list are pecans, Brazils and filberts. Large pecan halves are scarce and firm. Mediums are more plentiful, but rule steady. Shelled filberts are scarce.

Pickles—Large pickles are scarce at the source. Buyers here are little interested in futures. Manufacturers, however, report a fair amount of future business, which is probably due to a great extent to the lower prices named for fall shipment than prevail at present for prompt. Fairly good assortments can be supplied by manufacturers with the exception of large pickles. Indications are that there will be an increase in the acreage of pickles this year, taking the situation as a whole.

Sauerkraut—A fair volume of business in both canned and bulk kraut is reported for the time of year, due partly to the high price of green cabbage shipped from the South. Spot stocks are light.

Syrup and Molasses—The demand for sugar syrup has been considerably better. The output is still limited, but

prices so far have not changed. Compound syrup is in quiet demand at unchanged prices. Sellers appear to be very firm in their ideas. Molasses is in steady demand, the grocery trade taking every day lots of finer qualities. Prices are unchanged.

Review of the Produce Market.

Apples—Kent Storage Co., quotes as follows:

Baldwins, A Grade	.....\$2.50
Baldwins, Commercial	..... 1.60
Jonathans, A Grade	..... 2.75
Jonathans, Commercial	..... 1.75
Spys, A Grade, 2½ in. min.	..... 2.75
Spys, Commercial, 2¼ in. min.	..... 1.75
Cooking apples, any variety	..... 1.25
Artichokes—Calif. command	\$2.75

per crate and 75c per doz.
Asparagus—\$2.50 per crate for Ill. or \$1.25 per doz.

Bananas—5@5½c per lb.

Beets—90c per doz. bunches for new from Texas.

Butter—The market is unchanged from a week ago. Jobbers hold 1 lb. plain wrapper prints at 39c and 65 lb. tubs at 37½c for extras and 36½c for firsts.

Cabbage—New red commands \$4.75 per crate of 60 lbs.; new white stock from Texas is selling at \$5 per crate of 75 lbs.

Carrots—65c per doz. bunches or \$3 per crate for Calif. grown; \$1.25 per bu. for home grown.

Cauliflower—\$2.25 per crate for Calif. Crates hold 9, 10, 11 or 12.

Celery—Florida stock, \$4.50@4.75 for either 4s or 5s. Bunch stock, 85@90c.

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

Cucumbers—\$2 per doz. for Ill. grown hot house.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	.....\$6.00
Light Red Kidney	..... 6.75
Dark Red Kidney	..... 7.25

Eggs—The market is weak. Local dealers pay 23c for strictly fresh.

Egg Plant—\$2.25 per doz.

Grape Fruit—Extra fancy Florida

Grape Fruit—Extra fancy Florida:	
No. 36	.....\$4.25
No. 46	..... 5.50
No. 54	..... 6.00
No. 64	..... 6.75
No. 70	..... 7.50
No. 80	..... 7.50
No. 96	..... 7.00

Choice, 50c per box less.

Green Onions—Shallots, 75c per doz.; home grown, 25c per doz.

Green Peas—\$3.50 per hamper for Calif. grown.

Lemons—The price this week is as follows:

360 Sunkist	.....\$7.00
300 Sunkist	..... 7.00
360 Red Ball	..... 6.25
300 Red Ball	..... 5.75

Lettuce—In good demand on the following basis:

Imperial Valley, 4s, per crate	.....\$3.50
Imperial Valley, 5s, per crate	..... 3.75
Hot house grown, leaf, per lb.	.. 10c
Limes—\$1.50 per box.	
Mushrooms—65c per lb.	

Mustard Greens—\$2 per bu. for Texas.

Oranges—Fancy Sunkist California

Navels are being offered this week on the following basis:

100	.....\$5.25
126	..... 6.50
150	..... 7.50
176	..... 8.25
200	..... 9.00
216	..... 9.25
252	..... 9.25
288	..... 9.25
344	..... 8.50

Floridas are held as follows:

100	.....\$4.50
126	..... 5.75
150	..... 6.25
176	..... 6.75
200	..... 7.00
216	..... 7.00
252	..... 7.00

Onions—Home grown yellow, \$2.50 per 100 lb. sack; white, \$2.25 for 50 lb. sacks; Spanish, \$2.50 per crate; Texas Bermuda, \$3.50 for white and \$2.85 for yellow.

Parsley—50c per doz. bunches.

Peppers—Green, 75c per dozen for California.

Pineapples—Cubans command \$3.50-@4.75 per box, according to size.

Potatoes—Home grown, \$2 per bu. on the Grand Rapids public market; county buyers are mostly paying \$1.75; Idaho stock, \$4.50 per 100 lb. bag; Idaho bakers command \$4.75 per box of 60 or 70; new potatoes from Florida command \$3.85 per bu. and \$9.25 per bbl.

Poultry—Wilson & Company pay as follows:

Heavy fowls	..... 26c
Light fowls	..... 24c
Old Toms	..... 20c
Young Toms	..... 23c
Hen Turkeys	..... 20c

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

Spinach—\$1.20 per bu.

Strawberries—\$3.75 per 24 pint crate from La.; \$6 for 24 qt. crate from Alabama.

Sweet Potatoes—\$2.75 per bu. for kiln dried Jerseys.

Tomatoes—\$1 per basket; three basket crate, \$2.75; 30 lb. lugs, \$3.25.

Turnips—\$1.40 per bu. for old; new \$1 per doz. bunches.

Veal Calves—Wilson & Company pay as follows:

Fancy	..... 15c
Good	..... 13c
Medium	..... 10c
Poor	..... 10c

Eleven New Readers of the Tradesman.

Eleven new subscribers to the Tradesman were received last week as follows:

Wood Bros., Hastings.

Boston Square Grocery, Grand Rapids.

John Buikema, Grand Rapids.

C. H. Shattlers, Grand Rapids.

Casey Zandstra, Grand Rapids.

Frank McKinstry, Quincy.

R. VanDyke, Lowell.

L. S. See, Charlevoix.

Benj. Nysson, Grand Rapids.

H. Baker, Grand Rapids.

Ralph Winkel, Grand Rapids.

The caught crook is the only one who seeks an alibi.

ANNUAL ADDRESS

Of President Faunce To Retail Grocers at Saginaw.

This convention brings us together to celebrate the arrival of the thirty-second mile post of our organization. Its history shows that it has had, like all other associations, its ups and downs; its years of growth and its years of decline. While the last few years have been an up hill climb for the independent merchant, the grocer and meat dealer in general who has put his shoulder to the wheel, kept his mind on his own business and kept his overhead expense down has materially prospered. While statistics show a large percentage of failures in grocery stores each year, the Louisville Survey showed that the failures and changes are confined to a certain class of stores which are really misfits as merchants making an effort to find some way of making a livelihood. Out of 1398 grocery stores or place where groceries were sold, thirty changed hands each



A. J. Faunce.

month or 360 per year. Figuring on this basis, it would indicate that the average life of a grocer was less than four years. This figure, however, would be wrong, as the change really takes place among only 150 out of 1398 stores or less than 11 per cent. This, I think, gives us a better idea of the real condition of the grocer of the present day. This is the reason we see here with us year after year the same or nearly so group of merchants who have been making the grocery and meat business their life work and who are keeping clean, up-to-the-minute stocks which are fresh and attractive. These, coupled with real service, are the winning combination. Service, to my mind, is not simply a matter of serving a customer while in the store or of delivery, credit, etc., but beyond that, it is the hundreds of little things which make the buyer, whether it be the housewife, man of the house or one of the children think of your store unconsciously as the store. The service grocer especially in the smaller cities and villages learns the lives of his people even better, I sometimes think, than the family physician or spiritual adviser. He must

especially cater to the housewife, because we find they do at least 90 per cent. of the buying. More and more each year the housewife is learning to depend upon her grocer to have the special food she wants to serve on occasions which are important to her. She wants to get the best available on these occasions while she may buy a standard brand for her regular family use. This is your opportunity to help educate her in the difference between a can of Just peaches and a can of Extra Fancy peaches. I have in mind at this time four different articles in canned goods which have made many steady customers for us this year, because they were offered for just such special occasions and they were the best we could buy. If a hostess is pleased with what she has to serve, and it is outstanding enough for her guests to comment upon, what better advertisement can we desire?

The condition of business and labor in the past few months has been sufficient to show the laboring man that he can ill afford to disregard his local independent merchant. He has not only been taught this by radio, press, etc., but by actual necessity. He has found that the apparently cheap article is not cheap by the time the cycle has been completed and it ends in a cut in wage or perhaps no work at all. It has also been brought home to the farmer who has sold his butter fat and bought oleomargarine for his own table. This is poor economy indeed when butter fat drops to the level it has recently.

In a recent issue, our National Bulletin prints an article entitled, "What's wrong with business?" In this article the writer has taken issue (and rightly) with Assistant Secretary of Commerce, Julius Klein, for directing public attention to the inefficient retail grocer. If Mr. Klein had the statistics of the Survey which was previously quoted here, he would have readily seen that the inefficiency was actually confined to the 11 per cent., which change and fail so often that it looks in figures as if about 125 per cent. lose out during the average business life of seven years. We can safely say, however, that with many of the retail grocers doing business at present there is nothing really wrong, except our own local problems which we have to work out and solve for our selves. The others will have to step lively to keep in the running.

The standard of the independent grocers of to-day is on a much higher level than a few years ago. Whether this is due to elimination by the newer competition or the extra vigor it has put into those remaining, we cannot say. However, it is good to follow the old adage, "Don't sit down in the meadow and wait for the cow to back up to be milked. Go after the cow."

Before I go farther, I would like to mention the loyal support we have had from that staunch friend of the independent merchant, Mr. E. A. Stowe. The columns of his paper, the Michigan Tradesman, have always been open for our use and Secretary Hanson has many times taken advantage of this. I would like at this time

to extend the thanks of this Association to him and wish him many more years of activity in his chosen work.

We also are about to lose our veteran Treasurer on account of his retiring from business a short time ago. Mr. Tatman is a pioneer in this Association and it is with a great deal of regret that we have to give him up as an officer. In this instance, I am sorry that our by-laws provide for our officers to be active retail merchants. Knowing Mr. Tatman as I do, I am sure that we will always see him at our conventions whenever possible. I extend to him our congratulations for being able to spend nearly half a century in the grocery business and our good wishes go with him for many years of future happiness.

Now the real point at issue is the present convention and what we can get out of it. Our Secretary, together with the Saginaw committee including Mr. Schust, and Vice-President VanderHooning have put forth a great deal of effort to make it a real success. From our program there is no doubt that we have the promise of one of the best conventions ever held by this Association. There will be three days full of the best and most instructive talks obtainable, as well as discussions, demonstrations, etc. Let us each and everyone do our bit by giving our presence and careful attention at all sessions. It will pay big dividends during the years to come.

In regard to the year that is past, Secretary Hanson has given a great deal of thought and effort to establish a new regime. It has been up hill work to bring into existence a new publication, secure new members, give group talks, etc. However, the future looks bright and I hope, with the new life that seems to have arisen in many local organizations, that 1930-1931 will

be the banner year of Association work. And here I want to say, that regardless of all organizations that spring up, stick close to your local, State and National associations, because in the long run they are the ones which will endure.

Does a set-back floor you or do you dig in harder?

The expert doesn't brag of his expertness.

KENT

Starting Saturday

— April 26th —

LUPE VELEZ

— in —

"HELL HARBOR"

A Burning Romance of the Tropics!

ALL TALKING

Added "Kent" Features

"THE PLASTERERS"

"MY PONY BOY"

"PARAMOUNT NEWS"

Coming Soon

HELEN MORGAN

— in —

"ROADHOUSE NIGHTS"

MAJESTIC

GARDEN

Shows

Daily

At

1-3-5-7-9

Now Showing

CHARLES (BUDDY) ROGERS in

"YOUNG EAGLES"

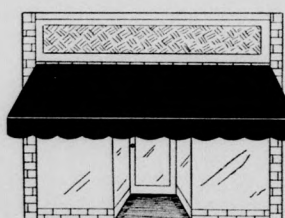
ALL-TALKING DRAMA OF THE AIR!

Starting Friday, April 25

HARRY RICHMAN — JOAN BENNETT in

"PUTTIN' ON THE RITZ"

ALL-SINGING! TALKING! DANCING!



Phone or write for
Estimates.
No obligation.

COYE AWNINGS

will make your
store more

Attractive and Comfortable.

CHAS. A. COYE, INC.

Grand Rapids, Michigan

LIGHT JUST AHEAD.

Annual Report of Secretary Hanson at Saginaw Convention.

This being my initial report to this body as Secretary, it would not be wise for me in my opinion, nor fair to the membership to submit merely a review of the dollars and cents that have passed through my hands while functioning as Secretary of your Association.

I believe the membership should be fully advised in every particular and should have an active part in the conduct of the affairs of our worthy Association, which will necessitate your granting me a little more time than has been customary in the past, but will endeavor to be as brief as my conscience will permit.

At last year's convention in Grand Rapids, it was the sense of this body that a full time Secretary should be engaged, but no provision for financing of same was made. On March 14, immediately following the convention, a directors' meeting was held, according to the minutes, and a committee of three consisting of Schultz, of Ann Arbor, Ole Peterson, of Muskegon and Brainerd of Elsie, were appointed by the President to receive applications for a full time Secretary and another committee of three consisting of Bailey, of Lansing, Johnson, of Muskegon, and Hall, of Kalamazoo, was appointed for the purpose of financing the office according to the wishes of the membership.

Some time later I was summoned by phone to Muskegon to interview Mr. Peterson and was informed of the action of the directors in their endeavors to abide by the wishes of this body and Mr. Peterson also informed me their resources would not permit engaging a full time secretary and asked me, if there would not be some way the State secretaryship could be handled in connection with the Grand Rapids Local Association that would at least give the State Association the services of one who was devoted entirely to Association activities in Michigan.

I informed Mr. Peterson that I could, no doubt, handle same in connection with the Grand Rapids local, if I was furnished a helper to relieve me of some of my duties in the Grand Rapids local which would necessarily be subject to the approval of the board of directors of the Grand Rapids local. I agreed to submit a proposition at their next board meeting and also advised Mr. Peterson I would under no circumstances care to submit any proposition, or consider the Secretaryship unless I had the whole-hearted support of all the members of the State Association board, and would be chosen unanimously.

On April 24, 1929, I met with the board of directors of the State Association in Grand Rapids and submitted the following proposition: \$30 per week be furnished me, to be used by me to hire a helper to relieve me of my collection duties in Grand Rapids; an allowance of \$10 per week for automobile and that I be permitted to inaugurate a quarterly publication, to be furnished to all members free, in order

to have a complete contact with the entire membership and to better keep the membership posted on activities and important questions of the day pertaining to the retail food business and that 50 per cent. of the profits of the publication should be paid me as a bonus. In addition to this, I requested permission to conduct food shows outside of Grand Rapids, the profits to be split three ways: 50 per cent. to the local sponsoring the show, 25 per cent. to the State Association and 25 per cent as a bonus to me. The proposition was submitted subject to the approval of the board of directors of the Grand Rapids local.

Six members of the State Board of Directors were present at this meeting, Peterson and Brainerd being absent, and after reading several other applications my proposition was unanimously accepted with the assurance the absent members would also be heartily in accord with their action.

On April 29, 1929, a special board meeting of the Grand Rapids local was held and the action of the directors of the State Board disclosed to them in full detail, which was also unanimously ratified by the Grand Rapids local directors.

On May 15, 1929, Secretary Gezon turned over all records to me, showing a cash balance in the hands of the Treasurer of \$1,087.92, with all bills paid to date. The books further disclosed a paid up membership of 211 members.

Starting June 1, I engaged an assistant at \$30 per week to relieve me of my collection duties and proceeded to revise and install a system of book-keeping, which your auditing committee will have an opportunity to inspect and report before this convention adjourns.

I made several trips in search of new members, visiting such towns as Greenville, Cedar Springs, Rockford and Grand Haven and was not enthusiastically received by the retailers, who seemed to know nothing of our Association activity and accomplishments and invariably would promise to join later.

I also visited some of the larger cities which formerly had active local associations and found that they had not fortified their trade associations by incorporating a clause in their co-operative advertising and buying

groups' by-laws, requiring of each member that they be a member in good standing in the local trade association, as we had done in Grand Rapids. As a result, co-operative advertising and buying groups superseded the local trade associations in every city excepting Grand Rapids and Lansing.

I also learned while attending the National Secretary's convention in Chicago in January of this year, that this same condition prevailed largely in every state and that the forming of advertising and buying groups had weakened the trade associations, instead of strengthening them, as they should if properly set-up.

I endeavored in every instance to have this condition corrected, secured pledges galore from retailers to revive their local trade activity, but very little was actually accomplished, the co-operative groups being indifferent to their fellow retailers who were not sold on the plans and for the want of leaders who were willing to share their time with their fellow retailers, in order to be of constructive service in which they would themselves benefit, association activities have been very sadly neglected.

On October 1 the first issue of the Michigan Star was mailed to all members on record and also mailed copies to a number of retailers I had called on and after paying all expenses in connection with same a net profit of \$108.76 was realized and 650 copies issued. I received \$54.38 as a bonus.

The January issue of the Star produced a net profit of \$167.46 with 750 copies issued. The Association received \$83.73 and the Secretary \$83.73 as a bonus.

The April issue of the Star will realize a profit of \$308.55 when all advertising is paid for and which will entitle me to \$154.27 as a bonus and which nets me a total of \$292.38 in bonus on the three issues, which is the extent of my compensation as Secretary. The clause regarding the \$10 per week to be allowed me for auto upkeep and contained in the agreement with the board, has not been exercised by me and have charged a total of \$38.50 for auto use and the balance of expenses have been charged as actually paid by me. In some instances I was the guest of friends and meetings arranged, my transportation and hotel

(Continued on page 31)

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.

WHOLESALE GARDEN

SEEDS

TESTED

Flower and Vegetable . . Lawn Grass

IN BULK OR PACKETS AND CARTONS

We protect our Dealers by referring mail order inquiries back to them . . Distributors for VIGORO Plant Food.

ALFRED J. BROWN SEED COMPANY

25-29 Campau Avenue, N. W.

Grand Rapids, Michigan

LOCUSTS WITHOUT MOSES.

As has happened many times in the history of Egypt, there has come an East wind upon the land bearing with it a plague of locusts. And as on the occasion when Moses stretched forth his rod and the locusts "covered the face of the whole earth, so that the land was darkened; and they did eat every herb of the land and all the fruit of the trees," there has been grave danger that there would remain "not any green thing, either tree or herb of the field, through all the land of Egypt."

But what Pharaoh could not do the authorities of modern Egypt have done with at least partial success. They have declared war on the locust and have met the invaders in their own country. On the Sinai Peninsula members of the camel corps, infantrymen and peasants have been drafted to stem the locusts' advance. Mile-long trenches have been built into which the invading army has fallen by the million to be consumed by paraffin fires, breastworks of tin sheets have been erected and by day and night flame guns have been taking heavy toll in the enemy ranks. After the conclusion of a heavy engagement near El Arish, the dispatches tell us, an area about two miles square was black with dead locusts, in some places four inches deep.

The extent of the menace which these locusts represent for Egypt may be understood by the estimate that those which have been killed would be sufficient to destroy all vegetation in more than a quarter of the Nile Valley. They are a plague which could easily destroy the country's entire crop. All that can be done to turn aside the invasion will be done, but what is really necessary is the west wind which in Biblical times took up the locusts and drove them into the Red Sea until "there remained not one locust in all the border of Egypt."

SEEING THINGS.

The convention of the Daughters of the American Revolution at Washington last week revealed an amazing state of mind among these descendants of the men who fought our war of independence. With a blind disregard of the actual position which the United States now holds in world affairs, they conjured up a list of dangers to American interests which constitutes a tribute to their imagination but hardly to their common sense.

Despite the fact that the London treaty will oblige us to increase our cruiser construction in order to reach parity with the British fleet rather than involve us in any reduction of our naval forces, they adopt a report fearfully declaring that the time has not come "for us to scrap our ships and render ourselves defenseless as a nation." They heartily applaud a speech denouncing all efforts to "drag the United States into a tangle of European politics by way of the League of Nations, the World Court or a consultative pact," although there is no remote possibility of our joining the League, the idea of a consultative pact

has been rejected and by no stretch of the imagination can the World Court be regarded as "dragging" us into European affairs. And finally, to top off these somewhat hysterical protests against foreign dangers, they raise the old specter of a Red menace undermining American institutions from within.

It is "healthy," as Mrs. Charles Brand declared, to look back to the days of our Revolutionary fathers and mothers, but it is time that the D. A. R. realized that the world moves and that the problems of to-day must be tackled with some other weapon than that of blind reliance upon tradition. It was because our Revolutionary forefathers did so that the United States was born.

UNFAVORABLE REPORTS.

The price slash on copper, and the unfavorable reports on foreign trade and employment conditions are high lights in the business news of the week which do not come as surprises. The reduction on the red metal was presaged by record stocks and while foreign response to the lower price level was fair, domestic interests appear to feel that the quotations may be moved down further. However, manufacturing operations in the lines using this material should be improved by this action and they represent important interests.

The data on employment in March disclosed a decline running quite contrary to the usual seasonal movement but this trend was more or less expected. Unfortunately, the facts throw cold water on the many over-optimistic statements which have been made and raise doubts which are likely to have a further hampering effect on business.

Due to the drop in copper and marked declines also in farm products, previous notions that the commodity collapse was about over had to be revised. The Annalist weekly index dropped to 133.4 and wiped out all but the smallest fraction of the gains made in the preceding three weeks. Only the fuel group advanced. Building materials, however, stood at 149.9 for the fifth week in succession.

While a stabilized level or firmness in commodity prices is recognized as a requisite just now to more confident operations in industry, and the reductions should make possible expanded markets, it is clear that purchasing power losses will take time to make up. This is why most observers are not looking for normal conditions to return much before next fall.

PRACTICE RULES REVISED.

It will come as a disappointment to some interests that the Federal Trade Commission has finally deemed it advisable to "hedge" on its trade practice rules, and yet only a false heaven is destroyed. Considerable, if not outright, doubt has attached to several of the regulations endorsed by the Commission. There was widespread belief that they would not stand up under the law despite the fact that they were included in the group upon which court rulings had been made.

The persistent trouble which the trade practice codes have encountered has come, naturally enough, from the desire in industries to attain price and output control not possible under present legal restrictions. By proposing certain strictures not definitely against the law it has been hoped to accomplish in an indirect way with Government sanction what could not be done directly.

But, as it turns out, not even these indirect methods are to be of avail. The Commission plainly serves notice that it went too far and must now revoke its approval of certain practices. And the many organizations which have adopted codes not in keeping with this change in policy will have to revise them accordingly.

The action of the Trade Commission may prove a forerunner to other changes in Federal policies and such changes are sorely needed to clear up what has developed into a very muddled situation which, as much as anything else, is contributing to the present uncertainty in business.

DRY GOODS CONDITIONS.

The common report from retailers on Easter business at the close of the week was the one word, "disappointing." Employment conditions, and their still dubious aspect, coupled with unfavorable weather, were the two chief handicaps cited as holding down sales. Considering the extent of the decline in March, the unsatisfactory holiday business makes it clear that the March-April comparison with last year will fall short of the 1929 figures and by a wider margin than was expected.

However, it is felt by store executives that the slow start on Easter purchasing, its brief activity and rather dull close may be overcome, in a measure, at least, by more liberal buying after this holiday. The belief is that many wants are still to be filled and that lower prices and favorable weather will bring more customers to the stores. With outdoor operations helping employment perhaps purchasing power will be mended to an extent making possible improved trade. Even though the tariff in its principal effect should doubtless prove injurious, its passage may bring about needed stimulation in some hesitant industries.

Except for some last minute re-orders early in the week, the wholesale merchandise markets were busy mainly in preparing for post-holiday demands. Considering the poor showing made on the season, stocks of desirable goods are reported quite light because manufacturers have been unusually cautious in their operations.

NOT RUNNING DOWN.

It is comforting to know that Dr. Robert A. Millikan does not believe that the universe is running down like a clock which can never again be wound. However distant may be the day of ultimate dissolution which so many scientists expect, it would be a disturbing thought that the sands of time are running out not merely for us and for our world but for all the universe. So in this controversy be-

tween Sir James Jeans and Dr. Millikan we shall string along with Dr. Millikan.

It is Dr. Millikan's theory that while we are witness to a continuous process whereby matter is being broken down into energy, somewhere in the universe this process is being reversed. Radiant energy is replenishing the hydrogen out of which all elements were originally built and thus creating a basis for a new supply of the heavier elements. By some mysterious alchemy the universe is constantly recreating itself.

Naturally, we find no assurance in this theory that the infinitesimal speck which we call the world will not get lost in the shuffle of disintegration and recreation. Dr. Millikan holds out no hope that the creative process so operates that, whatever may happen in other parts of the universe, the continuance of our life and civilization here is guaranteed by cosmic radiation. But we must look upon things with a broad view and think not of ourselves but of other worlds still unborn.

THE LOGIC OF IT.

Senator Frazier's proposed anti-war amendment to the Constitution is again under consideration by a subcommittee of the Senate Judiciary Committee. It forbids the United States and every State and Territory, association or person subject to its jurisdiction "to prepare for, declare, engage in or carry on war" and also forbids the raising, appropriation or spending of any funds for such purpose. Senator Frazier ought also to propose that the fire department in the District of Columbia and in all Territories under the jurisdiction of the Federal Government be abolished by act of Congress and that the police force likewise be disbanded, so that by this great act of faith we might compel criminals to reform and fires to refuse to burn.

DOUBLE NAMES FOR CITIES.

The custom of travel and the wide range of modern business have made the native names of the world's cities reasonably familiar to their neighbors in other lands. But there are still marked differences in some cases between the proper name of a place and its version in other languages.

Some cities have changed their names but have not been able to persuade the rest of the world to recognize the fact. In some cases local and foreign names for a city have nothing in common, as with Sao Salvador—known in this country as Bahia—and Nidaros, which to Americans is Trondheim. Sometimes it is a matter of spelling, Gothenburg strictly being Goteborg and Venice Venezia, while Copenhagen is known at home as Kopenhagen and Leghorn as Livorno.

Watch the clock to see how much more you can do to-day than you did yesterday in the same time.

Think this over: When the boss is going to promote a man, what kind of a man is he looking for?

Only what the firm puts into the treasury can be taken out for wages.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

If there is a brighter and more cherry and contented little city than Lowell anywhere in Michigan, I have failed to find it. Settled originally by people of energy and vision, the town has always been noted for the high character of its citizenship and the good use the citizens have made of their talent for organization and advancement.

Lowell has faced many hardships in the shape of fires, floods, bank failures, bank defalcations and the losses incident thereto, but the citizens have accepted every disappointment in a heroic manner and met the issues in man fashion. I cannot recall any little city which has a richer heritage in the shape of sturdy, enterprising and capable merchants than Lowell. The present day merchants are making an energetic effort to maintain the good name Lowell has long enjoyed in this respect.

I always stop for gas at the Standard Oil station as I enter the city from the West, because the young men in charge always see to it that my water supply is ample without my requesting it and, if no other customer commands attention, they go over my windows and remove any adhesions which may obstruct the vision. I patronize many other stations which do the same, but in most cases I have to request any extra service of this character. Assistance which is automatically given, without suggestions or request, is doubly appreciated.

During last week I had an interview with a gentleman who is largely interested in the manufacture of an indispensable article in the creation of every automobile, which has given him a somewhat prophetic insight into the business. He insists that inside of three years there will be no more gasoline used as the motive power for automobiles; that the present intricate motor will be altogether superseded by the Deisel engine which will prove to be more economical and effective. If this prediction comes true, I just naturally wonder if all of the present gasoline stations will be required to furnish crude oil to the drivers of automobiles.

It struck me as I entered Lowell that the movie (now talkie) theater on the main street was above the average playhouse of the kind found in a city the size of Lowell. Harvey Callier confirmed my suspicion and cheerfully showed me through the house, which I found most complete in every respect. He says the talkie films cost the lessee three times as much as the movie films did and that many playhouses are losing money because they do not take this disparity in cost into consideration in fixing their price of admission.

My next call was on R. VanDyke, President of the City State Bank, who

was a reader of the Tradesman while engaged in the grocery business and is now an ardent admirer of the publication as a clothing dealer. During the time he was engaged in the grocery business I noted that he never permitted a customer to come in his store that he did not find time to utter a word of greeting, whether he waited on him or not. I recall that I referred to this peculiarity in the Tradesman at the time as one of the finest examples of the salesmanship instinct I had ever witnessed. Now that Mr. VanDyke has reached the sunny side of sixty, I assumed he had perhaps grown careless and forgotten an essential feature which contributed so much to his early success as a merchant, but I soon discovered I was mistaken. While he was writing me a check for subscription, two customers came in and were taken in hand by the clerk. Mr. VanDyke abruptly left the work in hand, went forward to greet the customers and returned to his desk without remark or with apparent consciousness that he had not done anything unusual. I attribute much of his success as a merchant to the fact that he still possesses the salesmanship instinct to the nth degree.

I call on a good many stores every week and meet a good many merchants. I think 90 per cent. of the merchants I meet fully realize the obligation they are under to their customers and treat them as though it were an honor to wait on them. About 10 per cent., I am sorry to say, are gruff and apparently unfriendly and supply the wants of their customers grudgingly, as though they were conferring a favor on their patrons, instead of receiving a favor. In the early days of the Tradesman, nearly fifty years ago, I frequently remonstrated with the merchants who dealt ungraciously with their customers, but a long series of rebuffs and remonstrances ultimately convinced me that the bankruptcy court was the ultimate outcome for that sort of a temperament.

D. G. Look will celebrate the fiftieth anniversary of his career as a druggist in Lowell next fall. He is non-committal on whether he will stand for election to the State Senate again next fall, but I assume that when the roll is called in the Senate next January he will answer "Present" when his name is reached by the clerk. Fifty years is a long time to be engaged in the same occupation in the same town. I am three years behind him in this anticipated accomplishment.

M. N. Henry, the druggist on the other side of the river, has been engaged in the drug trade forty years. He learned his trade with John H. Passage, the Greenville druggist, now long dead.

While in Ithaca a week ago I called on Henry McCormack, whose general store has long been a landmark of that city. I recall when the same location was occupied by Nelson & Barber and

the commanding position in the trade they held forty years ago. Mr. McCormack is upholding the traditions of the past and even adding to the high standard established and maintained by his predecessors.

Claude Hamilton, who is on a trip around the world via Japan, China, India, Red Sea, Genoa and Paris, sends me the following clipping from a Hong Kong paper concerning a Chinaman who is 250 years old, who still retains all his faculties and makes a living delivering lectures. The clipping is as follows:

According to a telegram from Chengtu, which appeared in yesterday morning's issue of the Shun Tien Shih Pao, the 250 year old man, Li Ching-yun, is due in the Szechuan capital about the middle of this month to deliver a series of public lectures on the secrets of his longevity and his reminiscences of the Ching Dynasty.

Mr. Li left his native town of Kaihsien on March 3 for Ho Ju Pou, where he is to be the house guest of Marshal Wu Pei-fu, former leader of the Chihli clique. The lectures at Chengtu are under the auspices of various local organizations, headed by the provincial education association.

Mr. Li is regarded as the oldest man in the world and despite his hoary age, is described as still very fit and healthy. He still possesses a very clear memory and can recall the events of the reigns of Kang Hsi, Chien Lung and other Ching emperors without any difficulty.

About six months ago, a Chinese university professor, interested in psychology and physiology, tendered an invitation to the aged man to visit Chengtu, but although he accepted the invitation, the trip never materialized. There are thousands of people in Szechuan anxious to have a glimpse of Mr. Li. E. A. Stowe.

Historical Dribbles Concerning Early Grand Rapids.

The first industry in Grand Rapids was a blacksmith shop, opened in 1833. It was located near the present entrance of Powers' theater. It was conducted by A. W. D. Stout, who rendered important service to the community. Stout moved to Plainfield township a few years later, where he remained to the close of his life.

The Government erected a modest little sawmill on Indian Mill Creek, opposite the present factory of the Gunn Furniture Co., and operated it intermittently in sawing lumber to be used by settlers and Indians in building houses. The mill was of "the old saw flutter wheel pattern, capable of cutting," a local historian noted, 1500 feet of boards in a day. A dam was built to impound the water of the creek. When the volume of water in the pond had been drawn off, operation of the mill was suspended until water flowing in the creek had refilled it. A cheap run of stone was used in grinding grain for the inhabitants. John Ball obtained the stores when the mill was finally dismantled and used them for a horse block in front of his home on Fulton street hill. After the death of Mr. Ball the stones were presented

to the Kent museum and placed at the entrance of this institution.

When Kent county was organized it embraced not only its present area, but the territory since known as Ionia and Clinton counties.

The territory at present embraced in the county of Muskegon was subtracted from the county of Ottawa.

Grand Rapids, Grandville, Grand Haven and Ionia were the first settlements opened in the Grand River Valley. The year of their settlement was 1833.

The first fiddler to "rosin his bow" in Grand Rapids was named Ellis. It was said that his music was so charming that frogs in the swamps would join in square dances and waltzes.

Dr. Wilson, a young man just out of a medical school, arrived in Grand Rapids in 1833, minus medicines and instruments. His gentlemanly bearing favorably impressed the citizens. Louis Campau provided the funds needed to purchase an outfit for the doctor. It was said that his early death resulted from overtaxing his strength in the pursuit of his practice. He was highly esteemed by all residents of the valley. No sacrifices nor hardships were too great for the doctor to make when patients needed his services.

Nicholas R. Hill was the founder of the village of Cedar Springs. He was public spirited and popular. Although he was not a member of the dominant political party in Kent county, the people of the third representative district expressed their appreciation of his worth by electing Mr. Hill to occupy a seat in the State house of representatives.

Provisions were scarce and expensive in 1833. Supplies were shipped from Detroit via the Great Lakes or packed in on the backs of men and horses from the Southern section of Michigan. Pork could be bought for \$40 per barrel; potatoes for \$4 per bushel and flour was worth 12 cents per pound.

H. S. Wadsworth, the founder of Lamont and an active man in the development of Muskegon, operated extensively in Grand Rapids in 1833 and in several years that followed. His second sawmill occupied the corner of Monroe avenue and Pearl street. It is at present covered by the Pantlind Hotel. The mill never did much in the way of production. Wadsworth was a wholehearted, noble fellow—too visionary, however, to win success in the business world of his age.

Mail was delivered to the people of Grand Rapids via Kalamazoo once each month in 1833.

The population of Grand Rapids in 1835 numbered one hundred.

Speculation in lands was rife not only in the village but all along Grand River. Arthur Scott White.

Chairman: "I wish to announce that on Wednesday evening the Ladies' Aid will have a jumble sale. This is a chance for all the ladies of the congregation to get rid of anything that is not worth keeping but is too good to be thrown away. Don't forget to bring your husbands."

It takes time to acquire experience.

CREEDS AND CONDUCT.

Their Functions and Relationship To Each Other.

These two words are not placed in antithesis but they are linked together because the one is an interpretation of the other, and in the fullness of life both are vital and each dependent upon the other. With this thought in mind, let us chat about the function of each and their relationship to each other.

Dogmatism, no matter how we may slur it, sometimes is an important factor in connection with our plan of life. It creeps into every field and every function. In farm life, for instance, we find, away from the fundamentals which are few and can be very easily defined, there is a field in which dogma bears an important part. Even superstition comes in as an attachment to our dogmatic statements concerning the treatment of the soil, methods of activity and belief in the occult. Some farmers are particular about the time when they put their grain into the soil, when they harvest it with reference to the phases of the moon, and each individual farmer has his ways of service which are peculiar to himself; and, while he may not say it in so many words, he rather thinks that his way is the best way.

In connection with health we find that dogma and conduct are inevitably associated. From Macbeth we have this statement: "Now good digestion waits on appetite and health on both." Not so bad a maxim and its application is useful. "Cleanliness is, indeed, next to godliness," Wesley says, and we all vow assent to this statement; and still, many godly people substitute prayer for good work in cleaning up so that healthy conditions prevail. Notably in history, men have fallen on their knees in filth asking the Deity to save them from the contagions which attach to a filthy condition, instead of cleaning up and putting in practice the fact that God works through mankind in the accomplishment of high and noble purposes. For centuries the yellow fever prevailed and in certain tropical localities the only antidote which was used was a petition to the Almighty to save people from the ravages of the terrible contagion. Science came in and solved the problem, doing away with the conditions which produced and multiplied the infection.

In the realm of religion we find the reliance upon dogma a prevailing condition, and a good deal of it is of inestimable values, but a considerable portion is manifestly a hindrance rather than a help to our highest conception of conduct. Dogma says, "God created the world to manifest His glory," and you can't help but wonder if His glory was not thoroughly manifested before He created the earth and whether He takes any stock in a dogmatic statement like this. Anyway, what difference does it make with mankind, their responsibilities and service, whether we accept it as a fact or take it as an expression very human. The Apostles' Creed which we repeat in our Sabbath devotions, without very much thought oftentimes,

contains certain passages which a great part of the Christian world takes exception to. When good people question certain statements in this creedal verbiage, it is just possible that the things they don't like in it may not have great vitality in connection with carrying on our functions in this world. The belief in the Immaculate Conception or the resurrection from the dead has very little to do with the accomplishment of the highest immediate purposes in life under God's plan; and while some of these important creedal statements may be questioned, we all love to read the stories which we find in the Scripture upon which they are based. But it is pretty important for us, in considering all these things, to remember that we are in a different age from Buddha, Confucius, Socrates, Jesus and the Apostles and that the Oriental method of expression is very different from ours; and we need to understand a good deal about it in order to reach sensible conclusions.

Somebody has said: "No matter what lies beyond, a rich experience wins." This touches the field of conduct in an important relationship. Creeds dealing somewhat in non-essentials led Calvin and Jonathan Edwards to enter into extravagances of expression, and the whole Inquisition with its horrors was largely based upon creedal statements. There are certain statements in creeds which are connected very intimately with the times in which they originated, and others that are true for time and eternity. It is important for us in our interpretation of them to discriminate with great wisdom between the two types of expression. The Hebrew mind was poetic and visionary, and the basis of many factors in religious creeds have their foundation in the peculiar Hebraic types of mind.

After all, putting controversy away, there are certain things which from the beginning throughout all eternity are true: God, righteousness, forgiveness, love; and their influence upon the humanity which interprets the deity is vital to the highest interpretation of divinity in conduct.

Someone has briefly said, "Conduct is the proof of faith." In other avenues of life some dogmatic statements are beautiful in their application and elevate our minds to correct thoughts and great aspirations. One of these I recall in connection with home-keeping: "As a social institution, nothing so far devised by man approaches the home in its opportunity nor equals it in its successes." In the realm of business Nolan says: "Integrity makes the product, advertising sells, and service perpetuates it." Edward Everett Hale makes a creedal statement which has been an inspiration to a great many people: "Look up and not down; look out and not in; look forward and not backward, and lend a hand." All of the statements but the last are creedal in type and the last one deals entirely with conduct. Following the creedal statements one may stumble and make grievous errors because of the interpretation; and still, what a wonderful, concise and useful statement it is.

Ads like these... are selling COFFEE



14 large roto ads have already appeared in Michigan Sunday papers since the first of the year.

There are just as many to come—A great sales opportunity for every grocer in Michigan. You will find it pays to feature and display—

Beech-Nut Coffee

RARE FLAVOR FROM TROPIC HEIGHTS

Let me just make a single statement in business affairs that I think you will agree attaches itself in a splendid way with our ideals: "Advertised merchandise depends for its life upon a popular belief in its honesty." How true also is the thought in connection with salesmanship, that if you praise instead of criticize, you lessen sales resistance. And in connection with our duties in a business life, what a piece of wisdom is this statement, although not in the most refined language: "Don't scatter, plan your life; fit each day into the picture; snap into it, do your damndest and win." And in touching our own thought about ourselves, what a splendid creedal statement is the following: "You may not be a wizard, but there is surely something in you it will pay to feature. Dig it out and start getting it ready for market." And here's another: "Be yourself and keep at it. This is the road to individuality, usefulness, leadership."

Attached to our own business, may I, before closing this informal treatment of essentials, make a statement that is dogmatic and still attaches itself very intimately with conduct: "No part of a community serves it better than its banker. He is the custodian of its funds, its guide, guardian and friend. Legitimate enterprise has in him its champion and support; folly and dishonesty its curb. Ours is an urban existence of concerted action. Belief is its keynote and the banker centers belief." Watchwords and creedal statements in business formulated by men of a wide range of experience and inspired by the highest purposes enter prominently into our lives as business men and we do well to cherish these maxims and have them stand out prominently in our counsels, so that we may, in interpreting them in our conduct, add to our usefulness in the world and our happiness in being useful.

As my final word, may I call attention to one of the most essential creedal statements which has an infinite range of application. This attaches itself to a law in the moral universe because there are other people in it. We have duties toward them, duties which might be summed up in an old saying, "Thou shalt love thy neighbor as thyself." Charles W. Garfield.

Novel Effects in Spring Furs.

Summer furs, once an acquired taste, are more fashionable than ever, and the small neck-piece of fur supplies an agreeable finishing touch to the Spring costume. In the "little season" when days are suddenly warm, with still a chill in the breeze, and the tailor is laid aside for a one-piece street frock of silk or one of the new sheer woolens, a bit of fur about the neck or shoulders is both logical and charming.

This year new styles in great variety are being shown by both French and American designers, who are using many different furs, from the most rare and costly to the inexpensive sort dyed and treated as novelties. In all of the fur shops, the department stores and specialty shops are to be found luxurious scarfs and coat-capes that

will do practical service as a bit of protection, and others, small and chic, for style only.

Several particularly smart neck-pieces are shown by a New York house of established prestige. One is the twisted tippet, a thick roll of fur wrapped to seem twisted and just long enough to encircle the throat, the ends fastening close, after the manner of a choker necklace. The model is made of ermine—in white and the beige shade of Summer ermine; of priceless Russian sable and mink.

In one tippet of silver fox, the tails only are used, subtly joined so that the white tips meet at the point of fastening to be worn at one side of the neck.

Another exceedingly smart neck-piece is the ascot, a scarf one yard and a half long, narrow at the back and widening at the ends. A particularly charming ascot is made of white caracul, crepe lined, which has a large geometric motif in narrow bands of black galyak applique on one end. Ascots and stoles in white fur are frequently worn as an accent to the all-black ensemble.

The weasel is a smart, practical little scarf, lined with white wool and tied in a French bow. Sable scarfs are the epitome of luxury, four, six or even eight skins being used in each. Fox is still fashionable, particularly silver fox in scarfs larger than ever before.

Countless little neck-pieces that add finish to the one-piece frock are to be had in inexpensive furs. They are varied in style, some to be softly draped on the bodice as a scarf of fine fabric; some to be used something like a man's muffler, and other chic cravat shapes to form a tailored bow at one side of the neck.

Lingerie Touches Are Far From Obligatory.

In spite of the fact that they are everywhere, lingerie touches on dresses continue to be smart. The woman who has a maid or the leisure and energy to keep them always crisp and spotless may indulge in them to her heart's content. Let others beware, for nothing detracts so much from a well-groomed appearance as these same lingerie touches if they are the slightest bit wilted.

That it is possible to find daytime dresses which lack them and still are smart, the models show. Maggy Rouff's indubitably chic gray flat crepe dress has an interesting shoulder treatment and lines that are kind to almost any figure. The black crepe dress model is one of those inconspicuously smart frocks every town wardrobe needs. A 1930 detail is seen in the use of eyelet embroidery on the sleeves, at the neck and in a hip yoke. The small flowers in the print dress have been cut out and gathered into a bouquet to adorn the neck. All three are shown in New York shops.

Skirts for daytime—need it be said?—are not extremely long. The medium calf length is correct. The formal afternoon occasion, however, calls for a long, full skirt.

Praise yourself less and others more.



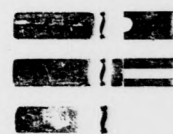
Make a pyramid of

MUELLER MACARONI PRODUCTS

on your counter and many of your customers will tell you to --

ADD SOME OF THEM TO THEIR ORDERS

C. F. MUELLER CO.
Jersey City New Jersey



HEKMAN'S

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

Cookie-Cakes and Crackers

MASTERPIECES
OF THE BAKER'S ART



for every occasion



Hekman Biscuit Co.
Grand Rapids, Mich.

FINANCIAL

World Decline Hits Our Trade.

No more significant index of what has been going on the world over in business has come to light perhaps than recent reports of our trade with foreign countries but the picture they make is none too cheerful.

Doubtless the world decline in commodity prices bears on the shrinkage in the value of our merchandise exports and imports but even when allowance is made for this the general relaxation in business here must be set down as part of a movement reaching clear around the world. Our merchandise exports to other countries fell to \$374,000,000 in March which is, in keeping with the seasons, slightly better than February but presents an enormous shrinkage from the export total of \$489,737,000 in March a year ago. Doubtless the situations in wheat, cotton and copper alone explain a share of this radical adjustment. The March exports showing was the poorest for that month since 1924.

When we turn to the import figures they do not present a much rosier position. Our merchandise imports from other countries fell in March to \$300,000,000, which likewise is moderately better than February this year but represents a severe cut from the import total of \$383,804,000 in February a year ago. March imports were the lowest for that month since 1922.

Now when these totals are analyzed it should not be so difficult to enumerate the individual items that explain the drastic changes but in such an analysis is no satisfying explanation. Back of it all is a world condition that had its beginnings in economic problems arising long ago.

Whether our own speculative orgy was primarily responsible or not the general upswing in interest rates throughout the world certainly was accelerated in 1928 and 1929 by the concentration of world interest on our own bull market. Particularly during 1929 it was noticeable that an increasing proportion of European funds had been diverted into investment channels on this side of the water.

There was of course a variety of strictly European problems that likewise tended to undermine industry and in the current trade figures we are getting the harvest of these bad sowings. In times past very often the beginnings of an improvement in world conditions have already been under way by the time the trade statistics themselves portray things at their worst. For that reason the current figures are commonly accepted as the statistical manifestation of a past condition that now is on the way toward favorable adjustment.

Paul Willard Garrett.

[Copyrighted, 1930.]

Reliable Sign of Approaching Improvement in Industry.

Colonel Leonard P. Ayres of the Cleveland Trust Company is one of the market prophets who believe nowadays that the rise in stocks is a pretty reliable sign of an upturn soon in business.

At least in times past he finds that

a sustained advance in stocks during a business recession has been the forerunner of improvement later on. Here is what he says in his April bulletin published to-day: "One important element in the improvement of business sentiment is to be found in the advances on the security markets. The prices of bonds moved up vigorously during the early part of March, and the advancing trend still continues. Stock prices have made important advances in recent weeks, so that some issues have actually exceeded their 1929 prices, and many others have regained much of what they lost last autumn. Such an advance of stock prices as this during slow times has always in the past been followed by business improvement not much later on."

Colonel Ayres entertains no illusions over the extent of improvement that has been witnessed so far. He sees what everybody sees that sentiment is more cheerful but that the statistics are not much improved. Despite the lack of statistical evidence of improvement he finds several distinct symptoms of betterment. Specifically these are (1) increasing building construction, (2) an upturn after a decline in the steel industry, (3) the check of the decline in wholesale prices of commodities and (4) the increase in the weekly figures on coal output.

A foundation for improvement in business is to be found in the abundance of available credit on easy terms. Nobody presumes that easy money will in itself improve business but nobody can doubt its potency in facilitating developments that in the end make for better times. In the present instance, Colonel Ayres believes, "it promises to be effective, for the value of new bond issues floated during March was not only much greater than in February, but actually well in excess of that of March of 1929. Money raised by the sale of bonds is as a rule promptly spent for new construction and equipment, and such expenditures are components of better business."

It is interesting to note that while the first quarter volume of 1930 industrial production has been running under the high records for similar months of 1929 it has made a rather favorable showing with the corresponding months of 1928. Incidentally in comparing 1930 figures with the past we must remember that 1929 in most respects was an abnormal year.

Paul Willard Garrett.

[Copyrighted, 1930.]

Competition From Stock Market May Restrict Bonds.

Unless money rates advance to unreasonable heights again this year, foreign financing is destined to play a decidedly more important part in American investment markets than in 1929.

Foreign governments and corporations raised less capital here last year than in any previous twelve months since 1923. Borrowings by foreign governments, aside from Canada, amounted to only a little more than \$68,000,000, and already Argentina has arranged a short term loan of \$50,000,000, while Sao Paulo has virtually concluded arrangements for obtaining a

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!



**O L D
KENT
BANK**

**14 OFFICES
CAPITAL AND SURPLUS
\$4,000,000.00**

large part of a \$100,000,000 loan in this market.

American bankers have a great opportunity to develop South American industry, with consequent benefit to business in the United States. A better understanding on the part of this country's investors of South American needs would go a long way in this direction.

Whether or not competition from the bond market will restrict foreign bond financing is a question which is puzzling investment bankers to some extent. Recent activity in stocks has tended to raise doubts about the popularity of fixed-interest issues.

As a matter of fact, foreign bonds have scarcely kept pace with the recovery in domestic bonds and even these securities have failed to come back with the vigor generally expected in some quarters. World credit conditions have eased tremendously in the last six months, however, as indicated by the decision of the French government to redeem its \$75,000,000 5 per cent. bonds held by the Kreuger & Toll-Swedish Match group at a premium of 3½ per cent.

This situation cannot but have a broadening effect on markets for bonds. To what extent it will encourage foreign financing in American markets remains to be seen.

Considerable financing remains to be done in connection with settlement of war debts and reconstruction plans. If by any chance a good demand for foreign issues can be stimulated here, the volume of business might approach the high levels of 1927 and 1928.

Canada is likely to obtain a large part of the new capital raised here for foreign governments and corporations. The Dominion enjoys a high rating among investors in the United States, 28 per cent. of foreign corporate issues last year having been Canadian. More than \$3,000,000,000 of American capital has been invested in Canada, it is estimated.

William Russell White.

[Copyrighted, 1930.]

Shows Change in Investor Sentiment.

A \$131,000,000 increase in brokers' loans this week carried the total across the \$4,000,000,000 mark for the first time since the middle of November when with the collapse of speculative activity the volume crossed that mark on its way down from a record peak some weeks before of \$6,802,000,000.

Still it is interesting that even at the new high of \$4,125,000,000 for loans this year the volume is less than \$1,000,000,000 up from its extreme low reached in December subsequent to the panic. The stock averages have recovered more than half the ground that was lost in the autumn decline. With this recovery in stock prices over the last five months has come no commensurate expansion in loans.

Specifically loans at their new recent high this week were up only \$797,000,000 from their extreme post-panic low. Heavy financing presumably contributed its proportion of the week's expansion in loans but the action of the market in the last ten days has strongly suggested that some stock has passed into weaker hands.

Up to March 26 the volume of funds

loaned by reporting member banks to brokers for the account of "all others" continued to diminish. In that week it reached a new recent low level. Apparently up to that time the sophisticated institutional and individual investors that enter or withdraw from the money markets through this instrument had been pulling back their money from the loan desk to employ it for the purchase of stock. But for three successive weeks we have witnessed a rising tide in loans for "all others." Presumably this reversal reflects something of a change in the attitude momentarily at least of these investors toward the market. They are not so anxious now to buy stock as they were. They are more ready than before to lend money. Indeed nearly half of this week's expansion in loans was represented by an expansion in this particular item and in loans for "out-of-town" banks which item also contains some funds of private lenders.

Except that the market regards the general volume of loans as low this week's figures might be interpreted as a disappointment to the financial district. They were larger than had been anticipated just as the increase a week ago was substantially below expectation.

Paul Willard Garrett.

[Copyrighted, 1930.]

A Business Man's Philosophy.

I have have a collie that wants to go with me whenever I step into an automobile. I would take him oftener if he were satisfied to stay in the automobile when I reach my destination. But no, he is just as eager to get out and make a nuisance of himself.

Children are like that, too. I take them to a baseball game, and the minute they are inside the gate they open a barrage of pleas for peanuts, hot dogs, ice cream sodas, and a visit to the movies.

When a wife suggests a trip abroad she indicates a willingness to go in the cheapest accommodations. The trip itself is thrill enough; she doesn't care how she travels or how she looks. All this changes the moment the ticket agency is visited. Superior rooms are engaged, and trunks and frocks are purchased recklessly. Instead of occupying third-class seats in the railway cars of Europe, the poor husband finds himself speeding from town to town in a luxurious motor. He is dragged to dress-making establishments, here he signs American Express checks until his pen is dry.

That's why men occasionally are mean to dogs and children.

William Feather.

Reward.

A wealthy tourist lost his pedigreed dog while stopping in a small town. He inserted a lost advertisement in the newspaper, offering a reward of \$100.

The next day he went to the office to enquire, but no one was to be found except a janitor.

"Where the thunder is the newspaper force?" asked the tourist impatiently.

"They're all out," the janitor replied, "tryin' to find yer dog."



L. A. GEISTERT & CO.

Investment Securities

GRAND RAPIDS—MICHIGAN

506-511 GRAND RAPIDS TRUST BUILDING

Telephone 8-1201

GRAND RAPIDS NATIONAL BANK



Established 1860—Incorporated 1865 — Nine Community Branches

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

Investment Securities

E. H. Rollins & Sons

Founded 1876

Phone 4745

4th Floor Grand Rapids Savings Bldg.

GRAND RAPIDS

Boston

New York

Philadelphia

Chicago

Denver

San Francisco

Los Angeles

London

DOOM OF CHAIN STORE.

It Cannot Meet Competition of the Service Store.

Telegrams and letters are being received constantly at the National office, reading about as follows: "Advise what position your association holds toward the organization of Merchants' Minute Men. Our merchants anxious to know." This association has taken no official action on this question. Perhaps, however, it would be entirely proper for an officer of the association to express his personal opinion. With this thought in mind, we are quoting a letter written in answer to this question:

"It is noted that retail merchants throughout the country are being called upon to mobilize themselves into what is known as 'Merchants' Minute Men' for the purpose of fighting the chain store. Just what is expected to be accomplished by stirring up the dust in connection with this problem is not known. However, it is known that the chain store came into existence as a result of very definite sociological and economical reasons.

"Sociologically speaking, the automobile which made possible the cash and carry chain store was an experiment in American democracy. At the inception of the chain store it was possible and convenient to drive one's car, park, purchase merchandise, load them into the car and transport them to one's home. This was considered to be good business from an economic standpoint, due to certain savings to be derived, imaginary or otherwise, which might be applied to the purchase of gasoline, oil and tires.

"The sociological experiment, insofar as the automobile is concerned, has been entirely too successful to serve the purposes of the chain store. That is to say, the highways and thoroughfares of this country are glutted with automobiles, thereby making it relatively impossible and exceedingly inconvenient for prospective buyers to do as they did in former years. Therefore, the thing which, in a measure, created the cash and carry chain store, is to-day militating against it. One need think only for a moment of the difficulties encountered by the average automobilist in trying to find parking space to be convinced of the truth of this statement. Certain chains, recognizing this as true, are establishing stores in metropolitan centers in outlying districts, advertising in the daily papers that parking space is plentiful. It would be impossible, of course, for all cash and carry stores to attempt this method, consequently, they are confronted with a more serious problem than now confronts independent retail merchants.

"The American housewife who, incidentally, spends some \$50,000,000,000 annually, is discovering that it is much more convenient and pleasant to go to the telephone and call the retail merchant for such commodities as she may have need of, having them not only charged, but delivered.

"A political economist of world renown at one time said that every system of society produces its own grave

diggers. This holds true to-day. If the chain cash and carry store is economically and sociologically sound, it will, as a result, maintain itself. If, on the other hand, it does not meet the requirements of soundness insofar as these things are concerned, it will defeat itself. Consequently, we need not concern ourselves with the so-called fight on chain stores. Neither need the independent retail merchants of this country contribute their hard earned money to support any such ephemeral project.

"Sound advice to merchants throughout the United States is not to spend their money in the pursuit of a mirage, but rather to invest it intelligently in the development of their individual and collective local business. The best interests, not only of themselves, but of their consumers and their communities will, in this way, be served.

"There is no way to fight the chain store except by giving the best of service and selling the best of merchandise at the least possible cost consistent with good business. This latter may only be done providing retail merchants eliminate all unnecessary overhead. Among which is an unintelligent charge-off of profit and loss."

The war of the chains is already in evidence, and the rumbling of the cannonading is heard in the distance. Just what this war may develop, only the future holds in store. However, it may be agreed that among the things which will come out of it is perhaps a closer consolidation of all chain activities. Many cash chains are now seeking information and conducting experiments to determine whether or not they shall open up credit departments and enter the service field of merchandising. Bankers, in recognition of the fact that the account of the average chain store cannot be serviced profitably, are calling meetings with the heads of those organizations for a very free and frank discussion of this vital economic problem.

These things are offered in proof of the fact that the chain is feeling the pinch of competition. Like all new things, the chain store has, without a question of doubt, been overdone. Groups of individuals with sufficient financial backing, but without a background of experience have, as a result of the apparent success of chains, launched themselves into chain merchandising operations.

This feverish activity—it may very properly be described as such—has given every indication to those who have not delved deeply into the subject of permanent and remarkable success. From a scientific standpoint, it may properly be looked upon as a gradual and orderly evolutionary development in the field of distribution. The independent retail merchant who keeps his attention riveted upon the fundamentals of his business is faced with merchandising opportunities never before witnessed in the history of the world. Great fact finding organizations, headed by the Department of Commerce of the United States Government, augmented and assisted by the Department of Business Administration of colleges and universities and

by the Research Departments of trade associations, are developing facts and figures through research upon which he may base his judgment in the conduct of his business.

This to the wide-awake, progressive individual merchant, can mean but one thing—success. This type of merchant is not interested in contributing toward a movement which, in the very nature of things, is not possible of success. G. H. Hulse.

The same determination to beat your work record the athlete has to beat his sports record will crown your efforts with success.

Only high grade products can win these days. See to it that your part of production is up to standard.



American standard of living is constantly on the upgrade. With mass markets demanding mass production, industry is bound to keep the productive dollar alive. Our wants are always a step ahead. With this ever increasing market at our door excellent investment opportunities are numerous.

Direct wire connections to leading financial centers is a service available to you through this strong investment house.

A capacity to serve that wins everlasting confidence.

PETTER, CURTIS & PETTER INC.

Investment Bankers and Brokers

— PHONE 4774 —

Grand Rapids

Muskegon

Corduroy Tires

Sidewall Protection

Made in Grand Rapids

Sold Through Dealers Only.



CORDUROY TIRE CO.

Grand Rapids, Mich.

3 Story Brick Building in Midland Offered at Receiver's Sale

A three-story brick and stone building in Midland, the liveliest town in Michigan, is now offered for sale under a receivership in order to liquidate the assets of the defunct Midland County Savings Bank. This building is 64x100 feet, has a full high basement that could be converted into a store, three stories on first floor including beautiful new bank quarters recently rebuilt and finished by Detroit artists, who designed and painted Midland's famous courthouse; second floor—Now rented for offices; third floor—Used as lodge rooms with dining and dance hall adjacent.

This building has only recently been remodeled and redecorated and is in excellent condition. It is located on one of the principal corners of Main street. The potential income is at least \$650 a month.

Midland has 10,000 population and is the home of the Dow Chemical Co., a large chemical industry making over 200 products from brine, employing about 2500 men daily the year around. This town does not suffer from seasonal layoffs or lulls and a large expansion program has created a great demand for modern homes. Other industries include milk powdering and condensing plant distributing about \$40,000 monthly to farmers, and tool making plant.

This should furnish the conservative investor an excellent income.

Sealed bids will be received up to May 1, 1930, and will be subject to approval or rejection by the receiver.

For further information address

PAUL D. BYWATER,
Receiver for Midland County
Savings Bank,
Midland, Mich.

GUARANTEED

5 1/2% and 6%

	Rate	Maturity
\$15,000 American Home Security Co.	6%	1943
Guaranteed by Metropolitan Casualty Insurance Company of New York		
\$35,000 Central Securities Company	6%	1940
Guaranteed by United States Fidelity & Guaranty Co.		
\$5,000 Federal Home Mortgage Co.	5 1/2%	1938
Guaranteed by National Surety Company		
\$11,000 Union Mortgage Company	6%	1932
Guaranteed by Southern Surety Company		
\$25,000 Illinois Standard Mortgage Corporation	6%	Serial
Guaranteed by Metropolitan Casualty Insurance Company of New York		
\$10,000 National Union Mortgage Company	6%	1946
Guaranteed by National Surety Company		

The Industrial Company

Associated with

Union Bank of Michigan
Grand Rapids, Michigan

Resources over
\$5,600,000.

MUTUAL FIRE INSURANCE

A Sound Business For 177 Years.

In 1752 the first mutual fire insurance company was founded—the first insurance company of any kind in America. This company operates actively to-day. Many other mutual fire companies are over 100 years old.

There is no other business, important in the commercial life of the Nation to-day, that has back of it so much of tradition; of obligations faithfully met; of actual public service—as mutual fire insurance.

The remarkable stability and vitality of mutual insurance is based on absolute adherence to one basic aim—the furnishing of sound insurance at the lowest possible cost to the insured.

Mutual fire insurance companies have paid losses promptly and fully—have led the way in fire prevention—have returned annual savings to policyholders ranging from 20 per cent. to 50 per cent. of the premiums received.

A booklet outlining the principles and workings of mutual fire insurance will be sent upon request. No solicitation will follow. Address Mutual Fire Insurance, Room 2210, 180 North Michigan Avenue, Chicago, Illinois.

The above advertisement has appeared in the February issues of Review of Reviews, Harpers, Time (Feb. 3), Burroughs Clearing House, and American School Board Journal and is the first of a series that will appear every month during 1930 in leading National magazines. It is prefaced by a cut showing a fire fighter of the year 1800, and is sponsored by the Federation of Mutual Fire Insurance Companies. As an insert to the advertisement is this statement:

75 leading, legal reserve companies under State supervision constitute the Federation of Mutual Fire Insurance Companies. The oldest Federation company was founded in 1752. Five others are more than 100 years old.

Of the remaining companies—

9 are between 75 and 100 years old
10 are between 50 and 75 years old
30 are between 25 and 50 years old
20 are between 10 and 25 years old

The Federation companies are protecting property to the extent of six billion dollars—have assets in excess of ninety million dollars—have returned to policyholders savings of more than one hundred and thirty millions of dollars.

This series of advertisements is a part of the campaign of publicity and education undertaken by the National Association of Mutual Insurance Companies with which the Federation companies are associated. Publicity of this kind and character will keep mutual companies with their accomplishments before the insuring public and will merit the approval of all mutual people throughout the entire country. All mutual companies everywhere should be benefited by publicity of this kind.

Cigarette Burns.

Fire insurance field men at Louisville, Ky., report that recently some hotels have been putting in cumulative claims for damage to property by cigarette burns, lumping in one claim

losses which have been incurred during a year, regardless of the standard policy requirement that losses be reported within sixty days.

Some field men have denied liability on old losses, but it is reported that others, to curry favor with agents or assured, have allowed these claims and recently the fact was reported at a meeting of hotel men. Since then the claims have been coming in from other hotels. These claims are for damage to linen, rugs, furniture coverings and fine furniture.

Parents of the Chain Stores.

If, as many are claiming, the independent retailer is placed at a disadvantage as a distributor, let us look about to see why. Why did chains come into existence? Through a selfish greedy desire to make the most they could to-day, with no thought of the outcome. Just thoughtless parentage. Through fifty years of close contact with buying, selling and cleaning stores in several locations and nearly every line of merchandise handled, I have seen all along the disadvantages of the small dealer. First, a too-ready lot of customers to buy from them whenever credit was obtainable and make the store wait until they got a "good ready to pay," but a great big stumbling block has been the greed of the traveling salesman to send to the house big orders, while he should have been friend enough to have helped the retailer to supply only his actual needs and in a small enough way that more turnover profits were available. Again another menace to the individual storekeeper was the jobbers' extra 10 per cent. on 10 box lots of groceries and case lot discounts on cottons, which added to their volume of business with no consideration of the burden to the buyer, who should have been thought of as a member and not as an outside independent part of the business world.

Now to sum up. Credit to the consumer, who bought more than he could afford because pay day seemed a long way off, sometimes was.

Second, the commercial salesman who sold such big bills as to make cash discounts next to impossible and quick turnovers not even thought of. Many times big supplies lends its influence to trusting out goods.

Third and not least, is the unfairness of the wholesaler in giving extra discounts to the big firms, which in reality was more needed by the small merchants. Along comes a customer with means. He can handle the ten box lots, split them into supplies for ten stores. His idea is the big one. The first born of selfish, thoughtful parents, who now, their big boy has grown so he can buy of the manufacturers or even manufacture his own, they are so bewildered they are ready to follow Henderson's tin horn band to drive their own son away to some desert isle.

I sincerely hope that jobbers, also the traveling sales people, will see where they have erred in their ways of dealing with their lowly, poorly paid distributors—the independent retailers. I've been one for many years. Am owner of my home town

store (with nothing to put in it). I'm hoping this side of the present state of affairs will be pictured, also taken up with the higher ups. One point in the present conditions, we should not lose sight of is unemployment. It affects all lines, as will also deflation in values, which must come before the wheels will turn very fast.

Alice F. Kelly.

Furnishings Re-orders Not Heavy.

Re-orders for men's furnishings have gained somewhat during the past ten days, but the volume of business for an Easter period has not been up to expectations. Neckwear has done fairly well, but shirts, hosiery and accessories have not yet enjoyed any marked spurt of seasonal activity. Re-

tail stocks at the moment are not particularly heavy, however, and the arrival of warmer weather is expected to bring with it a marked turn for the better. Buying for sales is likely to feature wholesale activity in the next few weeks.

Characteristics of Success

To be able to carry money without spending it.

To be able to bear an injustice without retaliating.

To be able to do one's duty even when one is not watched.

To be able to keep at the job until it is finished.

To be able to make use of criticism without letting it whip you.

THRIFTY PEOPLE

who insist on getting the most for their money place their fire insurance with the Finnish Mutual Fire Insurance Company of Calumet, Michigan.

WHY?

Because this company furnishes them with insurance at cost. This is done by paying the policy holders a rebate of 40% of the paid premium when the policy expires, thereby reducing the cost of the fire insurance to only 60% of what it would cost in any stock company. You're welcome to join us too, and save money.

THE FINNISH MUTUAL FIRE INSURANCE COMPANY
444 Pine Street Phone 358

CALUMET, MICHIGAN

Affiliated with

The Michigan Retail Dry Goods Association

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

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.

Grand Rapids, Mich.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that
you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SEINF, SECRETARY-TREASURER

MERCHANDISING PROBLEMS

Which the Dry Goods Dealer Must Face.*

If we were to take a roll call of a group of merchants asking the most important merchandising problems which they are facing, the most common answer would undoubtedly be the fact that expenses and markdowns are rising at a more rapid rate than markup, thus resulting in decreasing net profits. Unfortunately this is a condition that prevails quite generally without geographic bounds and with little variation as to the lines of merchandise or types of stores.

Fortunately, however, this picture has its bright side—for history and economic study have shown us that every trend has its turning point and that within every condition there exists certain elements which make it self-corrective. And it takes no great amount of optimism to see in the present condition many beneficial elements—chief of which is a changed attitude on the part of our merchant in regard to the problems which he is facing and a general recognition that regardless of the general trends in profits as indicated by extensive surveys that there is a considerable number of stores making a substantial net profit. And that an examination of these stores indicates no mysterious or divine power—but rather just a good job of merchandising, good management and efficient operation. Also there are just as many independent stores making a profit as there are chain stores—and we can therefore throw out at the beginning of our discussion the problem of competition between different types of stores. In the final analysis competition is between efficiency and inefficiency—between good vs. mediocre methods—rather than between different types of stores.

Thirty or forty years ago, a merchant took a flat markup of from 10 to 15 per cent. on general lines of merchandise and out of this markup he made a substantial profit—sufficient to expand out of profit—develop a healthy growing business and set up a surplus. To-day with a markup averaging more than three times as much—how many stores are able to add to surplus? Certainly the rising costs of retailing is the most vital problem facing the retailers to-day.

Causes of Rising Costs.

The responsibility for this increase in expenses—in costs of operation lies jointly with the customer, the retail store and the producer, and perhaps almost in equal proportions. If we were to ask the cause of these rising costs most of the answers would fall under four major headings: (1) The retailer is giving more service—more costly service; (2) Customers have become more selective—they shop around more, thus increasing the seller's time and selling cost per transaction and they return more merchandise thus increasing the cost of operation; (3) Because of this desire to select, the merchant must stock a wider variety of

lines thus increasing carry charges and merchandising risk, and (4) There has been an actual increase in the cost of doing business due to an increase in rents, higher wages, etc.

Costs of Service.

Let us examine briefly these causes of increasing costs of doing business. Certainly the costs of service must be considered under two headings: First, the actual expense entailed in presenting merchandise in a more attractive way, in granting credit, in delivering merchandise to the customer's door, etc., and second, the increased cost of service due to a changed attitude on the part of the customer. This change in the customer's attitude is perhaps the most costly factor in retailing to-day. Certainly the customer has become more selective and decidedly more difficult to please. She shops around more, she spends more time in buying and she returns more that she buys.

Shopping around, although having many good features, tends to materially increase the costs of selling, for in the final analysis the selling cost chargeable to a sale is measured by the actual time which salesmen in the various stores spend in selling a particular customer. If this shopping time could be decreased there would be a material decrease in the direct selling cost which constitutes a large percentage of the total expenses of a store.

There is no doubt but that our merchandising practices during the past few years have materially increased this shopping around habit on the part of our customers. Through special sales, comparative prices and through the use of "exceptional value" items we have led our customers to believe that there is "gold at the end of the rainbow." We have sent her out firmly determined to take advantage of this value here and that value there. By spotlighting certain articles we have tended to build up a lack of confidence in the regular day-by-day prices and have thus built up sales resistance. We have spent money trying to convince the customers that this is a good value because it is so much below what we regularly sell it for—in other words, we have gotten entirely too much of our business by sacrificing customer confidence in yesterday's and tomorrow's prices—thus making tomorrow's business just that much more difficult to get.

It is axiomatic that "we cannot lift ourselves by our own bootstraps." How then can we expect our customers to have confidence in our regular day-to-day prices if we are continually casting reflections upon them—if we use our regular prices as the basis to show how good a value we have to-day. Do we really have a "one price policy" when we permit our prices to fluctuate so widely—or at least seem to fluctuate so widely from day to day without any reason for such fluctuations? If prices change and there is a reason which is explained to the customer, certainly no lack of confidence results but without such explanation aren't we pursuing a psychologically and economically unsound policy? Sales volume obtained to-day at a sac-

rifice of to-morrow's business is wasteful—unless to-day's transactions contribute additional sales we are continually going into higher operating costs. During the period of increases in sales volume retailers became decidedly inefficient in their operations. They let their increases in sales from year to year take care of their net profit.

Most of their attention had been directed toward increased sales volume rather than toward operating efficiency. Although there are many exceptions to this statement the general conclusions are that during the period of increasing sales volume and rising prices, retailers have been less efficient than during the period of recession. In periods of declining price levels and of decreasing sales volumes, many retailers find themselves completely inexperienced and incapable of adjusting their operations so as to provide a net profit. But through necessity most stores arrive at a more efficient type of retailing.

Decreasing Markdowns.

The first and most direct result of this more exacting attitude on the part of our customers has been an increase in markdowns. Not only does the customer have a pretty clearly defined idea of what she wants, but through her industry in visiting competitors' shops she determines pretty definitely what she will pay for this merchandise. Thus a buyer must literally "deliver the goods." There is no dumping ground for his errors—they must be reflected in markdowns and good merchandising requires that the buyer take a markdown as soon as the customer indicates that she is not willing to buy the merchandise at the present price. This means that the whole retail price level in a shopping area is adjusted to a common basis.

Certainly no store can afford to offer merchandise which is not comparable to that offered by competing stores. Spotty prices not only decrease customer confidence in the one store prices, but they tend to increase the habit of shopping around thus increasing the cost of distribution.

On the other hand, the condition which our retail stores must avoid is setting a price which is uneconomic—neither customers nor store gains when merchandise is sold below the cost of distribution. As you know merchandise is sold at a loss either because of lack of facts due to an inefficient merchandise accounting system or because of knowing and deliberate cutting of price to attract business. Both practices are being improved upon. There is reason to believe that in most communities there is a general recognition of the fallacy upon which our stores have operated.

We must conclude that the increased markup which the merchant has been forced to take is due primarily to a fundamental change in retailing methods and to changes in consumer shopping habits. The average merchant to-day is much more efficient than he was ten or fifteen years ago, yet his markdowns have continued to increase. The customer must expect to pay more and there is reason to believe that she is willing to pay more for the mer-

chandise which she desires. There is sufficient evidence to conclude that if a merchant provides the merchandise and the services which his customers wish that there is no reluctance on the part of the customer to pay a price which will provide a net profit to our retailers. If the average store will analyze its operations, it will find that desirable merchandise—merchandise that was really in demand—in practically every case bears a profitable markup, and that it is the merchandise which is not in demand that has to be marked down and sold at a loss. It is unusual to find an over-production or an over-supply in desirable merchandise. The conclusion that we may draw, therefore, from this fact, is that as long as our retailer provides a desirable service and desirable merchandise, he need not worry about his markup. It is only when through lack of planning he fails to provide desirable merchandise and service that he has to dispose of his merchandise at a loss.

There is little doubt but that one of the chief causes of the high costs of distribution is the duplication of stock—the many and varied lines all produced and carried by our stores to supply the same demand. This duplication of stock means simply that one line is competing with another. When one is sold another remains on the shelves, thus slowing up turnover and increasing the loss due to increased soilage, and carrying charges. Duplication of stock and lines offered to the customers necessarily increases the time necessary to select the wanted merchandise and thus adds to the cost of selling.

It also increases the time necessary for the buyer to select merchandise in the central market. The first step in decreasing the cost of distribution must come from a more intelligent production program—the production of more desirable merchandise and the elimination of merchandise which must be discarded before it leaves the producer's shelves. It is axiomatic that if a manufacturer produces five lines of styles, and only two become generally accepted, these two styles must bear the total cost of producing the five, thus adding to the cost of producing desirable merchandise.

It is not to be expected that every line produced will be accepted but the rise in distribution costs has been due in no small degree to the indiscriminate production and advertising of line upon line—without carefully worked out plans and with little or no justification for the product being produced. In the final analysis the distribution system must shoulder most of the wastes of production—just as the customer must shoulder the wastes in retailing. This problem of decreasing the costs of distribution is a joint one between the producer and the retailer—with the customer not an innocent bystander.

Initiative merchandising either on the part of the producer or the retailer is wasteful because it results all too quickly in an over supply of goods all destined to satisfy the same demand. It shortens the selling life of the goods, increases the risks and necessarily re-

*Paper read at annual convention Michigan Retail Dry Goods Association by James L. Fri. of the National Retail Dry Goods Association.

sults in added markdowns. On the other hand, it places a premium on good merchandising.

It places an added responsibility upon the buyer to go into the market and select from a multitude of offerings that which best suits the needs of the trade to which he is catering. He cannot stock them all—he cannot act as a distributor or a show room for these manufacturers.

In the same degree that the customer has become a selector of the merchandise which she desires from the stocks of the retailer, the retailer must become a selector from the stock of the manufacturers and the offering of the market. He must act as an interpreter and anticipate these demands more accurately than he has in the past. Unfortunately the customer has progressed more, especially in this regard, than the buyers for our retail stores.

One of the greatest improvements that is open to us in merchandising is a more effective use of the "straws that show which way the wind is blowing." That is, a more accurate check on the rate of sale of desirable merchandise, of best sellers. This is the merchandise that is in demand and when merchandise, by actual test, is known to be in demand, a large element of risk has been removed from it.

We have all agreed that the retailer should act more as a purchasing agent of his community than as a distributor for the manufacturer and that his profit is measured very largely by the accuracy with which he keeps his stock balanced to customer demand. We agree to this principle of effective merchandising but how many stores really have an effective method of tabulating what the customer asks for that is not found in stock. The only merchandise that carries a profit is that which the customer wants, and is willing to buy because she recognizes the value in it. The merchandise which we sell her as a bargain seldom is, either to the store or the customer.

The third big opportunity for improving our merchandising technique is in locating the merchandise which is not moving and in having the courage to dispose of it early. Here is where the common weakness of human nature registers—procrastination. Except in the case of antiques, seldom does merchandise improve with age. If it has been given proper display and promotion and has not been purchased by them at a sufficient rate to make it profitable to carry it, then the only practical thing to do is to adjust the price to a point where it will move and the quicker this is done, the more profitable it is to the store.

Failure to adopt this policy results usually in two serious errors: first, a department or store has less capital to invest for merchandise which is in demand, and, second, the carrying charge or markdowns are increased on the slow-moving merchandise.

There is strong reason to believe that stock turn has been detrimental rather than beneficial to many stores because of a wrong interpretation and appreciation of its meaning. In all too many cases, a rate of stock turn has been allowed to dictate the amount of

stock which should be on hand and consequently the amount of purchases which should be made, with the result that stocks were starved in direct proportion to the amount of money which was tied in slow selling merchandise.

The rate of stock turn is or should be a resultant figure measuring the efficiency of the merchandising operation. It should in no sense dictate the amount of stock which should be on hand. This must be decided upon entirely by a continuous analysis of stock condition, by carefully prepared assortment lists and by currently balancing stocks against sales.

Cost of Returns.

Now a third problem of merchandising and one which has tended to increase the expense of retailers is the return of merchandise by customers. The percentage of returns has tended to increase from year to year and the end is not yet in sight. Without going into detailed discussion of the causes of returns we may say that increases in returns are due, first, to the increased habit of customers to shop around—to be more selective—more critical, more difficult to please, and secondly, to a failure on the part of the store to increase the efficiency of its personnel in dealing with these more "difficult to please" customers.

Admittedly we have a decidedly inaccurate type of service in our average store. Several detailed analyses of causes of returns by unbiased parties have shown that most returns are due to errors on the part of the store's personnel. Our first step in decreasing returns therefore must start within our stores—perhaps it should start with our educational systems. Consider for a moment the attitude of the boy or girl who comes from our schools to work in our stores. They have, through our grading system, been led to believe that if they get a grade of 85 per cent. they are good—90 per cent. is excellent. Now let us apply this attitude to store work and we have the basis for a considerable percentage of the errors which are daily checked up against the average employee.

Isn't there strong evidence that this less accurate attitude is the cause of our decreased profit all along the line—inaccuracy in the placing of orders as to quantity? A few too many in some lines and too few in others—thus causing a loss of sales in the one and a markdown in the other. Inaccuracy in planning and in investing advertising in the best medias—inaccuracy and carelessness in the handling and care of stock, thus increasing the amount of markdowns. At a meeting of merchants which I attended in Little Rock, Ark., last week, there was a general agreement that the controllable losses within their stores amounted to a substantial net profit on their sales volume and they have already demonstrated that a considerable savings can be made by taking a complete inventory of operations, of procedure system and personnel as well as an inventory of merchandise. They have concluded that a store should check just as carefully upon the dollar invested in operation as upon the dollar invested in merchandise—the results accomplished to

date have clearly demonstrated the practicability of their procedure.

Relation Between Profits and Sales Increases.

It has been clearly demonstrated that there is little causal relationship between increases in sales volume and net profit. I have just recently completed a review of the operations of two different groups of stores over a period and I can find little or no relationship so far as different lines of merchandise are concerned between increases in sales and net profits.

This review discloses that the increase of sales volume had been the cause of building up a costly personnel—new people had been added—managers and assistant managers—five people were doing the work that it was found could be done by four—and systems had been allowed to grow up that not only made the simple operation appear complex but that provided superfluous data—making necessary costly forms and unnecessarily adding personnel to operate them. This is the cycle through which a store grows—simple organization to over-organization and over-system—then back to simple organization and a minimum of systems.

There is strong reason to believe, therefore, that the well managed and well operated stores will show just as much profit in 1930 as they have during the last few years. Many stores are making their plans for the coming year on the basis that there will be no substantial increase in sales for 1930 over 1929—and they have thus set about to see if the 1930 business cannot be obtained at less cost than in 1929.

Changes in Distribution Which Have Increased Costs.

During the past fifteen years the process of distribution has practically reversed itself—instead of producing first and then distributing, we must determine as nearly as possible what might reasonably be expected to be in demand and then set about to produce it. The retailer must go into the market with a pretty clearly defined idea of the merchandise which he expects to purchase. Standing as he does at the point where production and consumer meet, the retailer automatically assumes a highly important place in commerce. It is through him that new ideas and new merchandise must reach the consumer and it is largely his responsibility to interpret the demands of customers and pass them on to the producer. It is this latter function that has been seriously neglected in the past. How can a merchant expect to go into the market and find a good selection of merchandise—merchandise which is suitable to his class of trade unless he in turn helps the manufacturer to interpret the consumer needs.

One of the major problems of merchandising which we are now facing and which will become even a more vital problem in the future is the production of a more desirable type of merchandise. It is generally admitted that customers have become more selective—more informed and more emphatic in regard to the merchandise which they demand. What have retailers and manufacturers done co-

operatively to see that the customers' wants are being properly interpreted? True an increasing number of manufacturers are styling their lines—are employing stylists and fashionists. Also, some of our larger stores and associated stores are working with manufacturers and are taking to them new ideas and suggestions regarding merchandising. This procedure and the results are to be commended.

But we have only to review the ready-to-wear industry last Fall and even to-day to see how far the manufacturers may go astray if permitted to produce what they want to. It is difficult to realize that such a condition could exist. This, of course, is an extreme example of a lack of correlation between the producer and the distributor—but in practically every line of merchandise some lack of correlation and co-operation between the retailer and the producer can be found.

We are at a point of transition between the old and the new—the old which was to manufacture and sell, and the new which is to plan what may reasonably be expected to sell and then produce.

Consumer preference and insistence for certain types of merchandise and their rejection of other types or styles of merchandise makes the retail price or value of merchandise less staple. It places a premium upon a buyer's ability to anticipate customer's preference and also to sense when demand for merchandise is declining in time to dispose of it with minimum markdowns.

The changes which have taken place in customer buying habits have tended to bring about a closer relationship between the producer and the retailer—production costs and wastes and distributing costs and wastes are so interrelated that it is impractical to consider one without the other.

The retailer need not fear, it seems to me, nor make it an important problem as to whether expense or mark-ups will continue to go up. It is not so much a question of how much markup we take on merchandise nor how much our expenses of operations are as it is how much we are giving the customer. If we are giving her wide selections, new merchandise and satisfactory service, she will be willing to pay the costs. If she continues to demand more from the store, wider selections, the privilege of returning merchandise if not satisfactory, then our efforts must be to give her this merchandise and service at the least possible cost. In other words, the problem which is facing us most definitely is to give efficient service, which means, that we must eliminate all wastes for which we, as retailers, are responsible. The increased cost of wastes for which the customer is responsible will certainly be borne by her. In the final analysis, therefore, may we not conclude that profitable operation is very largely the responsibility of the retailer. There is no case as far as I know where the retail customer has objected to the markup which the retailer is getting provided he gives her selection and service commensurate with the markup.

DRY GOODS

Michigan Retail Dry Goods Association.
 President—J. B. Mills, Detroit.
 First Vice-President—Geo. E. Martin,
 Benton Harbor.
 Second Vice-President—J. T. Milliken,
 Traverse City.
 Secretary-Treasurer—Thomas Pitkethly,
 Flint.
 Manager—Jason E. Hammond, Lansing.

Dry Goods Wholesalers To Help Independent Retailers.

Various dry goods wholesalers have been discussing practical ways and means to solve the problems of the distribution of textiles and kindred lines. It has been pointed out that other industries have worked out practical solutions of similar problems that now confront the textile trade. It is generally agreed that the most economical method of distribution is from manufacturer to wholesaler, to retailer to consumer. Statistics show that 63 per cent. of the retail business of the United States is being done by independent retailers, a large proportion of whom do such a small volume that they are unable to initiate lines of merchandise and methods of selling them to the consumer. These retailers have looked to the wholesaler for this service which, as individuals, the wholesalers have not been able to give them.

Manufacturers have attempted to give this sort of service, but wherever they have, it has been at a very great expense. The obligation of the seller does not end with the sale to the retailer, who should be given adequate selling helps. The Independent Wholesale Dry Goods Alliance has been formed to distribute lines of merchandise for the manufacturer and at the same time provide merchandising helps and services to the retailer.

It is not the purpose of the Alliance to disturb any present satisfactory arrangements or connections which the individual members may now have, either as to brands, buying offices or selling arrangements, and is not destructive in any sense. It is not simply a buying group, but a constructive merchandising proposition.

Sufficient charter members have been secured in non-competitive territories to commence operations. Memberships in the Alliance can be secured by other dry goods wholesalers, provided they are not in territories covered by present members and upon proper approval by the present membership.

Offices have been opened at 239 West 39th street, New York City, in charge of L. R. Bagge as manager. Mr. Bagge's experience with C. J. Farley & Co., of Grand Rapids, during the past eleven years, as buyer and merchandiser thoroughly qualifies him for the duty of his position.

The office of the Alliance will disseminate information to members to keep them posted as to markets, lines of merchandise, prices, etc. It is also for the interchange of information between members, and will conduct a surplus merchandise exchange bureau. Members will be continually informed of successful selling plans and methods used by other members.

The election of Directors and Officers, as well as the incorporation of the Alliance will be postponed until

later, when the membership list is completed. In the meanwhile the members are handling the details with C. J. Farley, President, of C. J. Farley & Co., as acting chairman.

The membership will be limited to approximately fifty wholesalers, which will provide one wholesaler in each natural jobbing territory in the United States. Wholesalers generally are evidencing intense interest in the proposition. Applications are being received daily and it is believed that in a short time it will be possible to publish a list of the members, showing complete coverage of every section of the country.

In the preparation of lines of merchandise, the Alliance will make arrangements for its purchase, including such selling helps as will enable the wholesaler who is a member to not only sell the goods to the retailer on a profitable basis, but also to furnish the retailer such selling and advertising helps that he may need. These will include such helps as store magazines, newspaper mats, colored circulars, window and counter displays, banners, stickers, etc. Such merchandise will be identified in a suitable manner so that the members and their customers will receive the benefits to be derived through consumer satisfaction. It is thought that this will add greatly to the morale of the wholesaler's salesmen.

The Alliance is contemplating the establishment of a New York sample show room in connection with its offices, which move will, undoubtedly, add to the prestige of its members. In this sample room will be displayed items which can be drop-shipped direct to the retailer and credited to the member wholesaler in that territory. This should convince retailers who feel that they must buy in New York that their wholesaler can supply them as cheaply as the manufacturers selling direct.

The Alliance is indebted to many in the trade who have helped to work out the plans of organization. It is a progressive move forward to give practical help to the dry goods wholesaler, and has received the endorsement of those who have given it careful consideration.

C. J. Farley,
 Acting President.

Expect Unusual Sportswear Vogue.

With favorable weather, a record business in women's and misses' sportswear garments will be done at wholesale between now and July 4, manufacturers predict. The changes in style have been just about sufficient to make necessary the renewal of dresses in the sports category, and there is still a feeling in the coat and suit trade that suits for vacation wear will prove both practicable and popular. There is some difference of opinion regarding the outlook for "high" novelties in this merchandise, such as the tennis outfit with shorts that was shown at a recent style show here. The belief is that the consumer demand for shorts for any purpose will be confined largely to the "fashionable" group.

Interest and ability are the two halves which make up the successful man.

Help Michigan By Buying From Michigan Concerns

We are a Michigan Corporation doing business only in Michigan. Help to make business good in Michigan by buying your dry goods needs at wholesale from us. You get just as good or better selection and prices—besides getting quicker delivery and paying less delivery charges.

By concentrating your purchases with us, you can buy in smaller quantities as needed, and thereby secure the many benefits to be derived from such action.

OUR MODEL STORE



Visit us and look it over — no obligation.

"GOODS WELL BOUGHT ARE HALF SOLD"

C. J. FARLEY & COMPANY

20-28 Commerce Ave., S. W.

Grand Rapids, Michigan

"Not in the syndicate nor do we retail"

FOR SPRING TURNOVER..

Duro Belle
 HUMAN HAIR NETS

New prices mean bigger profits!

Regular styles and colors—
\$9 a gross.

Gray, white, lavender, purple,
\$12 a gross.

Stock *Duro Belle* Slumber Cap and Water Wave Net with chin elastic.

\$9 a gross, retailing at 10c.

Handsome cabinet holding these fashionable, swift-selling hair nets free on request.

Also importers and distributors of famous

UNICUM
 HAIR NETS.

Get our quotations on your own brand.

NATIONAL GARY CORPORATION

Successors to

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

Jennings Manufacturing Co.

Pure Vanilla Extract
 Made from prime Vanilla Beans
 1314 Division Ave., South
 GRAND RAPIDS, MICHIGAN

Fenton Davis & Boyle

Investment Bankers

Detroit
 Grand Rapids
 Chicago

"Those things called dear are, when justly established, the cheapest; they are attended with much less profit to the creator than those which everybody calls bargains."

—John Ruskin
 THERE IS AN INVESTMENT APPLICATION.



SHOE MARKET

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

Courtesy Due the Traveling Shoe Salesman.

Life could be made very much more agreeable, pleasant and happy for the average traveling salesman if the retailers as a whole would co-operate in extending him the courtesy he is entitled to.

A great many retailers seem to think that the salesman is just a sort of wanderer, whose time means absolutely nothing and who thinks little or nothing of his expense account; when as a matter of fact, the one great overhead that a traveling salesman has is his time, and when he is compelled to waste one or two hours every time he enters a retailer's store, by the time he has covered his territory his loss mounts up into a good many dollars.

There are other retailers who seem to feel that the salesman is not in their class or as good as they are. Well, true, he may not be in your class but I'll venture the assertion that 95 per cent. of them are every bit as good as you are. I well remember some years ago when I was a shoe peddler, I entered a large department store one day and as I approached the shoe buyer, before I had a chance to open a conversation, he came to me something like this: "What is it, Bud? Think what you want to say, say it and get out!" Well, I did get out, but I remained there long enough to tell this bird that I was now very sure that the traveling salesman as a unit are right in their verdict, for they all recognized him as a dirty yellow pup. So when a salesman enters your store, don't treat him with a frown, but greet him with a smile and give him the courtesy of your time, which you can devote to mighty good advantage with the average salesman.

Just reflect for a moment, fellow retailers, how you feel when a real hard boiled customer, either man or woman, enters your store, whose every remark is one of sarcasm or insult. You can't treat this customer in words or deed as you would like to but you can rest assured that if you have a real lemon on your shelves and these is a possible chance for you to unload, this customer is going to get trimmed good and plenty.

This same thing applies to the retailer who abuses or mistreats the traveling salesman; his number or brand is immediately broadcast to the entire craft and he is recognized by them simply as a pirate in the shoe business.

In the past, the procedure has generally been that the traveling salesman is first slammed right and left by the factory, and then he is banged and jammed by the retailer, when, as a matter of fact, he is the salvation of both. Only too often does it happen that the retailer will put off the salesman for hours, yes, sometimes for days, thereby compelling him to waste his time and his money, when he could just as well as not give him the cour-

tesy of his time, and look over his line almost immediately thereby permitting him to cover the balance of his territory on schedule.

Too much co-operation cannot be given the traveling salesman by the retailer, for he is in a general way in daily contact with the manufacturer and the retailer and is therefore better able to select community ideas, yes, even national ideas, than is the average shoe retailer. The salesman who is honest and earnest (and most of them are) is also better able to guide the retailer into the right avenue of buying his merchandise, than any other individual that I know of.

You are now on the threshold of the largest and best retail convention ever held in the Twin Cities. The honor and glory of its success will be given to the retailers and their officers, for it is recognized as a shoe retailers' convention. But don't lose track of this one fact, that no successful retail shoe convention has ever been held without the assistance of the traveling salesmen. It is true, your officers work hard for the success of the convention, but if it were not for the untiring efforts of the traveling salesmen your convention would be doomed to absolute failure. W. H. Gernes.

New Millinery Straws Promising.

Advance business placed by the better grade retail shops and stores on hats of paille amour and paille charmeuse, deliveries of which will begin on May 1, presages a good season for them in this country after their successful introduction abroad. Wholesale at \$12.50 and up, they are offered in a variety of shades which includes sungold, opal rose, iris blue, beige claire, natural and several of the staple colors. Continued activity during May and June is predicted here on hats of a linen straw known as katanga, that wholesale at \$9 and up. In these the new pastel shades are emphasized; among them are antique white, baby blue, bisque rose, pale turquoise, coraline, tulip rouge, ciel blue and opal rose.

View Fall More Confidently.

The improvement in business during the last few weeks has inspired a degree of added confidence in lines in which operations for Fall are now beginning. Thus far, however, the expectation that the Fall will see substantial improvement is largely psychological inasmuch as actual ordering for that season is still highly cautious. Two factors were cited as of highly favorable significance. One is the growing feeling that commodity prices have now seen their lowest levels on this movement, which of itself will tend to restore confidence. The other is that retail trade is due for a gain, without the handicap of the stock market crash under which it labored last Fall.

Shoe Duties To End Price Cuts.

Announcement from Washington of the decision of the tariff conferees of the House and Senate to put a duty of 20 per cent. on shoes, 10 per cent. on hides and 12½ to 30 per cent. on leather, was taken in the wholesale shoe trade to mean no further reduc-

tions in shoe prices at this time and the withdrawal, sooner or later, of those recently announced. Reductions of 5 to 25 cents per pair were announced by the International Shoe Company, Inc., on Monday last. These were said by F. C. Rand, chairman of the board of the International, to be based on the assumption that hides, leather and shoes would be kept on the free list.

Woolen Figures Issued.

Total production of men's wear woollens in March showed a gain of 3.3 per cent., while billings and surplus stocks showed decreases of 2.5 and 7 per cent., respectively, as compared with the preceding month, according to figures issued last week by the Wool Institute, which for the first time are given only in percentages. Low-end worsteds registered a decrease of 14.6 per cent. in billings, while stocks increased 13.5 per cent. A better situation was shown in women's wear woollens. Billings of all types of these fabrics rose 19 per cent. for the month. Production gained 4 per cent., while stocks were down 4.4 per cent.

Seasonal Production Downward.

While the view is held that post-Easter volume at retail holds promise, a quick cut in seasonal manufacturing operations in textile and allied lines is likely to mark the weeks directly ahead. Silk, woolen and rayon producers have had no easy time of it to move stocks during recent weeks. Pre-Easter stimulation was less than was expected and price concessions were resorted to in more than a few instances to encourage buying. Stocks of finished garments, however, are low and special production of them for sales purposes will help clear fabric stocks.

Oriental Rug Market Dull.

Importers of Oriental rugs are speculating about when business conditions will revive sufficiently to create

a normal market for the medium and higher price merchandise they now hold. The subject has particular interest to most of the importers because at present they are carrying heavy stocks brought in in anticipation of adverse tariff action.

Mix more "can" with your work and less "can't."

"MADE IN MICHIGAN"



THE TORSON ARCH SHOE

is building a repeat business for many merchants.

25,000 Men have adopted this shoe as the permanent answer to their foot problem.

A chrome alloy spring steel arch, moulded right and left to the footprint gives proper support at every point.

Style 901—Black Kid Oxford.
Style 900—Brown Kid Oxford.
Style 902—Black Kid Blucher Shoe.

Style 903—Brown Kid Blucher Shoe.

Widths A to EEE
In Stock.

Herold Bertsch Shoe Co.

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

VEGETABLES

We specialize in
CHOICE HOME GROWN AND SHIPPED-IN VEGETABLES
WHOLESALE DISTRIBUTORS
VAN EERDEN COMPANY
201-203 Ellsworth, S. W. Grand Rapids, Mich.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

FIRE AND TORNADO INSURANCE

Assets ----- \$241,320.66
Saved to Policyholders
Since Organization ----- 425,396.21

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 Hooning, Grand Rapids.

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

Secretary — Herman Hanson, Grand Rapids.

Treasurer—J. F. Tatman, Clare.

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

Recollection of Good Service Better Than Gold.

Marketing for two elderly people, one gets certain slants on grocer service and values which are illuminating in this day of eager questionings. We live in an apartment. Food stores are on every hand. We have no special friends among merchants, so we go where we find best values, all factors considered. Please note pointedly that the factor of price counts for the very least with us, for no prices that anyone could charge for raw materials to feed us would cut any ice in contrast with satisfactory goods and service. Yet both of us have been familiar with food prices and real values so long that we do not submit to being "done" by anybody.

What I try to show is that, with such a background and such circumstances, our judgment is apt to be quite unbiased and therefore sound.

Right next door is a delicatessen which is open virtually all the time. I pay 15c for a quarter pound of butter. Maybe that is 5c per pound more than a full pound would cost at a chain; but I do not begrudge that, for I get it any time I want it—it is always fresh and sweet and this minimum quantity is a great convenience. I get a large loaf of a special bread there also. It costs 13c, and that is the exact price charged by chain units for the same item.

I avoid Shredded Wheat there because he has the outworn system of getting 15c two for 25c. If he made it 13c, I'd buy from him often, even though a block away I get it for 10c from a chain unit. But I buy grape fruit from him at 2 for 25c because it is better quality by far than what chain units have at any price.

I buy apples from the chain because I get uniformly better fruit than from the individual stores. I also pass up one individual store because though it is well outfitted, it is sloppily kept; the equipment is not an advantage because evidently that man thinks fixtures take care of themselves. Many a grocer makes that mistake. But this man also is not pleasant or courteous—another sad mistake for anybody to make.

I want to add, too, lest this point be forgotten, that I find no trace of lack of prompt and smiling courtesy in our chain units. The clerks are brisk, bright, willing and cheerful. I also find their weights perfectly correct—too liberal, perhaps, at times.

But recently we wanted a broiler chicken. A chain unit had "fine, young, tender ones at 60c per pound." Well, it was tender and small; but it was absolutely without flavor. We have an account at two of Washington's finest old-line markets and grocery

stores. I telephoned for a broiler chicken. When it came, it weighed three pounds and seemed far too big for the two of us. But we cut it and broiled half and it proved to be so deliciously tender, meaty and fine flavored that I told the seller about it afterwards. The price—including phone service, delivery and charging—was 60c per pound.

Apparently, the chain chicken was a white leghorn—small and tender but not a meat fowl at all. Leghorns are for eggs. The other was a Plymouth Rock or Rhode Island Red—young, but meaty and flavory. In this same service market I get beans and peas, lettuce and grapefruit, and other vegetables. They are of such excellence that I do not contrast prices, but I feel I pay just about the same as at a chain or very slightly more.

Chain markets carry beef liver, calf liver, sheep liver or maybe pig liver—search me! We can eat only calves' liver, regardless of cost. We get this at chains and also at other places—when on hand; and it costs enough to explain why many folks eat the other kinds.

Now that is a point I seek to bring out: That there are all kinds of folks in our population. There are young people with vigorous appetites and sturdy digestions, strong teeth and real "aching voids" to fill, who can relish and enjoy foods that older, more fastidious and less hungry folks cannot eat or digest. Such are the eaters who fill our restaurants of all grades—eating with extreme gusto meals which to me are wonders of complete insipidity.

Here is another angle: Folks—all kinds of folks—who look to the future and work for a moderate degree of independence for their declining years also attain a point where cost of foods is of but slight importance. And such folks also find that to prepare foods of suitable variety is a burden. This old couple, for instance, finds that Franco-American soups are a Godsend, for not only are they top quality, but for us they are vastly cheaper at 40c per quart tin—which serves us with two generous meals—than what we could prepare for ourselves.

We habitually use oatmeal ground in Dundee, Scotland. It comes in tins of two pounds and costs us 50c per tin. Cooked for 90 minutes in a double kettle at night and reheated over the simmering flame for an hour in the morning, this becomes a veritable jelly of delicacy. A single cupful thus cooked does us for three mornings.

Anybody with five or six vigorous young bodies to fill up could not afford such cost for oatmeal. To us the difference is negligible. Hence, again, we seek and pay fancy prices for sliced bacon which suits us for flavor and cut, although perfectly wholesome and nourishing bacon can be obtained around the corner from a chain unit for 35c per pound.

So let us summarize a bit thus: That there are all grades and degrees among our people and that nobody can please them all. There are limits everywhere. It is found every day in every community that the merchant who selects

(Continued on page 31)

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.

Putnam's

**SANITARY
HANDY PACKAGES**

10c Each



Always in Demand
For Every Occasion

BE SURE YOU HAVE A SUPPLY.

National Candy Co., Inc. PUTNAM FACTORY GRAND RAPIDS, MICH.

The Toledo Plate & Window Glass Company

Glass and Metal Store Fronts

GRAND RAPIDS

MICHIGAN

EGGS - EGGS - EGGS

We are in the market to buy Fresh Eggs and Fresh Packing Butter and will pay full Grand Rapids Market date of arrival. Send us your orders for Egg Cases and Egg Case Material.

Wire or Phone for our quotations.

KENT STORAGE COMPANY
GRAND RAPIDS, MICHIGAN

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.

MEAT DEALER

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

Determines Quality in Frozen Meat.

The length of time meat is held in a freezer is important only in as far as time brings about physical or chemical changes, said the Bureau of Agricultural Economics in a radio talk broadcasted last Friday. Laws have been enacted that restricted meat to one year in cold storage and such laws have the effect of preventing speculating in meats beyond that time. One year is an arbitrary period beyond which meat is thought not to be entirely satisfactory. Some changes in the application of this law have been made in some cases at least, and the condition of the meat is considered extremely important whether it is in the freezer one week or a full year.

There have been cases where owners of frozen meat have been obliged to put it on the market at the wrong time because they were not permitted by law to hold it longer in the freezers. Of course not many handlers of frozen meat want to hold it longer than a year and few want to hold it that long.

Regardless of the necessity of having legal time limits for storage, the condition of the product and not the calendar tells the story. Were it possible to provide means whereby meat might be held much longer than a year and yet have it come out in good condition no one who ate it would complain. As a matter of fact some meat held but a short time is more affected by holding than other lots held much longer.

The condition of the product when put into the freezer is very important. Unless the meat is perfectly fresh it cannot be expected to be any better when it comes out. Then the freezer must be held low enough to keep the meat well below the freezing point for meat—which, incidentally, is around 4 degrees lower than for water—and maintain this temperature constantly.

When the meat is first frozen it is important that the temperature should be low enough to do the job quickly, because this produces a better product when defrosted and cooked than if the initial temperature was higher. Scientists know just why this is so, but this is another case where it is simpler to accept authentic information than search for proof. Even before recent experimentation showed that freezing at low temperatures keeps meat better and preserves juices and extractives, the practical men who froze meat knew this.

Merchants of Meat.

New and ingenious methods of merchandising, shrewdly conceived and painstakingly tested, are being applied in the packing industry. In the last few months some of the leading packers have begun to sell meat by the cut. Now three of them have adopted a quick-freezing method of preserving meat and meat-products, and a fourth is experimenting with the same purpose in mind. Furthermore, one of

the leading packers is on the point of marketing ham and bacon with a new flavor, obtained by recently developed methods of curing and smoking.

The quick freezing of meat and meat products has a double importance. In the first place, when freezing takes only from ten minutes to an hour (depending on the nature of the thing to be frozen) instead of from fifteen to twenty hours, as heretofore, the packer can economize by a considerable reduction of one of his important operations. Secondly, he can market the products in a fresher and more palatable state. Now that quick freezing has actually been adopted by some leading packers, it is certain, in one way or another, to be sharply improved. If present methods are noticeably imperfect, better ones will be devised. Something has been begun that must and will be finished.

Without effective merchandising no packer, however big, can earn a reasonable profit. Size is an advantage, but even Gargantuan size will avail nothing unless the packer fights hard and intelligently to shave a tenth of a cent from the cost of merchandising an article. The small retailer and the great packer are millions of dollars apart, but they stand or fall by the same test. Can they shave the cost?

Federal Bureaus Plan To Classify Retail Meat Cuts.

Tentative arrangements have been made by the Livestock, Meats and Wool Division of the United States Department of Agriculture, the Federal Board of Vocational Education and the National Livestock and Meat Board for the preparation of a bulletin on retail cuts of meat. The bulletin, according to C. V. Whalin, of the Department of Agriculture, will classify all retail cuts that are generally known and identify them, although they may be known by different names, in such a way as to practically eliminate the possibility of confusion.

This bulletin is to be prepared chiefly for the use of students, but is expected to be of considerable value to retailers and consumers also. It will instruct the retailer, for example, in different methods of cutting up the carcass, some of which may be more profitable than the one he is following. It will help the consumer, among other things, to make sure that she gets exactly what she asks for.

Super-Selectivity.

A group of traveling men were swapping lies about their radios in a Smith Center drug store. An old man had been listening silently.

"Got a radio, old man?" asked one of the drummers.

"Yeah," replied the old fellow. "I got a little two-tube affair. It's a pretty good one, though."

"Can you tune out these little stations with it?"

"Well, I was listening to a quartet the other night, an' I didn't like the tenor, so I just tuned him out and listened to the three of 'em."

The squeaks in a shop can be got rid of by a few drops of oil of human kindness.

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

We Cater to Independent Merchants Only

FRUITS AND PRODUCE
 BANANAS A SPECIALTY

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

On to Dayton

It is time to make plans to attend the Annual Convention of the National Association of Retail Grocers at Dayton, Ohio, June 16th to 19th inclusive.

New ideas, new inspiration, better business, will result from attending the Convention. Then there is the pleasure of meeting old friends and making new ones, and seeing other parts of the country. Let your motto be—"On To Dayton In June".

Write your local Secretary now so that you will be included in the plans for special trains.

Compliments of

STANDARD BRANDS INCORPORATED

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.

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.

Keeping Everlastingly At It Helps To Sell Paint.

For the wideawake hardware dealer, the spring paint campaign is long since under way. He may not have secured very large results so far, but he will have put forth a lot of selling effort and laid the foundation for big business when the spring sales campaign gets into its stride.

Paint is one of those lines that can't be sold without a great deal of educational work. With small wares displayed and priced right before the customer's eyes, the goods as a rule sell themselves with the minimum of effort on the dealer's part; but to sell the bigger hardware lines, such as stoves, electric washing machines and paints, persistent effort is required. The sale of paint for an exterior house job, for instance, isn't just one transaction; it involves, rather, a series of transactions between the first inception and ultimate consummation of the sale.

The first step is to get into touch with the prospect. Then, get after him with a variety of ammunition—window display, advertising literature, and personal sales effort. All these advertising media, while helping to attract new prospects, will also help to convert your present prospects into actual purchasers.

No hardware dealer who has handled paints seriously expects to sell a paint prospect immediately on getting in touch with him. I have indeed known men to walk into a hardware store, ask for a color card, get figures on the amount and price of the paint needed, order it, pay for it, all in one transaction covering a few minutes. The thing has happened, and that without any conscious preliminary effort on the dealer's part. But it doesn't happen often.

With the average paint prospect, an enormous amount of advertising is required to merely get him to the enquiry stage. A great deal of what may be called paint education is necessary after that to advance him to the point where he decides that he actually ought to paint. Still further selling effort is required to convince him that your brand of paint is what he wants, and that "Do it Now" is a wise motto.

Selling paint to the individual customer is not a single battle, but a campaign involving a succession of battles.

It logically follows that the dealer who quits when he loses the first battle—as he inevitably will—stands very little if any chance of emerging with advantage. To win in the long run, the paint seller must keep on trying until, no matter how many battles he has lost, he wins the final one and with it the campaign—in other words, clinches the sale.

Hence, persistence is an absolutely vital factor in paint selling. The paint dealer who convinces his prospect that painting is necessary, desirable and economic may get no return whatever for his work if he quits pushing for a

sale at the critical moment when the prospect is debating just where to buy paint. A prospect, even if convinced that paint is desirable and that your brand of paint is best for his purposes, may yet postpone buying until another season or another year unless you keep after him to clinch the sale. The paint dealer who gets the biggest return for his work is the paint dealer who keeps right on the job throughout the entire season.

The winter is, of course, the time to lay out the spring paint campaign. The shrewd dealer makes his dispositions before he goes into action. Then it is he revises his prospect lists, assembles paint literature, makes arrangements for his direct-by-mail advertising campaign, prepares advertising copy and outlines window displays. Yet all this preliminary work will prove fruitless unless it is followed up in the spring by persistent selling effort.

When it comes to pulling actual business, good teamwork is helpful. The retailer who works hand-in-hand with the paint manufacturer will secure larger results than the retailer who leaves it all to the other fellow. He will secure larger results, too, than the retailer who refuses to avail himself of the manufacturer's co-operation and undertakes the campaign single handed.

The paint manufacturer supplies a great deal of valuable assistance to the dealer; and the dealer is well advised to use it intelligently. For instance the dealer should plan the systematic and intelligent distribution of color cards and other advertising literature. It is no trick whatever to get rid of a mountain of this beautiful advertising material. A score of school boys can clean you out in a single Saturday.

But promiscuous, unintelligent distribution is mere waste. You might as well dump the advertising matter in the creek. Your business is to know just what people are likely to be interested, and to get this material into their hands, and to conserve it for that purpose.

The direct-by-mail campaign is a good thing, particularly if you have a carefully selected prospect list to work on. Indeed, it should not be undertaken without such a list. The manufacturer can supply a great deal of material for this follow-up campaign. The dealer, on the other hand, should contribute something of his own—something bearing the distinctive mark of his own personality and that links his store very definitely with the campaign and the brand of paint featured.

The name of dealer or store should appear on all advertising matter. But there should be something more individual. It need not be very elaborate. One dealer in the course of his follow up campaign sends out a personal letter to every prospect. It is short, not much more than 100 words, individually typewritten on the firm's letter-head and personally signed. What it lacks in length it makes up in sound, straight-from-the-shoulder argument. And it goes out in a sealed envelope under letter postage. It dis-

cusses, briefly but pointedly, the advantages of painting, closing with an urgent personal invitation to the prospect to come in and secure quotations on the job he wants done.

Remember throughout your advertising to feature not merely your brand of paint but your store and yourself. Get into your advertising and across to your customer the idea that your store is at his service, that whether he buys or not you are anxious to give him whatever information he needs. Get the idea across, too, that you know something about paint; that you can help him, by suggestions, advice and if need be practical demonstration, to get a mighty good job. This idea of personal expert service is often an immense help in clinching sales.

The most successful paint campaign is that in which every possible influence is brought to bear simultaneously and continuously on the prospect.

Thus, you should simultaneously combine circularizing, window display, newspaper advertising and personal suggestion, to bring your paint department to the attention of your prospects. Having started all these influences working, keep them at work until the very end of the campaign. In window display, a succession of good average displays will have much greater pulling power in the long run than a single outstanding display. A comparatively small newspaper space used intelligently and continuously will be far more effective than a full page advertisement run two or three times and

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

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

then dropped. In paint selling, it's the persistent, unremitting follow-up that gets results.

The hardware dealer has, of course, other lines to push and sell besides paint. He can't devote all his newspaper space, all his window display or all his selling effort to the paint department. Yet by organized effort he can to a great extent make this department a big feature.

Yet window display, newspaper advertising, direct-by-mail follow-up campaign—all these, however persistently used, will rarely sell paint. What they accomplish is to educate the customer and get him inside the store. Then, personal salesmanship is still necessary to clinch each individual sale. And poor salesmanship, quite frequently loses sales that are practically clinched.

Expert salesmen aren't to be had every day. But the average clerk, with a little help, can be developed into a pretty fair salesman. At least, he can be taught to guard against the mistakes that spoil sales.

Two things are important in selling—knowledge of the goods, and tactful handling of customers. And the latter is probably the most important. I have seen salesmen who knew their goods thoroughly lose sales for that very reason; because on the strength of their intimate knowledge they chose to be dogmatic and overbearing with prospects. And I have seen salesmen who had just a smattering of knowledge get away with sales just because they had tact enough to stroke the customer's fur the right way. The ideal salesman is, however, the man who knows both his goods and how to handle people.

In many hardware stores it is the practice in the winter months to hold little conferences in regard to the paint department and paint sales. The dealer and his clerks talk over the brand of paint handled, its selling points, objections likely to be met, and arguments to overcome them. They discuss individual prospects; usually go over the entire prospect list. Such preliminary conferences are helpful in training your salespeople.

But it is good policy, too, to keep an eye on them, especially the beginners, after the campaign gets under way. Give the individual a fair chance to develop his initiative and handle sales himself; that's sound policy. But now and then the dealer will find it advantageous to tactfully intervene and with a word or two steer the negotiations in the right direction. Now and then he will find occasion to helpfully advise the salesman in regard to some point that has come to his notice.

It may be good policy, too, to hold further conferences now and then and discuss selling and sales problems with your staff.

From time to time as the campaign progresses you will discover new paint prospects. Have arrangements made to secure the names and addresses of all such prospects for future reference. See that every member of your staff understands the importance of this.

And see that every member of your staff is imbued with the idea of keeping right after business until the very

end of the spring paint campaign. Another point to stress is this, "Never let the paint prospect get away with a final No." If the sale can't be clinched now, get the prospect's promise to see you again before he buys; if he postpones until some other time, try to fix a time for him to see you or for you to call on him.

In short, keep after the paint prospect until the close of the season. And if he hasn't been sold then, prepare to go after him again next time.

Victor Lauriston.

Incidents of Early Days in Grand Rapids.

Crescent street originally bore the name of Bronson. Stephen Bronson lived in Kalamazoo. He was the founder of that village. Bronson held a mortgage covering the Kent plat, greatly to the annoyance of Lucius Lyon and the later owners of the property. Another noted Stephen Bronson, a general in the civil war, was a banker in Big Rapids.

LaGrave was the father-in-law of a property owner named Daniels, who named the avenue LaGrave.

Prior to 1880, Division avenue, North of Monroe, was the locality of a number of prominent churches—First Methodist, St. Mark's, First Reformed, Westminster Presbyterian and a Swedenborgian. Only St. Mark's remains. Before the erection of the Vocational School, St. Mark's was as prominent pictorially as Trinity has ever been at the head of Wall street in New York. Looking toward the East from any point on Pearl street the beholder admired St. Mark's for its dignified and commanding appearance. In comparison with the school building the church is a bird cage.

Upon spaces between the churches were the homes of Colonel Daniel McConnell, R. E. Butterworth, George H. White, James M. Sligh, Amos Rathbone, Henry Grinnell, Daniel E. Waters, Ira C. Hatch, James Lowe, Ransom Williams and other prominent citizens. A small hotel occupied a part of the ground at present covered by the Keeler building.

Division avenue is the dividing line between the townships of Walker and Grand Rapids. The largest percentage of the territory within the municipal limits was formerly in the township of Walker.

About the first undertaking of the pioneers of Grand Rapids, although, generally speaking, they possessed but little means, was the building of school houses. None of such buildings remain. Flames destroyed a number. Others were replaced by modern structures. The school at Division avenue and Bartlett street and Central High school on Fountain street occupy the sites of original school houses. The schools of the village were humble, but efficient in the field they sought to occupy.

For many years the community, at present known as Grand Rapids, bore two names—Kent and Grand Rapids. The failure of the Kent company organized by Lucius Lyon and later owned by John Almy and others, caused the Kent section to sink into a dependency of Uncle Louis Campau's

plat—Grand Rapids. Kent was bounded by Division avenue, the river, Lyon street and Michigan street.

Persons who platted additions to the city gave the names of streets to their children or near relatives.

Hon. William A. Richmond honored his father by naming a street Jonathan.

E. B. Bostwick named Madison avenue Charlotte, in memory of his wife. The name was changed by an ordinance passed by the common council.

A fair daughter of Thomas Sheldon was honored when a platter named a street Rose.

A street was named Williams to perpetuate the memory of Henry R. Williams, the first mayor of the city. Williams operated the first steamboat on Grand River.

Can it be said that citizens of Grand Rapids travel faster every day of their lives than the fastest aeroplane? Schools teach pupils that the circumference of the earth is 25,000 miles. The earth turns over completely every twenty-four hours. How many miles per hour must it turn off per hour in order to carry citizens of Grand Rapids 25,000 miles in twenty-four hours? Hold your hat! Arthur Scott White.

The things we do well don't just happen; they represent hard work previously done well.

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.



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

Member of the Federal Reserve System.

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

Bossing a gang doesn't consist of ten words of profanity to one of direction.

Living beyond your means is throwing away the return half of your ticket.

Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
309-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

SIDE LINE MEN WANTED
SALES BOOKS MANIFOLD
ORDER COUPON
Autographic Registers and Forms
THE WIRTH SALES BOOK CO.
4446-52 N. Knox Ave., Chicago

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

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

Nucoa

KRAFT CHEESE

All varieties, bulk and package cheese

"Best Foods"

Salad Dressings

Fanning's

Bread and Butter Pickles

Alpha Butter

TEN BRUIN'S HORSE RADISH and
MUSTARD

OTHER SPECIALTIES

FRIGIDAIRE
ELECTRIC REFRIGERATING SYSTEMS
PRODUCT OF GENERAL MOTORS



For Markets, Groceries and
Homes

Does an extra mans work

No more putting up ice

A small down payment puts this
equipment in for you

F. C. MATTHEWS
& CO.

111 PEARL ST. N. W.

Phone 9-3249

HOTEL DEPARTMENT

News and Gossip About Michigan Hotels.

Los Angeles, April 18—The closing and dismantling of the Wigton Hotel, at Hart, after operating for a period of two score years, is little short of a public calamity. At one time and, until a few years ago, this was one of the most popular institutions on the Lake Michigan coast, in one of its most thriving cities. Hart has, from a physical standpoint, needed a better hotel for some time, as the Wigton has sadly deteriorated and is now unfit for habitation. It would be possible to renovate it, add modern improvements, such as running water and baths in its rooms, and there was a fair possibility of something along that line when the Heldenbrands, of Pontiac, were negotiating for the property recently. This deal, however, fell through, and now Hart is to be without a hotel. Several years ago, Fremont was in a like predicament, when the dismantling of the old Hotel DeHaas was contemplated. However a deal was finally closed, whereby in conjunction with the local bank, a citizen's organization was effected, and they were enabled to combine the bank's requirements with the necessity for a hotel and the Kimbark Inn is the result. Reasonably satisfactory hotel equipment is one of the chiefest requirements of any thriving city and Hart's citizenry will do well if they will, without delay, hasten to fill the gap by acquiring the Wigton property, or proceed with the building of a new establishment.

At every hotel convention there is much talk about the iniquities of the tourist camp. Out here in California they look upon them as a legitimate proposition and many hotel operators have interested themselves to the extent of investing money in such enterprises. Every time I catch up with an Easterner who has negotiated the coast trip by motor, I learn of the wonders of tourists camps. I am not talking of the so-called free camp, but of such as are operated at a moderate charge, with accommodations commensurate with such charges. I take the position that travelers who are unwilling to pay for camping accommodations which are wholesome and adequate—the cost being reasonable—ought to remain at home and avoid paying money for gasoline. But there are a lot of people who feel that they would like to see the country, and are prepared to pay for modest accommodations. Why not cater to this class and be satisfied with a fair return on the investment?

In this age of sudden wonders one hardly knows what to tie to. The other day I was informed by one familiar with the situation, that a great film organization has decided to rent rather than buy or build theaters, because of the possibility that television will put thousands of talking-picture theaters out of business—that soon the hearthside radio will not only bring us the sound but the show itself. And can anyone who bought a radio last year and finds it already antiquated by this year's "super" improvements believe that such a fear is groundless?

The Federal Farm Board has under way "a whirlwind campaign" to get Northwest farmers to plant less spring wheat. The idea is that this will produce a food shortage, send grain prices up and thus enable farmers to make a profit. Such a situation would also enable poor people in cities to pay more for bread—but the paternal government seems to have overlooked this possibility. The farmer should make a profit. But it is certainly no business of the government to urge him to make a profit at the expense of millions of Americans to whom the price

of bread is vitally important. After it has got through advising the farmer what to do, will the Government think up some advice for the consumer, telling him how to pay more for his daily bread?

It is reported that there are a lot of high-priced hotel men out of jobs. This does not really indicate that there are no jobs. There are high-priced executives that are such through accident, but the real blown-in-the-bottle kind are always in demand. They are the ones who possess horse-sense, backed up by real sentiment. I run across them frequently and they never worry about looking for jobs. High collars do not always make wholesome operators. Unless there is a "closed season" enforced against outside poachers Michigan will continue to supply well-trained executives for other fields. After sacrificing Ward James to Chicago's demands, now she must needs come over here and take away W. J. Wooley, publicity expert, who for a long time had charge of the securing of conventions, and assisting in the operation activities of the Grand Hotel, Mackinac Island. This time the culprit is the world-famed Hotel Sherman, of Chicago, and Mr. Wooley will look after the promotion work of that institution. And let me tell you that when those Sherman people get on the trail of a good thing, they never let up. The Michigan gentleman, with his equipment, has a life's job.

According to reports the reason the Interstate Commerce Commission is just now interested in investigating to find out why railroads are charging an extra fare for de luxe service is that they, the commission, have just heard about it. This has been going on for a lifetime, but evidently the commissioners' passes are not good on "varnished car" trains. However, by the time the commission finally gets action, the competition of the busses will probably compel the railroads to abrogate the extra fare charge and they may even be compelled to pay bonuses to get people to use this class of equipment. Anyhow, if they should do this, somebody ought to be good enough to acquaint the rail-rate-making body of the fact so they can set a date of hearing about the time the "sands of the desert grow cold."

The idea of having the census bureau make up a list of so-called "ghost" hotels is not so bad. It ought to be worth the trouble to know just what cities are over-hoteled. Lack of this kind of knowledge may account for the fact that a lot of people who have money to "toss to the birds" get the impression that all instead of just a few institutions which are favorably located and intelligently operated, are making a reasonable profit, there ought to be big returns from similar investments almost anywhere. Action, as suggested by the census takers, would avoid a rare crop of headaches.

A great many hotel operators seem to think that just because the feeding end of their establishment is a losing one they should be in a rush to dispose of it. I think this is a common error. Years ago no one ever looked upon an institution as a hotel unless it had a dining room, and, in fact most of the compliments paid landlords were directed toward this end of the house. I am inclined to believe that the ordinary hotel dining room is far from being a source of great profit, but if well run, it helps establish a reputation. Then why not try to continue in the good work and study incessantly to devise some way of making a little money out of it. Here in Los Angeles, one hotel specializes on fifty cent meals—darned good ones—and does a capacity rooming business despite the fact that a majority of such establishments are

"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



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.

The LaVerne Hotel

Moderately priced.
Rates \$1.50 up

GEO. A. SOUTHERTON, Prop.
BATTLE CREEK, MICHIGAN

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

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,
Manager.

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

only taxing their rooming capacity to about forty per cent.

According to the Hotel World bulletin, Walter J. Hodges, general manager of Hotel Burdick, Kalamazoo, celebrated his 52nd birthday. They do hang on like everything in dear old Michigan. Shake, Walter!

Also that prohibition notices have been supplied Detroit Hotel Association members. They surely do not need them, but how about their guests?

A. W. Heldenbrand has taken over the Arcadia Hotel, at Alma. All right, Old Boy, I will be over there shortly and see whether you utilize the same methods you did at the Kimbark Inn, Fremont. If you do, I would rather have your job than to be a licensed bootlegger, without casting any "asparagus" on your program.

The Windsor Hotel, Sault Ste. Marie, is to have an eighty-six room addition, making a total of 130 rooms. Paul M. Everett is the operator.

L. McGregor, who has been credit manager of Hotel Tuller, Detroit, for some time, has been appointed manager of Hotel Addison, with its equipment of 480 rooms. It will be improved to the extent of \$30,000.

The Muskegon Lake Yacht Club, Muskegon, has applied to the State Conservation Commission for a lease of the public lands there to be used as the site for a club house. The Commission is considering the legal aspects of such a concession.

George J. Renner has taken over the City Hotel, at Monroe. I don't know this chap, but if he is anything like that hustler of the same name, at Niles and St. Joseph, I will place a bet or two on his making a success of it.

The opening of the Kellogg Inn, at Battle Creek, has been postponed until some time in May. Perhaps after all I will be on hand to assist in the christening.

Harry Holland has leased the Lowell Hotel, at Lowell, for another year and is busy renovating same.
Frank S. Verbeck.

Champions Thrift As a National Virtue.

I wish to call your attention to an article in the latest number of the Literary Digest which quotes Senator James Couzens in an address before the manufacturers of Detroit. I agree with his views regarding the unemployment situation.

I would like to see a movement started throughout the Nation to include a thorough training of the young along the lines of thrift in our public schools. I believe this is done to some extent in the schools of your city, but it should be made general in all schools. It would be to the best interests of every line of business. It would help solve the credit problem and lessen crime.

The National Surety Co., was so impressed in raising the moral standard that it had a text book prepared by a number of noted educators. The title of this book is "The Honesty Book" and the company offered to supply any public school with these books at no cost if the school board would agree to adopt it into its regular course of study. I sent for one of the books and was much impressed with it.

I believe the time is coming when all lines of business will see that it is profitable to raise the moral and financial standard of the people; that it is poor business to urge buying beyond the ability to pay; that it is more profitable doing business when people are in comfortable circumstances; that it is poor policy to let greed and selfishness run riot. The general welfare must be given more consideration. It is better to do this, even from a business standpoint, rather than depend upon vast charities to care for the unfortunate. We should do more to prevent poverty and crime. The eighteenth amendment was put over through the help of business men who realize that the liquor traffic lowers the efficiency of employees. Some day the business world will see that it is a good investment to aid in educating the people to a higher standard of thrift. This, in turn, will build a higher standard of character.

Selfishness and greed make many business men shortsighted. Business men cannot make so much profit out of poverty and it can from plenty. The golden rule works both ways and that is what business of all kinds should practice. The present panic through which we are passing is the result of misdirected business. It brings on a loss far greater than any temporary gain which has been made by a few.

You will pardon my writing at length, but I feel that American business should take active measures to better protect the welfare of the average man, that our Government should be more paternalistic, in regulating society; that a man should be called to account who is spending all he earns, which eventually makes him a dependent upon the public. The safety of the Government itself, is endangered when poverty runs rampant.

I would like to see a fund established by law which could be loaned out to worthy young married people to help them establish a home. Such an agency should be under supervision of some elderly person who could take a personal interest in their welfare. This loan to be repaid to this revolving fund in regular monthly payments. I believe such an agency would do much good in keeping young married people off the financial rocks.

E. B. Stebbins.

Annual Report of Treasurer Tatman at Saginaw.

Cash on hand March 13, 1929 \$1,376.24
Receipts during year 3,113.23

Total \$4,689.47
Disbursements 3,908.73

Balance on hand \$ 780.73
The disbursements have been as follows:

Wolverine Art Shop	\$ 21.72
Michigan Tradesman	294.56
Paul Gezon	570.44
M. C. Goosen	99.67
Watkins Letter Shop	5.07
Michigan Tradesman	21.47
Paul Gezon	50.00
Hans Johnson	10.00
A. J. Faunce	10.00
J. F. Tatman	10.00
G. Vander Hooning	10.00

O. H. Bailey	10.00
O. L. Brainard	10.00
Grover Hall	10.00
Ole Peterson	10.00
Wm. Schultz	10.00
C. H. Janssen	100.00
Paul Gezon	94.85
Herman Hanson	6.75
Wm. Schultz	9.58
Herman Hanson	130.00
G. R. Grocers & Meat Dealers	42.00
Geo. W. Welch Co.	9.50
A. P. Johnson Co.	11.50
Herman Hanson	163.50
J. S. Crosby Co.	5.00
G. R. Letter Service	2.00
G. R. Grocers & Meat Dealers	25.50
Herman Hanson	138.50
National Retail Association	6.25
Herman Hanson	149.00
G. R. Grocers & Meat Dealers	62.74
Herman Hanson	214.33
Herman Hanson	156.00
Herman Hanson	120.00
Herman Hanson	49.38
Herman Hanson	150.00
Herman Hanson	120.00
G. R. Grocers & Meat Dealers	232.53
Herman Hanson	63.73
Herman Hanson	120.00
Herman Hanson	18.04
Herman Hanson	15.00
Herman Hanson	120.00
Herman Hanson	60.94
Herman Hanson	34.62
Herman Hanson	324.56

J. F. Tatman, Treas.

When On Your Way, See Onaway.

Onaway, April 22—Claud Palmer, geologist for the Emery Oil Co., returned this week after spending the winter in Florida. He has taken up his duties at the oil well now being drilled East of town where prospects look favorable for a gusher. Mr. Palmer says he has been amusing himself during the winter trying to explain to the Southerners, who have never seen snow, just how it looks and feels and a thousand other questions never before thought of that he was unable to answer.

When flying becomes a little more popular it is possible that the South-bound planes from Michigan may deliver a few shower snowbaths to the natives of Florida each morning, that they may experience the joy of the article which brings the blood to the surface and puts the spizer-ink-tum into a fellow.

Draw on your hiking boots and prepare for a tramp in the woods. The hepatica, spring beauties, trilliums and arbutus all await your coming. The trailing arbutus prepares its buds during the late fall, resting snugly under the snow all winter preparatory to the spring awakening. On one of our late tramps last fall, we found some buds, some of which were fully opened up.

If you are willing to escape and remain away from public gatherings and society entirely just gather a nice mess of leeks for a spring tonic. Your onion bed will cheerfully take a back seat.

Anyone would think by reading the article in the Grand Rapids Herald of April 16 headed "Census shows Hamlets Walk Oblivion Road" that we are all going to the bow-wows: that villages and towns will soon be a curiosity, etc. Well, don't you believe it; that's chain store talk. Those who flocked to the cities are coming home to roost just as fast as possible; the little old home, whether village or farm, looks mighty good just now to the unemployed city chap. No bread lines or soup houses needed up our way. Just pull off your coat and go to work, raise your own potatoes and

beans—yes, and everything else necessary to eat and live well. Cut your own wood and never mind the pay day. You won't need it. Squire Signal.

Legislation To Protect New Plants By Patent.

Proposing that the plant "inventor" shall be protected in his work with a patent, just as is the man who works out a new mechanical device or improves on an old one, the Purnell bill has been favorably reported by the House Committee on Patents.

The purpose of this measure, as stated by the Committee in its report, "is to afford agriculture, as far as practicable, the same opportunity to participate in the benefits of the patent system as has been given to industry, thus assist in placing agriculture on a basis of economic equality with industry. The bill will remove the existing discrimination between plant developers and industrial inventors. To these ends the bill provides that any person who invents or discovers a new and distinct variety of plant shall be given by patent an exclusive right to propagate that plant by a sexual reproduction; that is, by grafting, budding, cutting, layering, division and the like, but not by seeds. The bill does not provide for patents upon varieties of plants newly found by plant explorers or others, growing in an uncultivated or wild state."

Sells Picture Postcards of His Store.

V. A. Spring conducts a store at Morton, N. Y. He has worked out a very clever bit of advertising, and it costs nothing: his customers pay for it. Of course, his plan can only be effective in small towns and rural stores.

Several years ago he had pictures taken of his store and put on postcards, making regular postcards such as tourists, visitors, etc., would want to send to friends. These were secured at a cost of about one-half cent each.

Mr. Spring has a postcard rack of local views. The store views were placed in the rack, too, and more than 5,000 of them, at a few cents each, have been sold. Many people from the surrounding area have become acquainted with the store merely through the postcard view. Mr. Spring says there has always been a big demand for local views and that this stunt has been fine advertising, yet has brought in an extra profit.

Two-Headed Pig Stops the Crowds.

The Lussier Beef Company is located in Manchester, N. H. A display installed in a window recently brought such crowds to the store that the sidewalk was blocked for most of the day. Mr. Lussier had ingeniously arranged a two-headed pig. It was so well done that it looked like a real freak of nature. All day throngs of people passed by, stopped, looked, rubbed their eyes, and then remained. Then this enterprising merchant accommodated many of his enquiring customers by demonstrating how he had fastened the two pigs' heads together. It was a mighty attractive display and brought the store invaluable publicity.

Ruined work adds to production cost.

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.

Special Inks.

Marking Ink Without Heat

Manganese phosphate -----1 oz.
Hydrochloric acid -----2 ozs.
Anthracene -----4 drs.
Potassium chromate -----2 drs.
Acacia gum -----q. s.
Distilled water -----2 drs.

Dissolve the phosphate in the acid, add the anthracene to the chromate and the water. Finally add a small quantity of gum, and shake.

Indelible Ink.

Logwood extract -----5 drs.
Boiling water -----9 ozs.
dissolve, then add a
Solution of potassium bichromate 1 dr.
Warm water -----5 drs.
Hydrochloric acid -----2 drs.

Indestructible Ink.

Graphite, impalp. powder ----5 ozs.
Gum copal -----9 ozs.
Iron sulphate -----3½ drs.
Tincture of galls -----3½ drs.
Indigo sulphate -----14 ozs.

Mix the materials, and boil them in sufficient water to make a fluid of the desired consistency. After boiling for a few minutes, let it stand a while for the grosser particles to settle. Then decant and bottle.

Typewriter Ink.

Transparent soap -----1 oz.
Glycerin -----4 ozs.
Water -----12 ozs.
Wood alcohol -----25 ozs.
Any alcohol soluble aniline color q. s.

Dissolve the soap in the water and glycerin, the color in the alcohol. Mix. Nigrosine may be used for black ink, methyl violet for violet.

Red Ink For Typewriter.

Oil soluble Bordeaux red ----4 drs.
Oil soluble erythrosine ----4 drs.
Commercial oleic acid -----1½ ozs.
Castor oil-----q. s. to make 2 pints
Rub the colors down with the oleic acid; add the castor oil, and heat to 112 degrees to 230 degrees F., with constant stirring.

Zinc Label Ink.

Potassium* chloride -----2 ozs.
Copper sulphate -----4 ozs.
Aniline blue -----15 grs.
Dilute acetic acid -----3½ ozs.
Distilled water -----9 ozs.

Dissolve the potassium chloride and the copper sulphate in 1,400 parts of water. Mix the acid with the rest of the water, and dissolve the blue in the mixture. Mix the solutions.

Show Card Ink—Red.

Rosaniline acetate -----2 parts
Alcohol -----1 part
Water -----10 parts
Bordeaux red -----3 parts
Alcohol -----2 parts

Water -----20 parts
Glycerin -----1 part
Violet or Blue.
Aniline violet or blue (2 R. B. to 3 B.) -----1 oz.
Hot water -----7 ozs.
Allow to cool and add:
Alcohol -----4 ozs.
Glycerin -----2 drs.
Ether -----5 drops
Carbolic acid -----1 drop

Facts As To Cancer.

Recently in addressing a gathering of physicians a prominent member of the profession said: "As to cancer, this is one of the most curable of all diseases where treatment is begun in time. It is only after the disease has made progress to the extent that the surgeon cannot safely remove tissue to which it has spread that it becomes incurable to surgery. You read in the papers that someone died 'following an operation.' It is not often caused by the operation. It simply means that the patient allowed the disease to go too long." This has been shouted from the housetops, so to speak, by physicians for centuries and will always be a warning that should be heeded.

Recently Dr. Howard A. Kelly of Johns Hopkins has stated that electro-surgery "finds its greatest usefulness in the treatment of cancer. The most important field for this novel agent lies in the realm of malignant growths and the various tumors," he says. "With electro-surgery the lymphatics and smaller blood vessels are sealed with the progress of the operation."

At the recent convention of the American College of Surgeons in Chicago, Dr. James Heyman of the Royal Caroline Institute, Stockholm, Sweden, said that although he promised no cure for cancer, physicians had gained some success in arresting the growth of cancer, sometimes for as long as fifteen years. He said that there were three methods of treatment of cancer in use: (a) Radium, (b) surgery, and (c) a combination of surgery and radium.

Goods Not As Specified.

It would seem theoretically fair to accept such items of a shipment as are satisfactory and return the inferior ones, but to protect yourself you must return the entire shipment if any portion is not up to the quality specified at the time of purchase of the entire lot. There are on record a large number of cases where part of a shipment has been retained and the rest returned because not up to the quality specified. Invariably the buyer has been held to owe for the entire shipment because of acceptance of part of it.

However, if part of the shipment should consist of articles entirely different from those you ordered, then you may return the goods not ordered and retain those you have ordered. For example, say your order was for strawberries, cherries and raspberries, and when the shipment arrived it contained pineapple instead of strawberries. Then you could return the pineapple you did not order and retain the goods you did order. There is no question here of quality. But if the correct fruits came and the cherries in the sample were

whole and perfect and those which were shipped were broken and inferior, then it becomes a question of quality and all the shipment would have to be returned.

If you are returning anything because the quality of it is involved be sure that the adjustment is made before any of the shipment is used. You are not compelled to return it at once. You may correspond with the manufacturer and get an adjustment if possible.
E. F. White.

Eat the Woodpile and Enjoy It.

Dr. Friedrich Bergius, the German chemist, tells us, according to newspaper reports, that we may soon expect to have foodstuffs made of wood. Impossible though this may sound, it is, nevertheless, likely to be true. Some doubts may be removed if one recalls the work that Dr. Bergius has done in nitrogen fixation and in the hydrogenation of coal with the resultant production of gasoline. He is accustomed to doing the impossible. We may, in fact, be quite delighted to munch some hydrogenated wood.

Not many years ago one might have viewed the prospect of wooden clothes in the same way that he looks at food from wood to-day. Yet, much of our artificial silk to-day is made from wood. Cottonseed oil was once looked upon as being useful only for fraudulently adulterating olive oil. Now, through hydrogenation, it has largely replaced lard in cooking. Dr. Bergius said that the nutritive value of firewood was about the same as that of an equal weight of oats, but was cheaper. We

may yet not only eat wood, but we may like it. Just as artificial silk is in general preferred to cotton, so we may later prefer wood to many articles in our present diet.

Colored Marking Pencils.

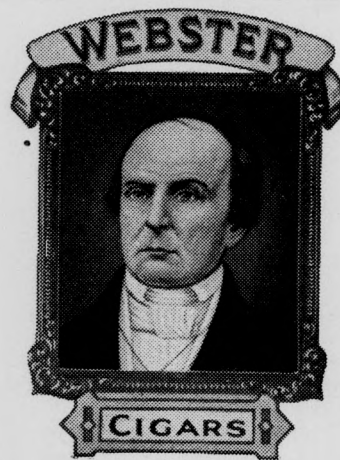
Ceresin, 4 parts; carnauba wax, 3.5 parts; Japan wax, 2.4 parts. Melt together, stir in talc, 5 parts, and the desired coloring matter in powdered form. The following colors are recommended: Prussian blue, 1.25 parts; cinnabar, 1.5 parts; chrome green, 1.5 parts; zinc white, 1.5 parts; chrome yellow, 1.5 parts; or lampblack, 0.8 part. The heating is continued during half an hour on a boiling water bath with uninterrupted stirring, and the mass then poured into glass tubes, 25 cm. long, closed with a cork at one end and allowed to cool. The congealed cylinders may then be removed, and the hollow portion which inevitably forms, cut off, to be included in subsequent operations.

Camphorated Cream Ointment.

Camphor, in coarse powder ----80 grs.
Carbolic acid -----60 grs.
Oil of eucalyptus -----2 drs.
Tincture of aconite root -----2 drs.
Yellow wax -----2 ozs.
Petrolatum -----16 ozs.

Melt the wax and petrolatum together, mix the camphor, carbolic acid, oil of eucalyptus and tincture of aconite, and when the camphor is dissolved, add the mixture to the melted mass while cooling. Recommended for catarrh, and whenever a soothing, healing ointment is desired.

**TWO FAMOUS
BRANDS, KNOWN FOR
QUALITY WHEREVER
MEN BUY CIGARS**



**THESE LEADING
QUALITY CIGARS
ARE GOOD CIGARS
TO TIE TO**

**Distributed Throughout
Michigan by
Lee & Cady**

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

Matches
Crystal and Flake White Soap

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

Quaker, 24-21 oz., doz.	2 15
Quaker, 12-38 oz., doz.	2 40

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, 4 oz., doz.	1 85
Royal, 6 oz., doz.	2 50
Royal, 12 oz., doz.	4 95
Royal, 5 lb.	25 40
Calumet, 4 oz., doz.	95
Calumet, 8 oz., doz.	1 85
Calumet, 16 oz., doz.	3 25
Calumet, 5 lb., doz.	12 10
Calumet, 10 lb., doz.	18 60
Rumford, 10c. per doz.	95
Rumford, 8 oz., doz.	1 85
Rumford, 12 oz., doz.	2 40
Rumford, 5 lb., doz.	12 50

K. C. Brand

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

BLEACHER CLEANSER

Lizette, 16 oz., 12s	2 15
----------------------	------

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

Brown Swedish Beans	9 00
Pinto Beans	9 25
Red Kidney Beans	9 75
White H'd P. Beans	7 75
Col. Lima Beans	14 50
Black Eye Beans	16 00
Split Peas, Yellow	8 00
Split Peas, Green	9 00
Scotch Peas	6 25

BURNERS

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

BOTTLE CAPS

Dbl. Lacquer, 1 gross	16
-----------------------	----

BREAKFAST FOODS

Kellogg's Brands.	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
pkg., per gross	15
Pep. No. 224	2 70
Pep. No. 202	2 00
Krumbles, No. 424	2 70
Brn Flakes, No. 624	2 45
Brn Flakes, No. 602	1 60
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	4 50
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

BROOMS

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

BRUSHES

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

Apples	5 75
--------	------

Blackberries	3 75
Pride of Michigan	3 25

Cherries	12 50
Mich. red, No. 10	13 00
Red, No. 2	4 25
Pride of Mich. No. 2	3 65
Marcellus Red	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
No. 1	3 75
Marcellus, No. 2	3 75
Pride of Mich. No. 2	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 25
Pinnan 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	3 50
Salmon, Pink, Alaska	1 95
Sardines, Im. 1/4, ea.	10 22
Sardines, Im. 1/4, ea.	25
Sardines, Cal. 1/4, ea.	25
Tuna, 1/4, Curtis, doz.	3 60
Tuna, 1/4, Curtis, doz.	2 20
Tuna, 1/4 Blue Fin	2 25
Tuna, 1/4, Curtis, doz.	7 75

CANNED MEAT

Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Beef, No. 1, Corned	2 80
Beef, No. 1, Roast	3 00
Beef, 2 1/2 oz., Qua., sil.	1 35
Beef, 3 1/2 oz., Qua., sil.	2 25
Beef, 5 oz., Am. Sliced	2 90
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions, 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, Qua.	95
Veal Loaf, Medium	2 25

Baked Beans

Campbells, 18 oz.	1 05
Quaker, 18 oz.	95
Fremont, 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.	90
No. 10, Sauce	6 50

Baked 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 80
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 70
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. 2 1/2	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 00

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 00
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
Marcel., 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	4 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, 1/2 pint	1 65
Snider's, 8 oz.	1 50
Snider's, 16 oz.	2 35
Quaker, 10 oz.	1 35
Quaker, 14 oz.	1 90
Quaker, Gallon Glass	12 50
Quaker, Gallon Tin	8 50

CHILI SAUCE

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

OYSTER COCKTAIL

Snider's, 16 oz.	3 15
Snider's, 8 oz.	2 20

Sage	
East India	10
Tapoca	
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

Lee & Cady Brands	
American Eagle	7 60
Home Baker	6 60
Kitchen Gold	7 20

FRUIT CANS	
Mason	
F. O. B. Grand Rapids	
Half pint	7 50
One pint	7 75
One quart	9 10
Half gallon	12 15

Ideal Glass Top	
Half pint	9 00
One pint	9 50
One quart	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.	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	
Diamond, 144 box	4 40
Searchlight, 144 box	4 40
Searchlight, 144 box	4 71
Ohio Red Label, 144 bx	4 20
Ohio Blue Tip, 144 box	5 00
Ohio Blue Tip, 720-lc	4 00
*Reliable, 144	3 15
*Federal, 144	3 95

Safety Matches	
Quaker, 5 gro. case	4 25

NUTS—Whole	
Almonds, Tarragona	25
Brazil, New	17
Fancy Mixed	24
Filberts, Sicil	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	67

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 75
Quart Jars, Plain, doz.	5 00
1 Gal. Glass Jugs, Pla.	1 80
5 Gal. Kegs, each	1 50
3 1/2 oz. Jar, Stuffed, doz.	2 35
6 oz. Jar, Stuffed, doz.	3 75
9 1/4 oz. Jar, Stuffed, doz.	2 50
1 Gal. Jugs, Stuffed, dz.	2 50

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

PEANUT BUTTER



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

PETROLEUM PRODUCTS	
From Tank Wagon	
Red Crown Gasoline	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. Naptha.	38.8

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	27 00
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 25
Tubs, 60 Count, fy. fat	5 50

POTASH	
Babbitt's, 2 doz.	2 75

FRESH MEATS	
Beef	
Top Steers & Heif.	23
Good Str's & H'f 15 1/2	@21
Med. Steers & Heif.	18
Com. Steers & Heif.	16

Veal	
Top	21
Good	19
Medium	16

Lamb	
Spring Lamb	20
Good	19
Medium	18
Poor	15

Mutton	
Good	13
Medium	12
Poor	10

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

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

Dry Salt Meats	
D S Bellies	18-20@18-17

Lard	
Pure in tierces	11 1/2
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 1/4
3 lb. pails	advance 1/4
Compound tierces	11 1/2
Compound, tubs	12

Suasages	
Bologna	18
Liver	18
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	1 50
Med. No. 1 Bbils.	2 85
Med. No. 1, 100 lb. bk.	95
Farmer Spec., 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for ice	
cream, 100 lb., each	80
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 bl. bags, Table	42
Old Hickory, Smoked,	
6-10 lb.	4 50

Smoked Meats	
Hams, Cer. 14-16 lb.	@26
Hams, Cert., Skinned	@26
16-18 lb.	@26
Ham, dried beef	
Knuckles	@42
California Hams	@17 1/2
Picnic Boiled	
Hams	20 @25
Boiled Hams	@41
Mince 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	5.65
Fancy Head	07

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

SALERATUS	
Arm and Hammer	3 75

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
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	19 50
8 lb. pails	1 40
Cut Lunch	1 50
Boned, 10 lb. boxes	16

Lake Herring	
1/2 Bbl., 100 lbs.	6 50

Mackerel	
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
B. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	90

STOVE POLISH	
Blackene, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enameline Paste, doz.	1 35
Enameline Liquid, dz.	1 35
E. Z. Liquid, per doz.	1 40
Radium, per doz.	1 35
Rising Sun, per doz.	1 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 Bbils.	2 85
Med. No. 1, 100 lb. bk.	95
Farmer Spec., 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for ice	
cream, 100 lb., each	80
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 bl. bags, Table	42
Old Hickory, Smoked,	
6-10 lb.	4 50

SALT	
Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	1 50
Med. No. 1 Bbils.	2 85
Med. No. 1, 100 lb. bk.	95
Farmer Spec., 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for ice	
cream, 100 lb., each	80
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 bl. bags, Table	42
Old Hickory, Smoked,	
6-10 lb.	4 50

SPICES	
Whole Spices	
Allspice, Jamaica	@40
Cloves, Zanzibar	@50
Cassia, Canton	@40
Cassia, 5c pkgs., doz.	@40
Ginger, African	@40
Mace, Penang	@40
Mixed, No. 1	@32
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70@90	@59
Nutmegs, 105-110	@59
Pepper, Black	@50

Pure Ground in Bulk	
Allspice, Jamaica	@40
Cloves, Zanzibar	@50
Cassia, Canton	@40
Cassia, 5c pkgs., doz.	@40
Ginger, African	@40
Mace, Penang	@40
Mixed, No. 1	@32
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70@90	@59
Nutmegs, 105-110	@59
Pepper, Black	@50

Seasoning	
Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Poneltz, 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
Tumeric, 2 1/2 oz.	90

Twenty Mule Team	
------------------	--

HIRED-MAN STATUS.

Concentration of Power Detrimental To American People.

No elaborate investigation of economic conditions in this country is necessary to discover that the chain store system tends toward economic feudalism; that it is helping to bring about the hired-man status and the concentration of power and wealth which is detrimental to the American people.

More than 150 years ago our forefathers freed themselves from the absolute and arbitrary rule of an absentee despot, who governed from a distance of 3,000 miles, and through the Declaration of Independence they proclaimed to the world that this was to be a land of equality, of opportunity for all.

We have just recently emerged from political feudalism, and we are now immersing into economic feudalism—a type of feudalism under which we will not be ruled by kings or lords, but by financial barons who hold forth from the large industrial and financial centers of this country.

Mr. Nahm, Kentucky banker and a member of the American Bankers Association economic commission, recently said: "We are drifting into middle-age feudalism where we will be economic vassals of a few big corporations that do not know us, and whom we may never see."

The chain store system means absentee ownership and control. It stifles ambition and kills community pride and interest. The ultimate results of this system will be a duplication, on an enlarged scale, of the consequences brought about by absentee English landlordism in Ireland. Judge Landis, in an address before the baseball magnates, aptly summed up the spirit of absentee ownership in every line of endeavor when he said: "How can you expect a man to go out and throw his hat into the air and root for a team when he knows that the team is owned by someone 1,000 miles away, and that he is cheering and backing their interests and not those of his own community? We ought to get back to a situation where a man can think about the town's club as his own and there is the old-time traditional rivalry between the neighboring towns."

So, too, we ought to get back to a situation in our economic life where men of ability and energy can still aspire to own their own business. How much community spirit can be aroused along Main Street which is dominated by the red fronts? How much interest in your community has the chain store magnate who holds forth from his swivel chair in the Woolworth Tower in New York City?

We have heard much within recent times of this so-called era of

prosperity which chain stores and other big business enterprises have brought about in this country—of the luxuries which have now been placed within the reach of all. But can we measure the prosperity of our country solely by the number of automobiles, radios, and luxuries which the American people to-day enjoy as a result of the installment buying? These alone are not the criterion of prosperity. It might be well to remember that Rome just before her fall enjoyed more luxuries than she had ever before known. Many have called the present era one of "profitless prosperity," but this is a misnomer. Enormous profits have been made but by a few at the expense of the many.

The tendency of the times is the elimination of the small business man, the concentration of profits and wealth in the hands of a few.

Do you know that within the past five years more than 16,000 business enterprises have been forced into bankruptcy with liabilities of over \$2,455,000,000?

Do you know that the tax returns for 1925 reveal that one-fifth of one per cent. of our corporations made 52 per cent. of all the profits which were made during that year? Still more striking is the fact that ninety-five manufacturing corporations, with net incomes of over \$5,000,000, made over 45 per cent. of all the profits in their particular branches of industry. There is no doubt but what the tax returns of 1929 will show a far greater concentration of profit.

Do you know that an investigation of the Federal Trade Commission has revealed that 13 per cent. of the people in the United States own 90 per cent. of all our wealth, and that 87 per cent. of our people only own the small change—10 per cent. of our National wealth?

The chain store system is detrimental because it aids in this tendency of the times which is rapidly bringing about the hired-man status in this country.

In 1920 the chains were doing 4 per cent. of the business. During 1928 the sales made by the chains amounted to more than \$8,000,000,000. There are now more than 100,000 chain store units in this country. No less an authority than George Soule is responsible for the statement that "If the present rate of growth continues, the whole trade will be in their hands in about twelve years."

It has been estimated by authorities on the subject that more than 300,000 independent dealers have gone down before chain store competition in the last eight years. A survey of retailing by the bureau of census adds weight to the startling conclusion that 500,000 independent retailers

will be forced out of business within a short time as a result of chain store competition.

Not only does the chain store system bring about the hired-man status, but it is also one of the factors which is contributing to a lower standard of wages and living. According to the findings of the woman's bureau which studied 6,000 cases in eighteen states, 70 per cent. of the women and girls working in chain department stores receive wages of less than \$12. Only 40 per cent. had working days of eight hours or less.

In his acceptance speech at Palo Alto, President Hoover summed up the importance of independent business and the small business man in the following words: "As Secretary of Commerce I have been greatly impressed by the fact that the foundation of American business is the independent business man. His is the stronghold of American individuality. We must maintain his opportunity and his individual service. He and the public must be protected from unjust competition, from domination and predatory business."

The Interstate and Foreign Commerce Committee of the House of Representatives has held hearings on the subject of price cutting by chain stores. A subcommittee went into the matter, and four members out of five summed up part of their report as follows: "The testimony already taken shows that local dealers suffer destructive competition from these chain stores and other large distributors with great capital, who often offer standard goods of a Nationally advertised brand at prices which represent cost, or in some cases less than cost. They do this for the purpose of attracting customers, and make up their loss on this standard article by greater profits on staple goods on which there are no standard or advertised prices, so that the customer is not advised as to a fair price."

More striking still is the fact that one of the leading representatives of the chain stores has admitted this charge of price cutting. William J. Baxter, director of research of the chain stores research bureau, substantiated the above report when he said: "To me there isn't any question as to the advisability of any retail store if it can sell some internationally product at cost to get the crowd. A consumer will go to a grocery store and she is willing to pay 55 cents for steak where as it might be sold for 52 or 50 cents elsewhere, if she at the same time can purchase Campbell's soup or some other package goods at cost. Scientific retailing means studying the blind articles in the store and selling them at full prices. But what we call open articles, the ones that the consumer can go

from store to store and compare, selling them at low prices."

The foregoing statement presents the entire problem of chain store competition. Here we have a method of doing business which powerful combinations alone can practise. The chain stores can lose more money on standard goods than independent dealers and they can recoup their losses on blind articles. A chain system can cut prices in a store or a group of stores until competition in that territory is eliminated. After competition is wiped out in this territory it can raise prices and cut them elsewhere to achieve the same result. When the chain stores have eliminated all competition, the public will be at their mercy. No independent retailer, no matter how efficient he may be, can cope with these hamstringing tactics as employed by the chain store systems. Chain systems will never compete against each other in this fashion. They are, and will, continue to merge to avoid this cut-throat competition among themselves.

Buying Reptile Leathers For Fall.

Shoe manufacturers are beginning to place tentative orders for novelty leathers for Fall shoes. Reptile grains are receiving attention, particularly Calcutta lizard, watersnake and boa. Sharkskin is being sampled, but there are no definite indications yet as to how this leather will take. There is still a fair call for reptile grains for Spring shoes, the demand covering watersnake, Java and nesian lizard and python. Black kid is also in good demand, with some difficulty reported in obtaining this leather for immediate use.

Electrical Appliance Orders Heavy.

Orders received so far this month for electrical appliances show a substantial gain over the corresponding period last year, according to estimates available in this market. Reorder business on regular merchandise has been heavy from both department stores and jobbers. Although low-end merchandise is still wanted in most cases, the demand for medium and higher-price goods is better than it has been since the first of the year. The increase in sales is attributed to the improvement in general business conditions.

Still More Vitamins.

Until recently the chemists had let two vitamins escape, according to Popular Science Monthly. Now these have been captured. News comes to the effect that Katherine Hope Coward and her associates at the laboratory of the London Pharmaceutical Society have captured one of them while Vera Reader of the Biochemical Department of Oxford University has captured the other. The first is found in fresh milk, lettuce, grass, ox muscle, liver and wheat embryo. The other is found to be a new sister of the vitamin B family. The lack of this vitamin was held some time ago to be responsible for beriberi.

LIGHT JUST AHEAD.

(Continued from page 7)

expenses being paid by them and it was my purpose to not incur any more expense than was absolutely necessary.

In my report to the directors under date of May 17, 1929, I reported having found 211 paid up members on the roll and a cash balance on hand in treasury \$1,087.90. This report was issued about two months after the convention.

At the close of the fiscal year February 15, 1930, our roll contained 348 paid up members, a net gain of 137 members and a balance in treasurer's hands after all bills paid of \$619.82, a decrease of \$468.08.

All officers and directors have received regularly a report of the finances, as well as a report of the activities during the month.

There has, however, been a change during the last few months, in the morale of the independent retailers, due to the disclosures over the air from Shreveport and followed later by mass meetings in almost every city and which I believe has renewed interest in association activity.

I was invited to address a meeting of retailers in Ann Arbor where better than 400 were in attendance, the meeting being made up of retailers of Ann Arbor and neighboring cities, together with their wives and clerks. A leader in the person of Leigh Thomas is largely responsible for the activity and informed me they had an enrollment of seventy at the time.

Saginaw, where no local existed and only one paid up member was on our rolls, now has a new local association, assisted by the Association of Commerce, supplying the Secretary in the person of William A. Rorke, with an enrollment of seventy when I visited them, and expected to have 150 when the convention opened up.

In Pontiac a young retailer and former employe of the chain in Pontiac in the person of A. J. LaBarge, is giving liberally of his time in behalf of local association activity and had an enrollment of forty when I visited them, and still going strong.

From every indication the spirit of organization is coming back to life and Michigan should have a State Association worthy of its name and adopt a policy of constructive legislation program, affiliate wholeheartedly with the National Association, and take an active interest and part in the election of friendly representatives in the State law making bodies, as well as the National bodies, for in union there is strength in association activities, as well as in Governmental affairs.

Having acquainted this body with an outline of the situation after serving almost a year, and being desirous of averting any criticism which might be directed on your officers and directors for the administration during the past year, as they have served unselfishly and to the best of their ability, I hereby tender my resignation as Secretary of this Association in order that the board of directors may be free to engage the best man available in keeping with the resources of this Association, for I fully realize this As-

sociation cannot stand the expense necessitated by my engagement, with the income it has been receiving, and I could not make any further sacrifice than I have in the past year and sincerely believe I have served unselfishly to the very best of my ability.

Herman Hanson.

Motion by Mr. Schultz, Ann Arbor, supported by Mr. Leonard, of Benton Harbor, that the Secretary's report be received, excepting the clause pertaining to resignation, which be referred to the executive board. Motion prevailed by unanimous vote.

Recollection of Good Service Better Than Gold.

(Continued from page 20)

a clientele with good judgment and has the good sense to stick to its service and leave out those whom he cannot serve on his plan of operation has no trouble in holding the kind of trade he goes after.

There never yet has come circumstances which indicated the elimination of the merchant who thus plans his work and then works his plan. But it is just as true that there never has been found anything like salvation for the hit-or-miss, here-to-day-there-to-morrow sort of man in any line of human endeavor. The fundamentals are thus unchanged. Let these plain facts be given some careful thought.

I have just time to touch on one weakness which permeates grocers, retail and wholesale, and that is a peculiar penuriousness. I touched on this last week in my reference to Old Man Henderson and the jealousy expressed by many lest Henderson get something for his work besides doubtful glory.

Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, April 7.—On this day was held the first meeting of creditors in the matter of Edward W. Murphy, Bankrupt No. 4052. The bankrupt was present in person and represented by attorney Grant Sims. No creditors were present or represented. No trustee was appointed. The bankrupt was sworn and examined, without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of John Hasper, Bankrupt No. 4056. The bankrupt was present in person and represented by attorney Raymond J. Engle. No creditors were present or represented. No claims were represented, but one 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 district court, as a case without assets, as the case has been closed and returned to the district court, as a case without assets.

April 10. On this day was held the final meeting of creditors in the matter of Harry Craner, Bankrupt No. 3925. The bankrupt was present in person and represented by attorney Willard McIntyre. The trustee was present in person and represented by attorneys Corwin, Norcross & Cook. One creditor was present in person. No further claims were proved and allowed. The trustee's interest in a certain parcel of real estate was sold at auction for \$100. An order was made for the payment of expenses of administration, as far as the funds on hand permit. There were no dividends for creditors. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

In the matter of John E. Morris, Bankrupt No. 4078. The funds have been received and the first meeting of creditors has been called for April 28.

In the matter of Harry E. Morris, Bankrupt No. 4077. The funds have been received and the first meeting of creditors has been called for April 28.

In the matter of Edwin E. White, Bankrupt No. 4071. The funds have been

received and the first meeting of creditors has been called for April 28.

In the matter of Raymond H. Rogers, Bankrupt No. 4081. The funds have been received and the first meeting of creditors has been called for April 28.

In the matter of Gale L. Davidson, doing business as Davidson Furniture Co., Bankrupt No. 4053. The first meeting of creditors has been called for April 28.

In the matter of Otis R. Conaway, Bankrupt No. 4074. The funds have been received and the first meeting of creditors has been called for April 28.

In the matter of Clinton C. Thurber, Bankrupt No. 4083. The funds have been received and the first meeting of creditors has been called for April 28.

In the matter of Ralph G. Marshall, Bankrupt No. 4085. The funds have been received and the first meeting of creditors has been called for April 29.

April 14. On this day was held the first meeting of creditors in the matter of John H. Forlor, Bankrupt No. 4068. The bankrupt was present in person and represented by attorneys Burns & Hadsell. No creditors were present or represented. No claims were proved and allowed, although several were filed only. The bankrupt was sworn and examined without a reporter. John Huff, of Niles, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

April 8. We have to-day received the schedules, reference and adjudication in the matter of Leon Covell, Bankrupt No. 4084. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Wyoming township, and his occupation is that of a laborer. The schedule shows assets of \$250 of which the full amount is claimed as exempt, with liabilities of \$621.89. 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.

April 9. We have to-day received the schedules, reference and adjudication in the matter of Ralph G. Marshall, Bankrupt No. 4085. The bankrupt is a resident of Wyoming township, and his occupation is that of a laborer. The schedule shows assets of \$360 with liabilities of \$858.19. 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.

April 7. On this day was held the first meeting of creditors in the matter of Paul De Long, doing business as De Long Bros., Bankrupt No. 4060. The bankrupt was present in person, but not represented by attorneys. Creditors were represented by attorneys Lou Landman and Harold H. Smedley and by G. K. Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. George D. Stribley, of Muskegon, was elected trustee and his bond placed at \$3,000. The first meeting then adjourned without date.

April 8. On this day was held the first meeting of creditors in the matter of Leonard P. Thyse, Bankrupt No. 4046. The bankrupt was present in person and represented by attorneys Fox & Fox. 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.

On this day also was held the first meeting of creditors in the matter of Willard Bruce King, Bankrupt No. 4058. The bankrupt was present in person, but not represented by attorney. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Willard H. Campbell, Bankrupt No. 4044. The bankrupt was present in person and represented by attorney G. Goebel. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Vernon Corkins, Bankrupt No. 4057. The bankrupt was present in person and rep-

resented by attorney Adelbert Cortright. No creditors were present in person, but represented by attorneys Corwin, Norcross & Cook. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Shirley C. De Groot was elected trustee and his bond placed at \$100. The first meeting then adjourned without date.

April 9. We have to-day received the schedules, reference and adjudication in the matter of Delbert Mulder, Bankrupt No. 4086. 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 \$5,380 of which \$1,800 is claimed as exempt, with liabilities of \$5,302.70. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein.

April 10. We have to-day received the schedules, reference and adjudication in the matter of Ray Sweet, Bankrupt No. 4087. 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 sheet metal worker. The schedule shows assets of \$350 of which the full amount is claimed as exempt, with liabilities of \$743.94. 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.

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.

Young Man Wishes Position.—With grocery, wholesale or retail. Experienced office, or store manager. George W. Watson, 314 Corinne St., Grand Rapids, Mich. 281

For Sale Or Rent.—Country store, gas, cream station. Selling to clear up estate of deceased partner. Address Cummins & Smith, Minden City, Mich. 282

FOR SALE.—In good condition, Bowser pump and tank, 100 gallon capacity; display grocery case 20 ft. long; Toledo computing scale; Rotopost stencil duplicator; wooden display tables six to ten feet long. All offered at sacrifice prices for ready sale. Write, Lionel Hirschberg, 120 S. Washington Ave., Saginaw, Mich. 283

For Lease.—Large store, fine location for dry goods business. M-78 goes through town. Mrs. C. H. Waterman, Athens, Mich. 284

Store For Rent.—New store, 18 x 65, between West End Drug Store and A. & P. grocery. Good location for dry goods with dresses, millinery and beauty parlor in the rear; or hardware, or any other business. Address Dunwell's West End Drug Store, Kalamazoo, Mich. Steam heated. 278

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.

FOR COMPLETE CLOSE OUT Or Money Raising Sales

Wire or Write
W. KLAASSEN
SALES SPECIALIST
1501 Coit Ave., N.E.
GRAND RAPIDS, MICH.

20 YEARS EXPERIENCE
Sales Personally Conducted. Long List References. Rates Reasonable.

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

Death of Cornelius Cary, the Veteran Salesman.

While in Manistee on his regular trip for Lee & Cady last week, Cornelius Cary was taken to Mercy hospital by sudden illness. It was found that he had a blood clot in his heart. The physicians succeeded in dislodging the obstruction from the heart, but it lodged in the blood vessel of one leg, causing suspension of activity in that member which resulted in gangrene. This, in turn, caused blood poisoning and early death, despite all the efforts of the attending physicians. The remains were brought to Grand Rapids last Thursday. The funeral was held at St. Stephen's church Monday morning, interment being made in the Catholic cemetery on Madison avenue.

Mr. Cary was born in Parnell Jan. 28, 1861. He came to Grand Rapids in January, 1886, and entered the employ of Olney, Shields & Co., being the first store man hired by that house when it engaged in business. He was given the position of porter, subsequently serving as packer and shipping clerk. After twelve years in the house he was promoted to the position of traveling salesman, succeeding James H. Bradfield on the death of that gentleman. When the corporate style was changed to the Judson Grocer Co., he remained with the house. The same condition prevailed at the change of the Judson Co. to Lee & Cady, so he had a record of thirty-two consecutive years as a traveling salesman in the grocery line.

In 1888 Mr. Cary married Miss May Radigan, of Parnell, and to this union were born three children. Mrs. Cary died and thirty-three years ago Mr. Cary married Miss Julia Lynch, of Grand Rapids, three children also being born to this union. The children are all settled for life. The family reside in their own home at 1040 Thomas street. Mr. Cary was a member of St. Stephen's parish and of the Holy Name society of that parish.

Surviving are his widow, Mrs. Julia Cary, six children, Dr. William J. Cary and John Cary, of Grand Rapids, Edward, of Saginaw, Mrs. Eileen Collins and Mrs. Kathleen Russell, of Gary, Ind., and Mrs. Margaret Wachter, of San Francisco, and nine grandchildren.

Mr. Cary possessed the quality of faithfulness to every trust to the highest degree. His word was as good as his bond. He never uttered a profane word in his life. Edward Frick, who was associated with him for forty years, says he never knew the deceased to speak unpleasantly or slightly about any one. Likewise, it is questionable whether any one ever heard any one else ever speak slightly of him.

Father Frank Dalton, of Portland, Oregon, whose father knew the deceased intimately all his life from the time he was a small child, spoke as follows regarding the deceased on the occasion of the funeral:

Dear members of the Cary family and beloved friends, I am here this

morning to address you for two reasons: First, because I have been invited to do so through the kindness of your pastor and second, because of a long-standing friendship which has existed between this man and my father.

When the shadows of this day lengthen and God sinks the sun behind the purple hills, Mrs. Cary and her family will gather around their family hearth to await the footfall of a loving husband and devoted father in vain, for that footfall is silent and will be heard no more. To-night, as the members of the Cary family are seated around the family hearth awaiting the arrival of a beloved father, they will wait in vain for a loving clasp of one who loved them dearly, but that clasp is silent and cold in death to-day.

We are gathered here this morning to pay our last respects to all that remains of Neal Cary. Were we permitted to delve into the effects of Mr. Cary, in all probability we would not find there a degree of philosophy. However, were it our privilege to delve into the inner life of this man, we would find there a philosophy as sublime as it is simple. The life of Neal Cary can be summed up briefly in a few words: He was outstanding as a loving husband. He was revered as a devoted father. He was honored as an upright citizen. He was looked up to as a staunch Catholic and he was loved as a dear friend. The sum and substance of the philosophy of Neal Cary amounts to this. He believed as an American citizen and as a Catholic in one true God, from Whom he came, for Whom he lived and to Whom he has gone to-day.

It is not my intention to comfort, to cheer or to console the members of the Cary family, for that task is one beyond human power. However, in the name of the pastor of this church, and the friends here gathered to do honor to this loving husband and devoted father, I wish merely to say that we hope that the examination of Neal's life that was made last week before the tribunal of God was a successful one. It is consoling for the members of the family to feel and know that the cold hand of death seized their father during the same sorrowful week that we commemorated the death and victory of Christ and that as friends, as Christians and as American citizens hope and pray to-day that as Christ conquered death, so, too, the many good deeds performed by Neal will admit him to a home which God has prepared for all those who know, love and serve Him.

Late Automobile News From Detroit.

Automobile production for April probably will be around the 500,000 mark, as commitments for cars are being received from dealers all over the country in increasing numbers. This is a year of conservatism, however, and factories are not urging dealers to take large stocks of cars.

March production was about 350,000 units, with an added 15,000 to 18,000 for Canada. A year ago this time, in April, production was at the high point of 621,910 units. The decline began in May, 1929, and continued through December. Nothing like this will happen during the present year, because it is a condition manufacturers have been guarding against.

The industry is in a strong statistical position at the present time and the assumption is that conditions will show great improvement during the last half of the year. It is believed that business will continue to rise until late in September or early in October. If there is any fluctuating during the

middle of the summer it is expected to be mild.

The two biggest producers, Ford and Chevrolet, are going ahead at a rapid rate this month. Ford schedule calls for about 198,000 units and Chevrolet will make at least 100,000, which goes to show that people are buying motor cars.

Practically all the surplus of unsold 1929 automobiles has been sold, it is reported, and the decks are cleared for new business. Also stocks of used automobiles have been materially lowered in the last thirty days.

Of course new models will begin to appear in June, but these will be in small numbers. Others will be announced late in July and early in August. There are a number of new eights coming, and the trend in manufacturing seems to be that way.

The American Austin Car Co. announces the production of a special delivery commercial car as an addition to its line of bantam passenger cars to be introduced shortly.

Gabby Gleanings From Grand Rapids.

Henry Baker has opened a grocery store at the corner of Lake Drive and Carleton avenue. He has been connected with the Kroger Co. eleven years, three years as manager of a Kroger store on West Leonard street. His new venture is under I. G. A. auspices.

Ike Douma, formerly manager for Fleischmann Co. and later connected with the Muller Co., is spending the winter in California. He is now located at the McCadden Hotel, Hollywood. He is accompanied by his wife.

It has come to the Tradesman from an authoritative source that Kroger has twelve high priced publicity men in the city writing the expansive advertisements which appear with great frequency in the daily papers, writing the talk which is given every evening over WOOD and digging up all kinds of matter which can be distorted to appear to reflect on the integrity of the Main street prophet and members of the legitimate mercantile fraternity who have taken prominent parts in the campaign of education which has been conducted over WASH. Some of these Kroger representatives are frequently under the influence of liquor and at such times they make very loose statements regarding the large amount of money they have at their command to "crush the independent pups," as they express it.

C. Julius Larsen has been engaged by Lee & Cady as the successor to the late Neal Cary. Mr. Larsen lives in Manistee and was on the road in the Lake Shore territory many years for the Worden Grocer Co. It so happens that his former territory and that of Mr. Cary are almost identical. He will continue to reside in Manistee and make that city his headquarters.

A. V. Hall (Sherwood Hall Co.) left yesterday for Washington to attend a meeting of one of the committees of the Street and Highway Conference which will hold a National gathering at Washington May 27, 28 and 29 under the auspices of the Department of Commerce.

Mass Display Sells Dead Items.

Victor Bruell, Muncie, Ind., moves his dead items by mass display. Dead items take up valuable store space, and no profit is in sight, so, at regular intervals he piles slow movers in a special display on island shelving near the front of the store. He places a big card over this hodge podge display of miscellaneous items, reading, "Big Special—Any Three Items for Only 29 cents."

Mr. Bruell says "Just as in the case of a rummage sale, people come in and maul over these items when they are massed up in this kind of a display. If you keep such a display there more than a week, change the sign to read, 'Big Special—Two Items for Only 19 cents,' and as an added inducement, toss in a can of baked beans, a bar of soap or any other ten cent item, but only one at a time, to dispose of the other items that will not sell."

"Through this method of display and without check-out clerks calling attention to the big special, in our last sale we disposed of 187 sets of these dead items."

Late Business News From Indiana.

Auburn—George D. Wagoner, acting for Fred W. Uhlman, of Kendallville, Ind., purchased the stock of men's clothes and furnishings offered by Oak Husselman, Circuit Court receiver for the Auburn branch store of Julius Kann & Co. Mr. Wagoner's bid was \$2,000. Samuel Seydell, of this city, bought the lease and fixtures. He owns the building.

Evansville—Judge Charles O. Baltzell, of the Federal Court here, has under advisement the proposal of Bernard Hamburg, dealer in dry goods and shoes, to settle his debts at 18 cents on the dollar. The proposal was made some time ago at a meeting of the creditors before George F. Zimmerman, referee in bankruptcy, and the matter was referred to Judge Baltzell, whose decision is expected soon.

Smart Delivery Truck Impresses Trade.

To a telephone customer, a store is no better than its delivery equipment—for the delivery auto and driver are often the only contact phone customers have with their food store.

So if a store wishes to impress its high character on these customers it must be careful that both trucks and drivers are attractive in appearance.

Kalamazoo—The merchandise and trucks owned by the Edwards & Chamberlain Hardware Co. have been turned over to J. Charles Ross, who will dispose of same by auction or otherwise during the next ninety days. The business was originally established by the late Allen Potter in 1845. It was incorporated as the Edwards & Chamberlain Hardware Co. in 1893, when it absorbed the hardware stocks of C. H. Dickinson and Parsons & Wood. The building will probably be leased to Sears, Roebuck Co.

The fourth annual re-union of the Old Time Traveling Salesmen will be held at Hotel Rowe Saturday evening of this week. It will be a great event.

The Searching Finger of Fire



Who wouldn't like to have his name on the front page of the home-town paper and those of the surrounding towns, woven into a story of some big, worthwhile accomplishment?

But suppose the story told of a disastrous fire—a fire which spread to other homes, perhaps made families homeless, some of them penniless, with helpless children clinging to despairing parents, wondering what it is all about.

In the above picture you see the accusing scar of a previous rubbish fire in the rear of a retail store and in spite of it a second pile, awaiting the searching finger of fire, the stray spark, the discarded match or cigarette.

Rubbish and litter is not only a serious fire hazard. It is an offense against public welfare with which no good citizen wants to be charged; because neglect of duty along these lines frequently leads to a disastrous conflagration, bringing great loss to a community.

STRENGTH

ECONOMY

THE MILL MUTUALS

Lansing

AGENCY

Michigan

Representing the

MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY

(MICHIGAN'S LARGEST MUTUAL)

AND ASSOCIATED COMPANIES



Combined Assets of Group

\$45,267,808.24

20% to 40% Savings Made Since Organization

FIRE INSURANCE — ALL BRANCHES

Tornado—Automobile—Plate Glass

**Our
Exclusive Pan
Toasting
Process**



—of milling assures your customer a sweet, flaky dish of oats, *entirely* free from the usual mush taste.

Purity Oats and Chest-O-Silver are the best buys on the market today for you—the independent grocer—because our rigid policy of selling no chain stores—no desk jobbers—and backing every package with a solid guarantee is your weapon against indiscriminate selling.

PURITY OATS COMPANY

KEOKUK, IOWA

YOUR Selling Cost

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

K C Baking Powder

*Same Price
for over **38** years*

25 ounces for 25c

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

It will pay you to feature K C

**Millions of Pounds Used by Our
Government**