

## The Brotherhood of the Forest

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

## THE "TALKING" CEREAL

Through its unique texture, unexcelled flavor, Kellogg's Rice Krispies developed into one of the most popular ready-to-eat cereals.

Cash in on this popularity—mention Rice Krispies to your customers—place an open carton on your counter for them to sample. Rice in its most delicious flavor.

**Kellogg's**

RICE  
KRISPIES



**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.



## Home Baker Flour

Manufactured from Kansas  
Hard Wheat under our own  
formula which stands for  
Quality.

Priced to meet Competitive  
Conditions with Satisfaction  
to the Consumer Guarantees.

Home Baker is bringing the  
Flour business back to the  
proper distributing channel  
— the Independent Retail  
Merchant.

**LEE & CADY**



# MICHIGAN TRADESMAN

Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, JUNE 4, 1930

Number 2437

## 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.

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JAMES M. GOLDING  
Detroit Representative  
507 Kerr Bldg.

### Chain Store Notes.

My text this week will be found in that passage where God said, "Open thy mouth, judge righteously, and plead the cause of the poor and the needy." All the grand opportunities which God gave to man are being put by the law and usurpation into the clutches of soulless, pitiless corporations which have no soul to damn under God's laws and no neck to break under human laws, and without the love of God or the dread of hell they are robbing man of his God-given birthright. These monopolies which stand between the producer and consumer, holding a franchise to operate public functions, rob both producer and consumer by law. They rob labor because it has no means of self-employment. They rob the producer because they control the money that buys, the factories that manufacture and the transportation that hauls his produce. In this way they have extorted billions from a helpless people, and are now combining to continue their spoilage by driving out all home-owned or local merchants.

I believe in democracy as a heaven-born principle of government which shields the people against oppression in every form, and gives them the broadest scope of individual action consistent with public peace, public morals, public health, and public justice. But these great chain-store gangs seem to think government is an institution to legally hold the people still while they plunder them. I am glad the governors, lawmakers and Congress are aroused over the perilous condition which now confronts us. It is not only chain stores but all lines of business which are being merged, linked and chained together. Seven great oil corpora-

tions, leading packers, railroads, steamships and several leading banks were chained into a worldwide combine a few weeks ago, uniting the money power of England, Holland and Wall street into this worldwide devilfish. Their intention is to control all lines of industry from field, factory and source of output to the consumer.

Now, let your mind run over a survey of the colossal power they will have. The packers will then as now control the livestock industry and control everything in a living animal and take a profit out of the finished product except the squeal of the hog, the bleat of the sheep and the bellow of the cow. They will control the price of oil and all its by-products; control transportation inland and sea, including auto-bus lines. These railroads are chained and combined until there are now just twenty-one rail combinations, dominated by five men. And these transportation lines have a Government guaranteed net income of 6 per cent. on \$19,000,000,000. That makes the stupendous sum of \$1,140,000,000 which flows into the pockets of the Wall street gang every year. No wonder they can put up chain stores and monopolize all the blessings of life and liberty. Under their sway the ordinary business man and country banks are doomed.

Our forefathers, led by the unseen hand of omnipotence, built the grandest structure of government the world has ever known. Shuddering at the horrible tyranny and murderous conduct of kings, crowns and princes, they founded a government to free themselves and their posterity from the brutality of such crowned freebooters. Our Declaration of Independence was the morning star of a new day to mankind. Our Constitution hung a rainbow of promise in front of the liberty-loving people of every land. When our patriotic fathers proclaimed the divine truth that the God who gives life gives liberty at the same time; that all mankind are created with equal rights; that all political power is inherent in the people and all just powers of government are derived from their consent, they repudiated the whole theory of crowned aristocracy and gave a gospel of freedom to humanity. But we have thrown the grand patterns of government our forefathers made into the junk pile and created a lot of huge corporations which rob

us with more heartless greed than kings did.

Each of these combines named herein violates every law for which our forefathers rebelled against King George. And they extort from us more money each year than King George could have taken in a lifetime.

We have been victimized, bound down by ages of oppression and plunder and have never been allowed to develop the good of the sublime in our race. Mankind is a creature of environment; his conscience is a pupil in the school of contact, subject to the evil as well as the good influences and money is the most absorbing thought in the human race, and a just and righteous system of currency will do more to tone and elevate life than all else may do, but our present system is a relic of modified barbarism coming down from feudal times and our country is yet filled with Shylocks who demand their pound of flesh.

When the men who made our Federal Constitution had finished their work, in an address they named five supreme questions of sovereignty that had been taken from the States and vested solely in the Federal Government. These powers were: "To make war, conclude peace, form treaties, coin money, and regulate commerce." They said, "These questions and the correspondent executive and judicial authorities shall be fully and effectively vested in the General Government." We have just as much right to farm out to the corporations the power to declare war and conclude peace and to make treaties as we have to farm out the power to coin money and regulate commerce and would be equally safe in so doing. Yet we have vacated our sovereignty over our coinage and currency and the regulation of commerce to a pitiless horde of trusts which have centralized our wealth, making cannibals in commerce and merciless marauders in our monetary affairs; and led on by inordinate greed they are now seeking by chain monopoly to make serfs, peons and slaves out of our people. These malevolent rich, who, Roosevelt said, "Were conspiring to rob the country of its birthright, who had gathered their swollen fortunes by every means of swindling down to common theft," and treading millions down into poverty. Our people are in a midnight of discontent, our National conscience is becoming numb, our morals are ebb-

ing to low tide and we have a riot of rascality as these crime-breeding conditions go on. I believe wealth, honestly acquired, adds to the luster of life and makes a man a nobler citizen, gives him greater power to serve God and man. But millions extorted from a helpless people corrodes the conscience, poisons the fountains of honor, vitiates all sense of justice and makes its possessor a tyrant. These are the kind that dominate our country.

We are living in a wonderful age. The common progress is beyond estimate. Yet it is claimed that the great corporations take 20 per cent. of our output every year with which to gorge their greed and build castles for the classes and cabins for the masses. I admit that we are far in advance of our ancestors.

But rank injustice still prevails  
And fills our land with strife,  
We see its outrage everywhere,  
In all the walks of life.

Lazarus is better off to-day because there are a thousand men like Dives with crumbs to drop and blooded dogs to lick his sores. But if we continue to charter the natural blessings of our country into the hands of special privilege and allow them by law to concentrate and combine their wealth and power, ere long there will be a few thousand men like Dives and millions of men like Lazarus; then there will not be dogs enough to go around and lick their sores and soothe their pains.

The chain stores have shaped all our laws so as to run the wealth of the country into their tills. Sixty years of ravenous rule by their great corporations have cultivated lust and greed until our Nation is filled with malefactors of great wealth who take from society without just recompense. They held back the hire of labor by fraud until its cries have entered into the ears of the Lord. They have lived in pleasure and been wanton, have waded through slaughter, selfishness and sin to a throne and have shut the gates of mercy against mankind. When age overtakes them they look back and sigh for lost opportunities, while their silver and gold cankers and rust bears witness against them. They then try to take out fire insurance against the flames of hell by giving charity.

Digging in a garden often improves one's philosophy more than the reading of books.



## SUPERIOR STRAIN OF FISH.

### Selection in Propagation Greatly Improving Quality.

Many are familiar with the advanced stage of the development of scientific land farming.

The necessity of fertilizing the land, of the need of knowing what kind of fertilizer each piece of land requires is generally understood.

In this and many other ways the farmer has greatly increased the productivity of his land and maintained its fertility.

Yet pond management is viewed as an amusing sideline and not as a serious business to be conducted scientifically. Goldfish farming is regarded as a pleasant pastime to be indulged in by persons of wealth. As a matter of fact it is a livelihood for a growing number of our people who produce 20,000,000 goldfish valued at \$1,000,000 annually.

The chances are that the "trout special" which you order on the diner in the Rocky Mountain region came from one of the many trout farms which in addition supply about 200,000 eggs for stocking the streams of the county.

To place this science of water farming on a sound scientific basis, two of the stations of the Bureau of Fisheries are devoted to a study of experimental fish-cultural problems. The Pittsford (Vt.) station is given over to the problems of the trouts and other cold-water species, and the Fairport (Iowa) station to the basses, bream, crappie and other warm-water fishes.

Federal, state and private hatcheries in the United States use 3,500 tons of fish food annually which costs at least \$275,000. At Pittsford, we are experimenting to find the best foods and to hold down the mounting cost for food.

We have pedigreed cattle, horses, hogs and dogs, representing the results of careful breeding over a long period of time. At our Pittsford station we are finding that the selective breeding of fish opens up many interesting possibilities of producing superior strains of trout, yielding a high egg production per fish and the resultant fry will be more uniform in size necessitating less grading to prevent cannibalism.

We expect to produce more rapid-growing, disease-resistant fish with a low mortality. While this work is in its infancy, it promises to be helpful in stabilizing the work on trout culture and trout farming.

In dealing with the rearing of the warm-water fishes—the basses, bluegill and crappie—which do not readily feed upon artificial food, we encounter the problem of rearing the natural food. As the bass soon reach a size where they prefer other smaller fish to microscopic forms of life, it is essential that an abundance of minnows or forage fish be present.

At our Fairport station, the ponds holding young bass are fertilized every ten days or two weeks to produce a much larger crop of diatoms and other microscopic forms of life which are the basic food supply of the fishes. The ponds are stocked with golden shiners and blackheaded minnows, which feed

on the microscopic life, breed freely from June to September, and the young eaten by the bass.

By scientific management of this kind it has been possible to raise the production of fingerling bass from 5,000 to 8,500 per acre, and therefore to provide a correspondingly larger supply of bass to plant in our streams and in turn to add to the number of bass which our anglers may take from the water without depleting the supply.

In doing this we are supplying the raw materials to meet the urge described by Henry Van Dyke in these words:

"There is nothing that attracts human nature more powerfully than the sport of tempting the unknown with a fishing line."

Not only is the Bureau of Fisheries conducting these lines of research to serve as a guide to the fish culturists of the country, but it plans to acquire sufficient brood bass ponds so that we may furnish co-operative nurseries with a stock of millions of young bass just as we are now supplying millions of young trout to be reared through the baby stages and planted in the streams as fingerling fish.

The Bureau of Fisheries is endeavoring to develop scientific data so that the aquiculturist may know definitely what course of action to follow to secure results and to enable us to grow more of the sport fishes per acre of pond for keeping our streams well stocked and the anglers satisfied.

Lewis Radcliffe,

Deputy Commissioner of Fisheries.

### Adventure With a Bear and a Woodchuck.

Grand Rapids, June 1—John E. Nelligan, an old-time lumberman, has been writing articles for the Wisconsin Historical Society on his experiences in lumber in the Upper Peninsula. He knew all the old timers including T. Stewart White, Thomas Friant and Stewart Edward White.

In the last issue of the publication named, I noticed the enclosed, which I think would be a good story for your paper. Claude Hamilton.

As I lived almost continually in the wilderness, I came into constant contact with all the birds and beasts which made it their home and these contacts often resulted in curious and amusing experiences, a few of which I shall relate here. Somehow I always seemed to have a "pull," to use modern slang, with animals of all sorts, probably because they instinctively realized and reciprocated my liking for them. This bond, if such it may be termed, between myself and members of the animal kingdom, was not peculiar to domestic animals alone. This was illustrated by one of the most unusual experiences I ever had with an animal.

On a spring drive once on the Waupsee River, a tributary of the Oconto River, we had a dam go out on us and were forced to rebuild it before we could continue our drive. As quickly as possible we got our timber work in place and began running the gravel to it in wheelbarrows as rapidly as we could. We were taking the gravel from around a pine stump beneath

which a mother woodchuck had her nest, occupied by a family of six. As the gravel underpinnings were taken away, the stump tumbled down, exposing the woodchuck's nest and putting her family in imminent danger of death. Immediately, the mother chuck raced over to where I was standing and threw herself at my feet, mutely but unmistakably imploring me to save her offspring from destruction.

Superficially, it was a rather amazing thing, but to one with any knowledge of animals and their ways it was not a matter of great wonder. I was the foreman of the crew, in charge of the operations, and I do not doubt but what the desperate mother chuck realized this in so far as its mental processes allowed. More than that, I was the largest man in the crew, standing six feet and three inches in my stockings and weighing two hundred and ten pounds. Quite possibly my unusual size appealed to the poor woodchuck so greatly in need of an able protector. Whatever her reason for appealing to me was, her plea was successful. I was touched by it and stopped all the work until we got her and her family in its nest moved to a new location which was both safe and comfortable. She made no effort to interfere, but dumbly followed me to the new house and seemed very grateful for my timely intervention. It was an unheard of thing for the harassed foreman of a river driving crew to do, but perhaps I was a bit flattered by the chuck depending on me. And I don't think it lessened my standing among the men.

I wasn't quite so kind to a bear I ran into on the Little Oconto River in the spring of 1872. I was helping drive saw logs out of the stream for the Oconto Lumber Co. and one evening on my way back to camp after the day's work, I took a short cut through the woods instead of going along the river and passed by a logging camp which had been occupied the winter before by the crew of a log jobber. Upon breaking camp in the spring the cook had left a barrel partly filled with flour in the camp clearing. When I entered the clearing, the barrel was on its side and a creature which I took to be a black dog at first was squeezed head first into it as tight as a cork. Upon approaching closer I could tell that it was a bear by the long, coarse hair and the short tail. It didn't hear me, for it was much engrossed in eating the flour and when I got close enough I gave it three or four good, hearty kicks in the rear end. It was a temptation not to be resisted. The poor bear was afraid to back out and face the unknown antagonist who was so violently disrespectful of bruin's person, so it reared up on its hind legs with the barrel over its head and forequarters, staggered a bit, fell, and rolled for a short distance. When it finally emerged from the barrel, it looked more like a polar bear than a black one and there was flour flying in every direction. It beat a hasty and ungraceful retreat towards the woods. I was tempted to spear it in the hind quarters with my peavy stick while it was in the barrel, but in that

case it would have been hurt and angered and might have stayed to fight it out. About the only time a bear will not run from a man in the woods is when it is injured or when it has cubs, if it is a female. A mother bear, like almost any other kind of mother, will protect its offspring to the end.

### Items From the Cloverland of Michigan.

Sault Ste. Marie, June 3—The warm weather is bringing along the first of the tourists. The first arrivals seem to come from other states, mostly from California. Our clean-up committee has about finished its work and the city looks good. So many improvements in the stores on Ashmun street this year make us feel somewhat proud of our city.

A new taxi service was formed last week which will be known as the Smith Taxi Service. Charles Smith will be the manager. It will operate three new cars at the start and furnish twenty-four hour service. A feature of this new service will be 25 cents for each passenger to any part of the city. It will meet all trains, as well as the boats. It looks as if it will have a busy season, with comfortable cars and the low price.

The new road magnet, the only one of its kind in Michigan, was given a test last week on a four mile stretch of gravel road from the city limits to Pine Grove, covering an eight foot area. The magnet went over one-half the road on one trip and the other half on the return. During the trip, six and one-half pounds of metal was picked up, the largest of which were nails and tacks. This may lessen work at the tire repair shop, but is considered a move in the right direction.

One of our traveling men when putting up at the hotel the other night asked the clerk, "What is a good remedy for headache?" The clerk answered, "Put your head through the window and the pain will be gone."

Chester Crawford, the well-known merchant at Stalwart, is contemplating taking a trip West for several weeks, to look over the country and enjoy a vacation as well.

The Soo now has a glider club which was organized last week with a membership of twenty-two at the start. There are two types of membership in the club—annual flying and annual non-flying. The membership enrollment is \$10, and \$5 a year dues. Just what next we will have here is hard to say, but there seems to be some consideration in the club. A person can be a member without taking a chance.

The Birchwood Arbor, at St. Ignace, will resume operations for the season, starting June 28, with 6 o'clock banquet dinner. The Lock City Entertainers have been engaged for the opening. E. Vallier, the proprietor, has secured the services of chefs and waiters from the West Baden Hotel, West Baden, Ind. The decorators and artists are redecorating the Arbor, which will be in first-class condition for the opening.

Mr. and Mrs. George LeFleur have re-opened their store at Cedarville for the tourist season. They have just returned from Florida, where they spent the winter.

Speaking of mergers, wonder why the button manufacturers don't consider teaming up with the laundries? William G. Tapert.

### Coming and Going.

Brown—They say brunettes have sweeter dispositions than blondes.

Green—Don't you believe it. My wife's been both, and I can't see any difference at all.

# *You make your money at the end of the parade*

**Y**OU pay your money for an order of groceries. You don't get your money back till most of that order is sold.

The end of the parade—the last few packages in the case—represent your profit.

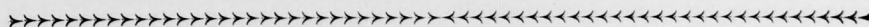
That's something to remember when you're tempted to take on "long profit"—slow-moving goods.

"Long profits" are losses till you get your money back.

That's why it pays to sell General Foods products. They sell quick. You get your money back. You put it to work again.

A simple fact—which every grocer knows, when he thinks of his own experience.

*"Ask the General Foods Salesman"*



*Principal products distributed by*  
**GENERAL FOODS SALES COMPANY, INC.**

POSTUM CEREAL	WALTER BAKER'S CHOCOLATE
INSTANT POSTUM	MAXWELL HOUSE COFFEE AND TEA
GRAPE-NUTS	FRANKLIN BAKER'S COCONUT
POST TOASTIES	CERTO
POST'S BRAN FLAKES	HELLMANN'S MAYONNAISE PRODUCTS
DIAMOND CRYSTAL SALT	CALUMET BAKING POWDER
JELL-O	LA FRANCE
LOG CABIN SYRUP	SWANS DOWN CAKE FLOUR
MINUTE TAPIOCA	SATINA
WALTER BAKER'S COCOA	SANKA COFFEE

The quality that has made each General Foods product famous is always the same, and the net weight, as specified on the package, is always the same no matter where or from whom the consumer buys it.



**MOVEMENTS OF MERCHANTS.**

Houghton—F. Wieber & Son have opened a new "sausage kitchen" factory here.

Detroit—Gay Frocks, Inc., 40 West Grand avenue, has changed its name to Colleen's.

Perry—George Kies, formerly of Owosso, has leased the Spaulding brick building and will occupy it June 7 with a restaurant and cigar stand.

Kalamazoo—A. C. Baker, Inc., dealer in automobiles, parts and accessories, has removed to Grand Rapids and changed its name to W. E. Praeger Co.

Detroit—I. Miller Stores, Inc., 1448 Woodward avenue, has changed its name to Goets-Mittleman, Inc., and increased its capitalization from \$50,000 to \$150,000.

Pompeii—The Pompeii Farmers' Elevator Co., has been incorporated with an authorized capital stock of \$35,000, \$21,000 of which has been subscribed and paid in in cash.

Richland—Seager & Holmes, Inc., has been organized to deal in cigars, soft drinks, etc., with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Grand Rapids—Joseph Putnam, manager of the local branch of the National Candy Co., is in Chicago this week attending the annual convention of the National Confectioners Association.

Rockford—Stanley J. Burdo, who formerly conducted a general store at Elmira, has purchased the hardware stock of Hunting Co., and will take possession as soon as inventory is completed.

Detroit—The White & Black Spot, Inc., 3292 Webb avenue, has been incorporated to manufacture and sell orange drink with an authorized capital stock of \$1,000, all of which has been subscribed and paid in.

Detroit—The Oriental Coffee Co. 9635 Grand River avenue, has been incorporated to conduct a wholesale and retail coffee business with an authorized capital stock of \$10,000, \$9,000 being subscribed and paid in.

Detroit—The Ohio Rubber Supply Co., 158 West Larned street, has been incorporated with an authorized capital stock of \$10,000 preferred and 5,000 shares no par value, \$32,000 being subscribed and paid in in cash.

Rochester—The Rochester Grain & Feed Co. has been incorporated to conduct a grain elevator and warehouse storage with an authorized capital stock of 30,000 shares at \$1 a share, \$3,000 of which has been subscribed and paid in.

Grand Rapids—Kent Radio, Inc., 71 Division avenue, North, has been incorporated to deal in radio and radio supplies, with an authorized capital stock of \$50,000, \$9,000 of which has been subscribed, \$4,000 paid in in cash and \$3,500 in property.

Detroit—Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against John G. Schultz, dry goods dealer, by Aarom Kurland, attorney, representing Brown Sales Service, \$15; Meyer Taylor, \$169; Max Schulman, \$350.

Iron River—C. A. Robinson, veteran

hotel proprietor, has sold the Robinson hotel to J. H. Hardy, of Chicago, who recently purchased hotels in Big Rapids and Alma. Mr. Robinson still owns the furnishings of the hotel and will continue to conduct it.

Saginaw—The Schust Managers Corporation, 400 Congress street, has been incorporated to deal in bread, biscuit, crackers, etc., and do manufacturing with an authorized capital stock of \$250,000, \$75,000 of which has been subscribed and paid in in cash.

Wyandotte—Involuntary bankruptcy proceedings have been filed in the U. S. District Court at Detroit against Albert P. Block, individually, and Al Block and Lou, a copartnership, retail shoes, Wyandotte, by Fixel & Fixel, attorneys, representing Walter Booth Shoe Co., \$933.

Pontiac—The Keago Hardware Co., 299 Oakland avenue, manufacturer and dealer in drug store and pharmacy supplies, has merged the business into a stock company under the same style with an authorized capital stock of \$15,000, all of which has been subscribed and \$8,000 paid in.

Highland Park—Sawaya Bros., Inc., wholesale and retail dealer in groceries and provisions, 129499 Hamilton avenue, has merged its business into a stock company under the same style with an authorized capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Detroit—Miss Dora Ludwig, dealer in corsets, lingerie, hosiery and children's wear, has merged the business into a stock company under the style of Dora Ludwig, Inc., 45 Adams avenue, East, with an authorized capital stock of \$15,000, all of which has been subscribed and paid in.

Detroit—The Ra-Co Supply Co., Burnham-Stoepel Bldg., has been incorporated to deal in electrical supplies and radio at wholesale and retail with an authorized capital stock of 10,000 shares at \$25, of which amount \$175,000 has been subscribed, \$10,000 paid in in cash and \$50,000 in property.

Highland Park—Wm. Ford & Co., Inc., has merged its tractor and tractor parts business into a stock company under the style of the William Ford Tractor Sales Co., 15941 Second avenue, with an authorized capital stock of 1,000 shares at \$100 a share, \$50,000 being subscribed and paid in.

Lansing—The Mary Stewart Shop, 123 East Michigan avenue, dealer in candy, soft drinks, ice cream, etc., has merged the business into a stock company under the style of Mary Stewart Candies, Inc., with an authorized capital stock of \$25,000, \$15,000 of which has been subscribed and paid in in cash.

Grand Rapids—Charles B. Young has merged his Chinese restaurant business with a stock company under the name of the Hong Ying Lo Co. The capital stock is \$41,000, all paid in. Charley has played to hard luck of late years, due to illness, unfortunate investments and the reversal of business in his three Detroit restaurants. His friends, who are legion, all hope that from now on he will have smooth sailing. He is a prince of a man in all the word implies.

Detroit—A composition offer of 25

per cent., payable 20 per cent. in cash and 5 per cent. by note, payable four months after confirmation of the composition, has been made in involuntary bankruptcy proceedings against Saks Bros., men's and women's wear. Nominal assets are given as \$22,206 and liabilities as \$11,895 in schedules filed. Creditors with unsecured claims of \$500 or more are: Ainsworth Shoe Co., Toledo, \$773; Arrowhead Hosiery Mills, Chattanooga, \$853; J. Burrows & Co., Detroit, \$618; Schoenfeld & Schoenfeld, Detroit, \$761; Vinton Co., Detroit, \$692; M. Wile & Co., Buffalo, \$1,336.

**Manufacturing Matters.**

Marquette—The Champion Gravel Co. has removed its business offices to Iron Mountain.

Hillsdale—The Alamo Corporation has changed its name to the Electro Products Corporation.

Bay City—The Associated Knitting Mills Outlet Co., has changed its name to the Pearce Stores Co.

Flint—The National Moth Proofing Service, Inc., 1402 Ida avenue, has increased its capital stock from \$20,000 to \$100,000.

Detroit—The Bulldog Electric Products Co., 7610 Jos. Campau avenue, has increased its capital stock from \$500,000 to \$1,000,000.

Jackson—The Wire & Wood Wheel Corporation, 317 Oak street, has been incorporated with a capitalization of \$25,000, \$6,250 of which has been subscribed and paid in in cash.

Adrian—The Adrian Foundry & Machine Co., 410 Addison street, has been incorporated with an authorized capital stock of 2,000 shares at \$10 a share, \$1,000 being subscribed and paid in.

Lapeer—The Lapeer Engineering & Manufacturing Co., Howard and Higley streets, has been incorporated to deal and work in metal and wood with an authorized capital stock of \$10,000, \$4,000 of which has been subscribed and paid in.

Detroit—The Wolverine Raincoat Co., 250 West Jefferson avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$10,000, \$4,000 of which has been subscribed and paid in.

Detroit—Batten & Riley, Inc., manufacturer and dealer in auto furniture, toys, etc., 7-218 Gen. Motors Bldg., has been incorporated with an authorized capital stock of \$25,000, \$2,200 of which has been subscribed and \$1,200 paid in in cash.

Detroit—Engineering Industries, Inc., 700 Penobscot Bldg., has been incorporated to manufacture and sell heating units with an authorized capital stock of 26,000 shares at \$1 a share, \$26,000 being subscribed, \$7,500 paid in in cash and \$16,000 in property.

**Results From Carelessness in Kitchen.**

Most of the food poisoning cases investigated by Federal food officials during the past five years have proved to be the result of carelessness in the kitchen, says the Food and Drug Administration, United States Department of Agriculture.

An outbreak of the food poisoning

can leave in its wake so much grief that those whose duty it is to preserve the purity of America's foods must act upon the slightest suspicion that a tainted food endangers the public. Many reports have led food officials on wild-goose chases, but where food poisoning has occurred the fault has usually been with the preparation of the food in the home or public kitchen and not with the food itself.

During the twenty-four years of enforcement of the Federal food and drugs act many types of poisonings have been investigated. Instances have been found where rat poisons, insecticides, or heavy metals, such as lead or cadmium, have accidentally gotten into food. But more cases have been of the so-called "ptomaine" poisoning type, the growth of harmful bacteria in food improperly prepared or carelessly handled.

The Department of Agriculture has a booklet entitled "Food Poisoning and the Law," which informs the housewife of the precautions she should take to prevent food poisoning in her own kitchen. Information is also given on how to recognize tainted food and how to safely dispose of it. Copies of this booklet will be sent free on request by the Food and Drug Administration, United States Department of Agriculture, Washington, D. C.

**Watch Your Scales.**

Every store owner knows how important his scales are when it comes to making profit on bulk merchandise. It is sometimes hard, however, to get the clerk to understand this importance. Here is an example that tells the story as graphically as any we know:

Suppose that on an item which sells for 40c a pound, through spilling or inaccurate weighing, one-half an ounce is lost. And suppose that item is weighed out 100 times a day. The gross on that item for the day would be \$40. for the week \$240, and for the year \$12,480. Figure a profit of 3 per cent. on gross selling price and we find that you should have made \$374.40. But every "pound" weighed 16½ ounces. The merchandise cost you 38.8 cents per pound or 1.2125 cents per half ounce. One hundred half ounces a day meant a loss of \$1.2125, or \$378.30 per year. Instead of making \$374 on your gross of \$13,480 you were losing the difference between that figure and \$378.30, or \$3.90.

Your scales may be losing money for you. Have them adjusted and explain to your clerks by the above example how vitally important is the matter of weighing. An ounce extra here and a half ounce spilled there can make a big difference in the year's profit of your store.

Mr. J. T. Leadstone, of Hinkle-Leadstone Co., Chicago, Ill., writes the Tradesman, "I am having my Tradesman sent to my home address so that Mrs. Leadstone can have first chance at it. She is as much interested as I am in your worthy publication."



**Essential Features of the Grocery Staples.**

**Sugar**—The market is the same as a week ago. Jobbers hold cane granulated at 5.45 and beet granulated at 5.25.

**Tea**—There has been no particular action in the tea market since the last report. As holidays always do, one last Friday interfered with first hands business. Situation shows no particular change. Indias, Ceylons and Javas are selling every day at unchanged prices. Formosas are about the weakest item in the list.

**Coffee**—Early in the week Rio and Santos coffee firmed up a little, because the market was supported better in Brazil, but later it slumped off again. Actual Rio and Santos is perhaps  $\frac{1}{4}$ c per pound lower than a week ago. This refers to green coffee sold in a large way. Milds are unchanged on last week's basis. Demand is fair. Jobbing market on roasted coffee is not very strong, but shows no material change for the week.

**Canned Fruits**—The feature of the market is the slump in California canned fruits, some of which are selling below the cost of production. Most of the trade took a very heavy loss on this and are cutting prices in order to move their stocks.

**Canned Vegetables**—While Wisconsin and some other states have had killing frosts, Michigan will have the largest pea and cherry crops she has ever harvested. At present Southern tomatoes are easy, with no large buying. String beans are ruling at very low prices, considerably below the cost of the new pack.

**Dried Fruits**—There are few changes in the market and conditions as a whole remain just what they were in the preceding week. The market for California prunes shows little of the improvement that the trade has been hoping for, values remaining unsettled, with sellers shading their list quotations with the usual frequency. No further decline in values is seen, but the extent of trading allowed for no betterment in the price structure. Oregon prunes are slightly easy but are held in fairly good volume for the season. The market on this item has not shown the strength warranted by the closely cleaned-up condition on the Coast. Moderate quantities are received from the primary market, but are moving into consuming channels in a satisfactory manner. Peaches and apricots are unchanged. Trading is of minor proportions. Peaches are becoming even more scarce on the spot, excepting in the standard grades. Warehouse stocks are said to be far smaller than at this time a year ago.

**Canned Fish**—Canned fish demand is only fair. All varieties of canned fish, including salmon, sardines, shrimp and so forth, are quiet on last week's level.

**Salt Fish**—Demand for mackerel and other salt and cured fish very dull, no better than usually is at this season. Demand is quite poor, but no changes in price have occurred. Prices of mackerel are supposed to be below the cost of production, with considerable carryover from last season's shore mackerel.

**Beans and Peas**—There is no improvement in the demand for dried beans. Trading is very light with the undertone weak, except possibly for red kidneys, which are somewhat firmer. Dried peas also neglected.

**Nuts**—Some little buying of shelled walnuts is seen, and almonds and shelled Brazils are sought after in a modest way. Prices remain stationary throughout the list, and in both shelled and unshelled nuts there is little tendency to shade lists. Assortments of shelled nuts are badly broken, and while there is no inclination on the part of buyers to anticipate future needs, such a movement is expected as soon as the tariff issue appears more likely to go through. The jobbing and retail trade is lightly stocked in nuts, both shelled and in the shell, and since they have so far seemed right in refusing to look ahead, they are maintaining that policy.

**Pickles**—Prices have remained unchanged. Future prices on pickles are about the same as last year. Business in the Central West, in contrast with that in New York, is reported as very good and gradually expanding with the approach of summer. Buyers in that part of the country are said to have shown a normal amount of interest in futures.

**Rice**—The past week was featured by an improved demand from the local grocery trade, larger parcels being dealt in generally. Activity was not so acute as to bring about any material change in the market position of the commodity, but was very good for the time of year. The short week had the effect of curtailing demand from some quarters, and of cutting down the weekly turnover, since both Friday and Saturday were observed by most operators. However, interest was regarded as better than ordinary, and the trade was satisfied with the volume of business done. No particular varieties were featured, though Blue Rose and the long grains attracted the most attention.

**Sauerkraut**—The situation remains unchanged since a week ago, demand for both bulk and canned kraut proving slow. The fact that several hundred barrels of imported kraut of fair quality could sell for 50c per barrel indicates the difficulty encountered by brokers in selling domestic goods.

**Syrup and Molasses**—Production of sugar syrup is still below normal, and although the demand is not very heavy the market is firm. Compound syrup is selling rather under normal, without change in price. Molasses is in fairly steady demand and fine grocery grades are moving every day in spite of the season.

**Review of the Produce Market.**

**Apples** — Kent Storage Co. quotes as follows:

Spys, A Grade,  $2\frac{1}{2}$  in. min. ....\$3.00  
Spys, Commercial,  $2\frac{1}{4}$  in. min. .. 2.25  
Spys, Bakers,  $3\frac{1}{4}$  in. up ..... 3.00  
Ben Davis, A Grade ..... 1.75  
Ben Davis, Commercial ..... 1.35  
Cooking apples, any variety .... 1.25  
Asparagus—\$1 per doz. for home grown.

Bananas—6@ $\frac{6}{10}$ c per lb.

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

**Butter**—Butter prices are the lowest they have been in June since 1921, according to the Government Bureau of Agricultural Economics. Cheese prices have not been lower than at present since April, 1922, except for a brief period in 1924. The course of prices in the immediate future, the Bureau said, will depend largely upon the attitude of those who store butter and cheese—that is, regarding whether safe levels for storing have been reached. At present butter is almost 10c per lb. below a year ago and cheese  $4\frac{1}{2}$ c down. Jobbers hold 1 lb. plain wrapped prints at 34c and 65 lb. tubs at  $31\frac{1}{2}$ c for extras and  $30\frac{1}{2}$ c for firsts.

**Cabbage** — New white stock from Texas is selling at \$3.75 per crate of 100 lbs.

Carrots—90c per doz. bunches or \$4.25 per crate for Calif. grown.

Cantaloupes—Calif. stock is held as follows:

Jumbo, 36s and 45s .....\$4.50  
Standards, 45s ..... 4.00  
Flats, 12 to 15 ..... 1.85

Cauliflower — \$3.50 per crate for Calif. Crates hold 9, 10 11 or 12.

Celery — Florida stock, \$5.25 for either 4s or 5s. Bunch stock, 90c.

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

Cucumbers—No. 1 home grown hot house, \$1.10 per doz.; No. 2, 75c; outdoor grown, \$3.25 per bu.

**Dried Beans**—Michigan jobbers are quoting as follows:

C. H. Pea Beans .....\$6.50  
Light Red Kidney ..... 7.00  
Dark Red Kidney ..... 7.75

**Eggs**—Early in the week the market was weak and showed a small decline, but later the demand was able to absorb all the comparatively small receipts of fine fresh eggs and there was a very slight fractional advance. Local dealers pay 21c for strictly fresh.

**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  
Choice, 50c per box less.

**Green Corn**—50c per doz. for Florida.

**Green Onions** — Home grown, 40c per doz.

**Green Peas**—\$3.25 per hamper for Calif. grown.

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

Imperial Valley, 4s, per crate ....\$4.50  
Imperial Valley, 5s, per crate .... 4.50  
Imperial Valley, 6s, per crate .... 4.00  
Hot house grown, leaf, per lb. .... 8c

**Lemons**—To-day's quotations are as follows:

360 Sunkist .....\$10.50  
300 Sunkist ..... 10.50  
360 Red Ball ..... 10.00  
300 Red Ball ..... 10.00

Limes—\$1.50 per box.

Mushrooms—70c per lb.

**Oranges**—Fancy Sunkist California Valencias are being offered this week on the following basis:

126 .....\$8.50

150 ..... 9.00  
176 ..... 9.25  
200 ..... 9.25  
216 ..... 9.25  
252 ..... 9.25  
288 ..... 9.00  
344 ..... 8.50

**New Potatoes**—South Carolina receipts command \$6.50 for No. 1; Texas Triumphs, \$3.75 per 100 lb. bag.

**Onions**—Texas Bermuda, \$2 for white and \$1.85 for yellow.

**Parsley**—50c per doz. bunches.

**Peppers**—Green, 70c per dozen for California.

**Pineapples**—Cubans are now sold on the following basis:

14s .....\$4.00  
16s ..... 4.00  
18s ..... 4.00  
24s ..... 4.00  
30s ..... 4.00

**Pieplant**—\$1 per bu. for home grown.

**Potatoes**—Home grown scarce at \$2 per bu. on the Grand Rapids public market; country buyers are mostly paying \$1.75; Idaho stock, \$4.75 per 100 lb. bag; Idaho bakers command \$4.75 per box of 60 or 70.

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

Heavy fowls ..... 21c  
Light fowls ..... 17c

**Radishes**—15c per doz. bunches of outdoor grown.

**Spinach**—75c per bu.

**Strawberries**—\$4.25 per 16 qt. crate for Benton Harbor; Kent county will be in next week.

**String Beans**—\$3.25@3.50 per hamper.

**Sweet Potatoes**—\$2.50 per bu. for kiln dried Jerseys.

**Tomatoes**—\$1.10 per basket; three basket crate, \$3.

**Turnips**—\$1.40 per bu. for new.

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

Fancy ..... 16c  
Good ..... 14c  
Medium ..... 12c

Poor ..... 10c

**Wax Beans**—\$4.35 per hamper for Florida.

**Always Something Useful To Do.**

Are you proud of the fresh fruit and vegetable display in your store?

Do you like to see it looking as bright and attractive as any fruit and vegetable display in any store?

Do you like to wipe, polish, and arrange the display so that it will be as tempting as possible?

That's the spirit that gets results in that kind of selling, and you want to succeed.

Go up front and look that display over now. Where can you improve it?

**A Money Making Habit.**

Does it bother you to see dust collecting on the goods and shelves?

If not, you are lacking in one important thing that makes a successful merchant.

Cleanliness is absolutely necessary to success in the grocery business these days.

Keep the dust cloth handy, and when you have spare time, start wiping again. It's a valuable habit to acquire.

Learn to dislike dust and dirt.

## THE REAL SECRET.

### How To Get Along With a Husband.

Did you ever get along with your husband? Did you ever—not?

The woman who gets along with her husband is a rarity. She is a wonder. She is so unusual that she may be regarded in the light of a curiosity. Other women wonder how she does it. It is really not such a secret. She is merely sympathetic.

Well?—What's in a word? In this word nestles the secret of domestic happiness, waiting to be discovered and carefully nurtured by the woman who wants to "get along," but who can not.

In the first place, most men are sensitive. External things exercise an enormous influence over them. They feel and shudder accordingly if the atmosphere of the home is gloomy. They grow buoyant when the fires are lighted and when there are cheerful faces and happy voices about them.

Then—men are changeable. Usually they liked to be loved and made over, but there are times when they desire to be left alone, and it is here that the question of sympathy and understanding comes in. A woman who, herself, is equable and of a cheerful disposition often fails to realize the importance of letting alone when her husband desires to be let alone. She only sees that he seems glum and depressed and is possessed of a natural desire to cheer him. So she begins:

"John, dear, what's the matter?"

"Not a thing in the world, my dear."

"But you're so quiet."

"I feel quiet. I'm tired."

"Did you have a hard day?"

"Yes, dear."

"What did you do?"

"O—why—the usual things, my dear, the usual things. Go on with your reading. I don't feel in a mood for talking."

And then the woman who is not sympathetic—in the real way—thinks he's cross, goes off into a corner, and wishes that she was at home with mother, and looks so downcast and miserable that her husband, who by that time has become immersed in his paper, chancing to look up, discovers that he has done "something or other" and is forced to put down his reading, put aside his feeling of weariness, and comfort that other half, who is merely suffering from a case of misunderstanding of what real sympathy is.

Real sympathy consists of knowing how to coincide with various moods. The woman who talks when her husband shows plainly he wants to keep silence is not nearly so irritating as the woman who, when her husband comes home in a jovial frame of mind, greets him pensively and smiles patiently while he relates to her something which has had to do with the day's work.

"Yes, dear," patiently.

Then he tells her something about one of his friends at the office—how this or that happened which is closely connected with his work. She looks at him with abstracted eyes, thinking

all the time of her own affairs. Finally something he says demands an answer and she says:

"Yes, dear," patiently.

"Yes, dear," more patiently. Finally, with an air of martyrdom: "Yes, dear. By the way, I think that we shall have to get a new cook. Honestly. Mary just wears me out. She is so noisy."

The husband, who is still thinking of his narrative, answers vaguely: "O, yes—no. I don't see anything the matter with her. I wouldn't change if I were you."

Then the wife tragically exclaims: "That's always the way — you never are interested in anything that I am

She does what she says she does, but—it is not enough. The up-to-date man demands a companion and the woman who is merely a housekeeper can not supply this need. He wants a "pal" to come home to. He wants someone who understands. Perhaps she can not master the intricacies of his business, but at least she can give him the bright interest that tells that his work and his ambitions are extremely potent things to her.

Marriage is a partnership and it will never be a success unless it is regarded as such. The woman who allows her hopes and ideas to become completely enrolled in the colorless cotton of domesticity will find that by failing to



Frank H. Hitchcock.

interested in. You're the same as all men. You're selfish!"

Now just how he has been selfish, of course the poor man doesn't know. He is left floundering in doubt while his wife, with an expression of patient forbearance that would be enough to drive a weakling to drink, sinks back and picks up the want advertisements.

While all this does not perhaps, sound so deadly serious, it is, just the same. It is "the rift within the lute that by and by will make the music mute."

"I do my share!" perhaps she would exclaim in bitter surprise. "I keep his house clean. I care for the children. I bear on my shoulders a thousand and one responsibilities — little, petty things that scratch and irritate even though they are not heavy."

It is true that she does a great deal.

keep in touch with the outside world she is cutting herself off from much that is beautiful and tender in her home life.

So—stop thinking of that husband of yours as "the provider." Give him a more dignified place in your thoughts. Sympathize with him as sincerely and cordially as you do with the boy when he cuts his finger or your baby girl when she bumps her head and you will find in return he will give to you that whole souled confidence which means so much when given by a man to his wife—the mother of his children.

Charles H. Swift, dealer in groceries and meats at 54 N. Howell St., Hillsdale, renews his subscription and says: "I wish to thank you personally for the fine work you are doing for us, the independent grocers."

## Contains the Seeds of Business Suicide.

Current discussion of over-emphasis on price appeal dwells on department store practice because in that field examples are every day thrust upon attention. But this means of swelling volume is not confined to the most conspicuous of bargain advertisers. The grocery and druggist chains are now using it to such an extent as to give the impression that special sales are their sole attraction, thereby justifying rampant criticism of their methods.

The so-called loss-leader is a familiar expedient of mass selling. It is bait for customers who may be induced to extend their purchase to more profitable items. It is common to-day in independent stores. That is why popularity of any article now tends to lower its retail price. The greater the demand for it, the higher its value for premium purposes. Manufacturers and jobbers witnessed this development with dislike. It compromised their relations with the rank and file of their customers. They sought relief in the Federal Trade Commission and the courts, and, finding these appeals of no avail, applied to Congress for legal power to enforce resale prices by contract. Meantime they could refuse to deal with price-cutters. Most of them, however, were unwilling to cut off large buyers whose consumer sales they regarded as essential to mass production. Between tolerance and encouragement the step is short. Observing that the chains could dispose of great quantities of merchandise at lower than standard prices, manufacturers eager only to increase output began to offer larger and larger discounts in the form of special inducements for cash purchases of big lots. This enabled the chains to cut prices still lower and feature special sales as the characteristic of their business, while giving to the manufacturer the specious satisfaction of making new volume records. On both sides business of this sort is not only profitless but likely to lead to ultimate loss. The manufacturer who takes part in it deludes himself by charging to advertising the extra discounts allowed, forgetting that public favor obtained solely by price concessions is more likely to prove a liability than an asset. The chain may gain temporarily by keeping alive its character for cheapness. In the long run, however, it too may find itself in precarious position as over-emphasis on sensationally low prices for a small part of its stock obscures the main advantage it claims but does not impress on public attention—its ability to undersell competitors on the staples of trade. Abuse of power to cut prices, like abuse of power to raise prices, contains within itself the seeds of business suicide.

### Tit For Tat.

Jones: Sorry, old man, that my hen got loose and scratched up your garden.

Smith: That's all right—my dog ate your hen.

Jones: Fine! My car just ran over your dog.



## RIGHT OF SALESMAN

## To Bind His Firm To Accept Return Goods.

The question of the right of a traveling salesman, to bind his firm to accept the return of unsold goods, has been the subject of much litigation. A retail merchant places an order for goods with a salesman. The goods for some reason do not move, and the merchant attempts to return them for credit, on the ground that the salesman agreed when the order was taken that unsold goods might be returned.

The salesman's firm denies all knowledge of this agreement, and points out that it does not appear on the order for the goods. Further, it contends, that if the salesman did make such an agreement, he exceeded his authority, since he was employed to sell goods only. From this point, it is mighty easy for the parties to get into court, each strong in the belief that he is right, and the question of the salesman's authority to bind his firm to accept the return of goods may be squarely raised.

Now, generally speaking, in cases of this kind, it will be up to the retail merchant to prove that the salesman had authority to make the agreement or that his firm ratified the agreement after it was made. This is true because, mere authority to sell goods will not, of itself, give a salesman power to agree to accept their return, and his firm will not be bound by such an unauthorized agreement. The reasoning of the courts on this point may be illustrated by the following.

In one case of this kind, a retail merchant ordered goods in the sum of about \$1,000 from a traveling salesman. The goods did not move, and after selling some of them the merchant attempted to return the balance for credit, stating that that was the understanding he had with the salesman when the goods were ordered.

The salesman's firm was surprised at receiving this information and replied that it had no knowledge of such an agreement; that the salesman had no authority to make such an agreement, because his only authority was to sell goods. The dispute that followed ended in a lawsuit. The merchant failed to show that the salesman had any power to agree for the return of unsold goods or that the salesman's firm had knowledge of the agreement or ratified it. The case finally reached an appellate court on appeal, and in reasoning upon the question of the right of the salesman to bind the firm, the court, among other things said:

"The only question of importance which the court is called upon to consider is whether or not a drummer, without express authority so to do, or custom of trade in that behalf, could, on a sale of goods to a customer, obligate his principal by an agreement that any portion or all of the goods might be returned for credit at the price at which they were sold.

"This was an extraordinary or unusual contract, and the evidence does not disclose any support or sanction of it by any usage or custom of business. In order to prevail, it would be neces-

sary for the merchant to show such a contract was made, and that the drummer had express authority to make it, or that the drummer's firm knew of it, and either did, or omitted to do, something which would amount to a ratification of it.

"In this case the merchant bound at his peril to know the extent of the authority of the drummer who sold him these goods. A person dealing with a drummer is required to act with ordinary prudence and reasonable diligence. The facts of this case were not calculated to induce the merchant to believe that this contract was within the scope of the agent's apparent authority. The fact that it was unusual was enough to put him on enquiry, and, when he failed to enquire, he did so at his peril."

In conclusion, the court held that the merchant was liable for the price of the goods; that he was in no position to enforce the terms of the alleged agreement he had made with the salesman, respect to the return of the goods, for the agreement, if made, was not binding upon the salesman's firm, since it was beyond the authority of the salesman.

The foregoing case aptly illustrates the possible danger to a merchant, in relying upon the agreement of a salesman to permit the return of goods, in the absence of knowledge that the salesman has authority from his firm to make such an agreement. For, as we have seen, if it turns out that the salesman does not have authority his firm will not be bound by such a contract, and the merchant may be held liable for the goods as purchased.

Leslie Childs.

## Features Soup Greens.

A retailer with a small store has been featuring complete assortments of greens for soup with great success for many years. He started out doing this when he opened up, and his reputation for it grew by leaps and bounds, until he became known as "The Soup-Greens Grocer." Incidentally he developed a reputation for giving the best and most complete assortment of soup greens for the money, and this business has all come to him. To-day he has one of the finest stores in his city yet he still features soup greens, and he's proud of his name "The Soup-Greens Grocer." Specialize in some form of service or product and you'll find it pays.

## Raising the Average Sale.

Here's a clever way one grocer raised the size of the average sale. A fairly largely sign neatly lettered with the figure "67" attracted attention. Upon asking the grocer what it meant he explained that kept an account of individual sales one day and found that they average 67c. He put the number up as a sort of inspiration to his clerks, and has found it increases his sales per customer.

Average your over-the-counter sales for a day; post the figure in a conspicuous place, explaining to your clerks that any sale that is smaller is below the average. See what a splendid effect it has.

## If Business or Pleasure Calls You Away - -

There is no need to worry about personal financial cares when you are away. You can take advantage of our secretarial service at very small cost.

We keep your securities in safety deposit, collect and forward income, watch maturities, keep track of calls, conversion privileges and stock rights. We collect data for income tax returns and render regular reports on your account.

This plan leaves control of your affairs in your hands, but relieves you of irksome details. The service is flexible—easily arranged to suit personal requirements

### GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

## MEETING COMPETITION

Profitable business comes to the progressive merchant—and to be progressive he uses modern ideas in store efficiency.

Terrell's steel display shelving, tables, racks, counters and special fixtures will put YOU in the progressive profit-making class.

The modern, sanitary, lasting, flexible store equipment is called "Terrell's."



— LET US HELP YOU MODERNIZE YOUR STORE —

### TERRELL'S EQUIPMENT COMPANY

GRAND RAPIDS, MICHIGAN

### UMBRELLA COMES DOWN.

Action of the largest bituminous coal producer in abandoning its two-year effort to stabilize conditions in its industry by holding up wages and closing unprofitable mines is unfortunately a decision which other large manufacturers may also be considering. "The umbrella is coming down," the company announced, and wages will be reduced from 12 to 14 per cent. This marks an effort to cope with irresponsible producers who have cut prices and operated on lower wage scales.

The president of this company remarked, however, that, while it must yield to the inexorable logic of facts, it was not yielding to its convictions. "As it has been the last to follow into this dreary path," he said, "so it will cheerfully be among the first to abandon it."

The sympathy of all progressive management is attracted at first to that statement, but full appreciation depends on whether complete measures were undertaken to meet the problem. If the competition was merely one of "dog eat dog," as it so often is, then this company may be praised for its effort to elevate conditions, but it cannot be commended for striving through research to improve its processes, find new markets and increase its service. After all, there are organizations in the so-called "depressed industries" which have prospered in spite of competition that uses cut prices, un-American wages and even child labor.

In this particular concern the largest money interest in the country is reputed a large stockholder. The philanthropy of this family is world-famous, and it might properly be asked what service to humanity would rank higher than tackling this universal problem of holding up and improving wages (and consumption) so that production might enjoy the market it requires. After all, this seems to be the basic work for any broad welfare program, since it would deal with the cause and not the effects.

### TARIFF FAVORS REJECTED.

In the explosion of last-minute protests on the tariff bill, the views of some of our chief business leaders have attracted most attention, and properly so. It is, indeed, a remarkable development in our economic history to find industrial interests of such prominence lined up with economists, editors and other representatives of the more theoretical school of thought who see such peril in the ridiculous measure now on the verge of final action.

But deserving of special note although their statements receive less attention are the protests of smaller manufacturers in industries receiving rate boosts who would rather forego the doubtful benefits of these increases than jeopardize trade at home and abroad by having the present bill become law. A silk manufacturer, a hosiery producer and a shoe company, to cite a few such instances, have seen the new tariff legislation in its proper light. What advantage is there to

them in higher duties, they argue, if the general effect will be to curtail business and reduce purchasing power both here and abroad?

These reactions to tariff favors must come as a distinct shock to the high protectionist ranks. They can see some selfish reasons back of the opposition of those industrialists who have a world-wide trade to preserve, but it is difficult to answer the criticism of those who are expected to gain so much from higher rates.

The fact is, however, that traditional tariff views, based on selfishness and greed, are in distinct process of going the way of the narrow outlook on wages. To-day a manufacturer hesitates to shut down his plant and cut wages because he realizes the effect on purchasing power. He has the broader economic welfare of the country in mind. A similar attitude with respect to the tariff is gradually coming about.

### DRY GOODS CONDITIONS.

Considering the extra stimulant to sales which the holiday usually provides, retail trade for the week was not up to expectations. The pace set during the hot spell was not reached again during the month, although turn-over continued at a better rate than previously this year. From present indications, May retail sales failed to match those of the same month last year. Some sections may show a slight increase, but results for the country as a whole, if present reports are accurate, were spotty.

The four-week report of the largest mail-order-chain organization disclosed a loss of 6 per cent.

One of the leading chain systems, for most of the month, according to a statement issued during the week, enjoyed sales on a par with a year ago, but with almost 15 per cent. more stores in operation. While extremes in temperature have undoubtedly affected sales this year, along with adverse business conditions, the month last year also yielded indifferent results.

Fewer buyers were in the Eastern merchandise markets last week, but mail orders on seasonal items continued to be received in good volume. While there is still a call for "specials" to be featured in retail sales this month and next, there is a growing interest in early fall lines which manufacturers in various branches are now preparing. Price reductions are more frequent, although they seem to be occasioned more by lower prices on raw materials and increased competition than by the necessity of unloading surpluses. The latter, in fact are conspicuous by their absence.

### RATTLING THE SWORD.

While Mussolini continues to thunder in Italy, striking evidence of how times have changed is given by the dulcet tones in which the leaders of republican Germany discuss international relations. Here is no sword rattling or vain-glorious boasting. Before the correspondents of twenty-seven nations Chancellor Bruening declares that the German people are

united in the conviction that their country's renaissance can be achieved only by peaceful co-operation with all peoples.

There is apparently a difference in the official attitude on foreign affairs of a democratic nation and one which preserves, even though under new forms, the features of the pre-war autocracies. While Germany has fallen in line with the movement for international conciliation, it is from the two most autocratic governments in the world that we look in vain for full co-operation. The people of Soviet Russia and of Italy are continually being told by their leaders that they are threatened by foreign aggression and that their only sure reliance is upon armed force.

If they complain of isolation, it is isolation of their own choosing, but a more substantial reason for their alarms and excitements is that warnings of national danger are an effective method of inspiring support for administrations which otherwise would be none too popular. To join against a foreign foe is the best way of assuring national unity, and so in the past we have found Stalin and to-day we find Mussolini wildly talking of vague menaces which only a united Russia or a united Italy can repel.

### BEATING THE CLOCK.

American aviators, constantly fighting the clock, are gradually drawing tighter the bonds between America's opposite coasts. Recently they inaugurated a thirty-hour passenger service between New York and San Francisco by linking existing systems and speeding up operations along the line. New York and Pittsburgh are brought within three and a quarter hours of each other, New York and Chicago within less than nine hours, New York and Salt Lake City within twenty-two hours.

Much of the credit for this rapid development of American airways must go to the pioneer air-mail routes, which first demonstrated what could be done in rapid aerial transit on regular schedules. Passenger and express lines have followed and made great strides. This latest coast-to-coast schedule is one example of that development.

But even that schedule is sure to be surpassed soon. There is already reported a plan to institute a super-speed line between New York and Chicago, operating at close to 200 miles an hour and cutting the time for that run to less than four hours. And Roscoe Turner, who recently flew from coast to coast in a little more than fifteen hours talks of a high-speed transcontinental line, now under consideration, which will operate on an eighteen-hour schedule for the cross-country trip.

### JAYWALKERS.

There is little evidence that Grand Rapids people are taking very seriously the most recent injunctions in regard to jaywalking. It would have been marvelous if they had. They are for the most part adepts at the difficult art of dodging traffic and, except on those busy corners where a con-

tinuous stream of cars forces upon them the necessity of following the lights, we do not believe that all the king's horses and all the king's men could compel them to forego their ancient privileges.

There is no good reason why they should. Traffic is highly concentrated in this city, and for every corner where it demands that pedestrians observe the same regulations as automobiles there are dozens where it flouts common sense to compel them to wait quietly for the lights. The police cannot even attempt to enforce the new rules, outside of a few such places as the shopping districts, and without enforcement they are bound to be completely ignored.

The logic of the situation clearly demands that the regulations be applied where they are really necessary and can be enforced and that elsewhere the pedestrian be allowed to act upon his own responsibility. No blanket rule for the entire city should be adopted, but the police should be empowered to restrain the pedestrian, as they have been doing, only where actual traffic conditions show that it is necessary. In that way public co-operation in the handling of traffic may be won without the resentment which would otherwise be aroused.

### \* FORECASTS REVISED.

Confident assurances from Government and other sources that the business situation would reach normal in the month just closed were well short of the mark and have, of course, been revised. As the dull period of summer is now near at hand, the new forecasts postpone the improvement to the fall.

These predictions have more chance of being fulfilled, but there are still some important handicaps to be overcome. Employment conditions, for one thing, have not made the improvement which was expected. Then might be mentioned the uncertainties connected with the crops and crop prices, developments in export trade and the progress in key industries. Purchasing power, in short, may be built up during this period of restricted buying and subnormal trade against freer exercise in the fall, but there are still some major influences which will shape business then that are not definitely settled now.

The week's developments threw little light on the future trend. Steel operations eased off a little further, but they have been holding up better than the seasonal movement usually shows. The same can be said of automobile manufacture. Commodity prices are still easing, but appear to have reached a nearly stable level.

There are some evidences that business sentiment is more hopeful for next season and for the present is satisfied to let matters run their course, since not much can be done to improve them.

Excavators at the supposed cities of Sodom and Gomorrah have dug much dirt without learning any "dirt."

Women would even scrub floors if they could buy "scrubbing ensembles."



## OUT AROUND.

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

Last week's Out Around took us across the lake to Milwaukee and Waukesha, with much circumnavigating of the country round about both cities. We found Milwaukee friends considerably disappointed over the results of the Federal census. They expected it would show 700,000 souls within the city limits, but find they will have to be contented with 600,000. After all, what is a matter of a hundred thousand between friends. The community appears to be growing faster than any other city we have visited this year. Skyscrapers are being erected in the downtown district and large additions are being made to iron, steel and other factories. Many beautiful homes are being constructed in new additions in outlying districts—homes costing from \$20,000 to \$50,000, exclusive of the cost of developing and beautifying the surroundings.

It is well worth a trip to Milwaukee to inspect the park drive the city has developed along the shore of Lake Michigan, North of the business district. In creating this feature Milwaukee has not made everything so purely artificial as Chicago and many other cities have done. Original trees have been preserved, so far as possible, and the shrubbery has been so placed as to suggest the irregularity of nature, instead of the tiresome regularity of the creations of the average professional landscape artists. To all appearances the driveway and accompanying green sward are to be extended three or four times as wide as at present. This will be accomplished by filling in the lake 200 or 300 feet adjacent to the boulevard for a distance of three or four miles.

I traveled South of the city as far as Cudahy, seven miles out, and found another thoroughfare overlooking Lake Michigan much of the distance. Occasional park areas give variety to the landscape. Instead of being at the water's edge all the way, this road is partly on a high elevation above the level of the lake from 50 to 100 feet.

A visit to the Federal Soldiers Home was somewhat disappointing, because the buildings and grounds are not kept up as nicely as they are at the similar institution at Washington. Possibly it has been easier to obtain Congressional appropriations for the Washington home than its counterpart in the metropolis of Wisconsin.

Milwaukee has the best system of marking the street intersections of any city I have ever visited. If we are passing along Wisconsin street, for instance, and cross Third avenue, the sign reads as follows:

Third  
WISCONSIN

If we are traveling on Third and passing Wisconsin the arrangement is reversed, as follows:

Wisconsin  
THIRD

I commend the idea to the rulers of every city in the country as possibly the most satisfactory designation it is possible to provide.

When I started the Tradesman, forty-seven years ago, I soon found a fine friend in Julius Schuster, who was then engaged in the grocery business at Kalamazoo under the style of Desenberg & Schuster. Mr. Schuster subsequently moved to Milwaukee and engaged in the department store business. I have never visited Milwaukee that I did not look up Mr. Schuster and have a visit with him. This time I learned, to my sorrow, that he had passed away and that his son, Charles, had also died. The store established by the Schusters is now owned by a man named Friedman.

I was pleased to find a long-time friend of the Tradesman pleasantly located at 2008 State street. James F. Pelnar was for many years one of the leading merchants of Menominee. He has taken the Tradesman more than forty years and insists that it is the best trade journal ever published. He carries a supply of clippings in his pocket file to show his mercantile friends in substantiation of his assertion that the Tradesman is a publication no merchant anywhere should undertake to do without. He is engaged in the manufacture and sale of wood and metal polishes which he is placing through the retail trade. I saw his goods in many stores and was assured they were meeting with ready sale. Mr. Pelnar is a sturdy soul who will never be staggered by temporary adversity and who will stay on the job until he reaches the haven of prosperity.

Huron H. Smith, botanist at the Milwaukee public museum, told me that Northern Wisconsin farmers no longer need allow their property to be sold for taxes because an industry serving the needs of florists throughout the country has sprung up in the Northern wood and swamp lands. Sphagnum moss and luxurious flat ferns, in addition to other plants used by florists, grow in abundance in the waste swamp lands. Farmers are discovering they have untold potential wealth on land they once thought worthless.

An extensive newspaper campaign to gain the support of manufacturers for the small grocery store will be inaugurated soon by the Milwaukee branch of the Allied Independent Dealers, a statewide organization, with more than 200 members in Milwaukee. Preliminary plans for the project were laid out at a meeting held at the Melford Hotel one day last week. Speakers included Arthur H. Rumpf, president of the organization; George H. Roscoe, of the canned goods division of Armour & Co.; A. J. Stuppy, state manager for the Lipton Tea Co. and E. F. Carlson, assistant sales manager of the Red Star Yeast and Products Co.

I found many houses no longer in

existence with which I did business forty years or more ago. I especially recall David Adler & Sons, F. W. Meyer & Sons Co. and P. Bechner. The latter sold his business to the Milwaukee Vinegar Co., which is owned by the Red Star Yeast and Products Co.

It is a little singular that considering the fact that I have driven a car almost constantly since 1904, I have never yet witnessed an automobile accident which caused a personal injury. Travel was pretty heavy in and around Milwaukee Memorial day and when we got to Wauwatosa, en route to Waukesha, we learned that a person had been killed on the same road only a few moments before we passed the place of killing.

In no city which I have visited is the traffic situation handled better than in Milwaukee. As a general rule, the streets are wide and the intersections are kept free from obstructions to the view, so far as possible. The traffic officers appear to be princes of good nature—severe with local drivers who deviate from the path of duty, but lenient with the residents of other states. I saw six occupants of a ford arrested on Memorial day for driving through a park with three adults in the front seat, which is evidently prohibited by law. The arrest was made by a motorcycle policeman, who not only sent his victims to police headquarters, but actually accompanied them to the seat of even handed justice. I saw only one car in two evenings which was being driven with only one light. In the same time in Grand Rapids and suburbs I would have met 100 car drivers who were wilfully defying the law in this respect. Even on Memorial day I was surprised at the small number of drivers who handled themselves in a reckless manner. Of course, the population is largely German and of German descent—a race which is commonly supposed to act with great deliberation and slowness. Perhaps this may account for the lack of reckless driving to a great extent.

Our mission to Waukesha was to call on a former employee of the Tradesman in the person of Fred J. Strong, who now owns a dominant interest in about a dozen of the leading industries of the city which has been his home for the past sixteen years. He owns the famous Silurean spring, whose output is handled by the successor of the Waukesha Water Co. He also manufactures on a large scale ginger ale, root beer, orange dry and a full line of carbonated beverages, all made from Silurean water, under the style of the Diana Pure Food Co. He not only markets his products under this name, but manufactures carbonated beverages for many other companies. Judging by what was told me about him by his friends and neighbors, he is the leading spirit and perpetual embodiment of all that goes to make a city great and a community happy and prosperous. He does not say much about himself, but is a walk-

ing encyclopedia on the milk, fruit, vegetable and canning products of Wisconsin. He told me, for instance, that Waukesha county produces more milk than any other county in the United States; that the census shows 120,000 Holstein and 40,000 Guernsey cattle within the limits of that county; that some of the finest Guernsey herds in the world are maintained within a few miles of Waukesha.

Mr. Strong lived as a boy at Riverdale, where his father conducted a hotel and livery stable. "Fred," as he was then known, piloted the traveling men around the country in all directions as driver and companion. When I lost my subscription representative in the person of the late C. D. Crittenden, every traveling man I discussed the matter with said at once: "Get Fred Strong to fill the vacancy." I was so fortunate as to act on their advice and I hope that the ideas we undertook to inculcate in Mr. Strong a quarter of a century ago have had something to do with the remarkable success which he has achieved in the business world.

Mr. Strong told me that his father and mother celebrated their golden wedding anniversary at Alma about a year ago; that nine brothers and sisters of the groom were present on that occasion, coming from all parts of the country and Nova Scotia. Since then a brother and a sister have passed away.

The country round about Milwaukee and Waukesha is the most beautiful farming country I have ever seen. Mr. Strong told me that ex-Governor Hoard weaned the farmers of Wisconsin from growing grain at a loss to producing milk and thereby revolutionized the farming interests of the State, greatly to the financial benefit of every farmer in Wisconsin. It is claimed that the percentage of mortgage indebtedness on Wisconsin farms is lower, per acre and per unit, than is the case in any other state in the Union. Milk production ties the farmer, his sons and his hired help down pretty closely to the farm, but it furnishes a staple article which always has a market value, which can be sold on contract for months in advance of delivery and which brings in lucrative returns at regular intervals.

One of the most annoying features I experience in my meanderings from place to place is the disparity in time. One city may be on fast time and the next city or town may be on slow time. I frequently telephone ahead from one town to another, making an engagement to meet a friend at a certain hour. When I arrive in his town I find he meant fast time while I happened to do the telephoning in a town which was on slow time. My friend had waited nearly an hour for me and, disgusted with my failure to keep my appointment, had gone off on a fishing expedition or some other equally important mission. Two kinds of time are about the most foolish expedient I can imagine. I hope to see some



action taken which will do away with this nuisance which contributes so much to the annoyance and loss of the person who finds it necessary to travel from town to town to renew his relations with friends and cultivate his customers.

A recent development which is to be deplored is the frequency with which children and women are in evidence in and around gasoline stations. It is exceedingly dangerous to permit children to play around pumping stations, because they frequently get in the way of automobile drivers who may not see them in time to avert serious accidents. The investigating minds and clammy hands of children frequently play havoc with the delicate finish on some cars, greatly to the disgust of their owners or drivers. I note that when women hang around oil stations, they almost invariably locate themselves directly in front of the entrance to comfort stations, which makes it somewhat annoying for the men who may have occasion to use such service. I think it would be well for the owners of gasoline stations to banish both children and idle women from these activities. It is bad enough when idle men, who may be chums of the operator, hang around and listen in on any conversation between operator and customers, incidentally fondling the cars and making remarks about the passengers, but the presence of women and children is absolutely intolerable.

The action of Fred W. Green in refusing to stand as a candidate for either Senator or Governor will meet the approval of most of his friends and all of his enemies. I do not wonder that Mr. Green is tired of the injustice and abuse which have been heaped upon him by those who should have commended him for what he has accomplished. His administration has not been a perfect one by any means, but it has been such a great improvement over the six year administration of his crafty predecessor that he is entitled to the hearty and unqualified commendation of every man who believes in the theory so aptly expressed by Grover Cleveland that "Public office is a public trust." Mr. Green retires from public office with the satisfaction that he has done the best he knew how to rescue the State from the autocracy of Groesbeck and the dishonest practices of his legal associates. There may have been a time when it was a distinguished honor to be elected to the United States Senate, but that time has long since passed into history. The Senate, as now made up, is composed almost wholly of petty politicians who make speeches which no sane man could be prevailed upon to read and who are merely stalking horses for the great corporate interests of the country or unscrupulous organizations like the American federation of labor, which owns enough members of the Senate, body and soul, to accomplish its nefarious purposes, which are the destruction of all laws which place an embargo on the infamous practices of

trade unionism, the intimidation of legislators and Federal judges and the ultimate annihilation of American freedom. It is no wonder that Fred Green should refuse to enter on such a career and decide that it would be unwise to spend a couple of hundred thousand dollars to secure a membership in such a body of time servers and imitation statesmen.

E. A. Stowe.

#### Late News of a Mercantile Character From Ohio

Antwerp—The Ely & Son grocery and meat market on North Main street is being rebuilt.

Cincinnati—Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Carried Paris, retail gifts and novelties, by Attorney J. G. Defosset, representing Louis H. Allsopp, Inc., \$616; Arax Jewelry Mfg. Co., \$109; Geo. C. Street & Sons, Inc., \$89.

Kenmore—Involuntary bankruptcy proceedings have been filed in the U. S. District Court at Cleveland against Louis Grotstein, dry goods dealer, by Attorney Herbert Mendelsohn, representing Tobias Textile Co., \$65; New man Mfg. Co., \$266; Louis Cooper, \$106.

Cleveland—Melvin Greenwald has been appointed custodian receiver in this involuntary bankruptcy case of Max Politzer, trading as Kaypee Shop, haberdashery, 940 Prospect avenue.

Canton—The new \$250,000 building which, as previously noted, is to be erected by the Stark Dry Goods Co., will not be put up this year, as was at one time announced, but will be built next year, according to a recent announcement by W. B. Erlanger, vice-president and general manager of the firm.

Portsmouth—Maurice Cohen has arrived in Portsmouth from New York to assume his duties as manager of the Frankel Union Store on Chillicothe street. He succeeds Sam Thomas, who resigned to enter business in New York.

Akron—Abe Klein, trading as Kleins Dry Goods, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cleveland, listing liabilities of \$4,569 and assets of \$1,650.

Campbell—Ben Silver, retail shoes, 35 Robinson road, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cleveland, listing liabilities of \$1,987 and assets of \$600.

Canton—A. J. Simon, men's furnishings and haberdashery, 1900 Garfield avenue, has failed. Louis Greenwald has been appointed custodian receiver in this involuntary bankruptcy case. Schedules filed in the U. S. District Court at Cleveland, list liabilities of \$21,179 and assets of \$9,650.

Cleveland—An involuntary petition in bankruptcy in the U. S. District Court here against American Raincoat Corp., has been filed by Buckeye Office Supply, \$9; Nathan Pollack, \$3,000 and Nathan Granowitz, \$50. Creditors are represented by Attorney Charles E. Nadler.

Cleveland—Marris Klein, trading as Morris Klein Co., manufacturer of women's coats, 2217 Woodland avenue and 2608 West 25th street has had

confirmed his 35 per cent. composition offer.

Cleveland—In view of the 15 per cent. offer of settlement now being offered by Irving L. Kane, trading as Kanes Place and Place Tie Shop, recently petitioned into bankruptcy, a representative of the credit organization is now on the ground making a thorough investigation into the situation, as it is generally felt among creditors that this offer is a "ridiculously cheap one," according to a letter circulated by the American Clothing & Furnishings Credit Bureau, Inc., of New York, to the general creditor body. It is claimed that the assets consist mainly of a stock of merchandise valued at cost at about \$10,400. In addition to this stock, there are fixtures which represent a substantial investment, but their value at the present time is probably negligible in the event of a forced sale. The liabilities are claimed to be close to \$26,000, consisting of approximately \$14,000 to merchandise creditors, \$6,400 to the banks, \$3,400 to the landlord for past due rent. The landlord, however, holds \$1,600 in cash for security, the balance of the liabilities being for loans and miscellaneous items, it is further contained in the communication to claims. In order that the best results may be obtained, it is felt that it is absolutely essential that creditors act concertedly in this matter and lend their whole-hearted co-operation, it is stated in the letter.

Cleveland—Course & Co., men's and women's furnishings, dry goods and

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shoes, will move from Woodland avenue to 6904 Kirsman road.

Zanesville—Nathan Frielich has resigned as manager of the Richman Bros. Co. store here. Mr. Frielich joined the company as the local store manager when the store was opened here in 1922. Joseph Schwartz, of the Mt. Vernon, Ohio, store of the chain, has been named manager here, according to the management at Cleveland.

Cleveland—Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Sam Schwartz, by Attorney Herbert Mendelsohn.

Cleveland—Lovinger Dress Co., women's dress manufacturers, 2530 Superior avenue list liabilities of \$90,034 and assets of \$59,628, the latter consisting of stock of merchandise, \$12,500; machinery, tools, etc., \$5,509; debts due on open accounts, \$41,619. Liabilities are unsecured claims, \$68,345; secured claims, \$17,100; taxes, \$569; wages, \$4,114.

#### Census Head Finds Six Types of Chain.

Six different kinds of organizations controlling retail stores will be considered by the Census Bureau in tabulating information compiled by the census of distribution, says W. M. Steuart, Director of the Census. They are independent stores, local branch systems, local chains, National chains, ownership groups and co-operatives.

The classification is made necessary, according to Dr. Steuart, by the difficulty of defining a chain store. In the questions asked by enumerators no reference is made by name to chain stores, although those interviewed are asked to say whether their organization controls other stores, and if so, the number controlled. On the basis of the information received the bureau will draw up tabulations which should give the term "chain" a more precise meaning.

"Independent stores," says Dr. Steuart, "are those owned and operated by a proprietor, partner, local company or corporation. Local branch systems are suburban or subsidiary stores operated in the same city by a large downtown store and drawing their merchandise largely from the downtown store's stocks.

"The local chain is a group of stores operated throughout a city or trade area by local and independent operators from a central office and warehouse, but without any main central retail store as the source of supply. Ordinarily, of course, there may be more stores in a local chain system than in a local branch store system.

"The National chain system includes those large organizations which operate stores throughout the country, whose interests are not confined to any one community. The ownership group is comprised of a group of entirely independently operated stores owned by the same persons or firm but merchandized separately, while the co-operative classification is composed of groups of independently owned stores that co-operate in their buying, or co-operate with a wholesale company in their merchandising.

"These classifications might seem to involve a hairsplitting process, yet the extent and characteristics of the various kinds of merchandising enumerated are of great significance to the communities in which they are located.

"So far as the community is concerned, both the branch and local chain stores are independents, truly home folk, with the advantage and disadvantage that this implies. The method of merchandising, and the place where the decisions as to buying and policies are made, constitute the significant difference between local stores and National chains.

"The preliminary reports will carry tabulations based on these various types of groups merchandising as well as on the size of the organizations, which will indicate the spread and relative importance of each such form of retail business. The final tabulations will carry this information in detail, geographically and by various lines, and as a consequence will be of outstanding use to the business world generally."

#### And Now the Swiss System.

The Canadian system and the Swedish system have become phrases in the verbal artillery of the battle over Prohibition. Now these is to be another. The referendum vote of the people of Switzerland means the immediate inauguration of the Swiss system for control of the liquor traffic. Its workings will be of interest to all reasonable students of the problem of governmental aids to Temperance.

The Swiss system provides for Government monopoly of the traffic in "hard" liquor, with high prices as a deterrent to their consumption. It permits the manufacture and use of wines and beer. This result of the referendum is variously interpreted. Prohibitionists call it a "brilliant victory" in the fight against alcoholism, and the other side rejoices that it represents a choice against a program of strict Prohibition. The decision, in fact, seems to have been made between Prohibition and Temperance.

Whether the Swiss system, which has a majority approval in seventeen out of twenty-two cantons, will actually result in diminished intemperance and can avoid the plague of bootlegging, which has elsewhere attended on high prices for spirits, remains to be seen. But at least the little nation among the mountains has recognized the problem and is making a courageous attempt to deal with it.

#### Unit Sale Reported Lower.

The average unit sale in many stores has declined about 10 per cent. during the last six months. This has created the outstanding problem for retailers of maintaining volume despite the decrease in the dollar value of the average transaction, it was added. In addition, most retailers have been endeavoring to obtain volume without depreciation of standards of merchandise. In this they have been aided by the lower trend of commodity prices and the effects of surplus production in some textile and allied lines.

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## FINANCIAL

### Price Slumps Fail To Check Demand.

In spite of the decline in agricultural prices and the uncertainty of any appreciable recovery this year, farmers are continuing to add machinery to their equipment as fast as it can be obtained. Perhaps this is not surprising in view of the general trend toward machinery in all industries.

Price declines in agricultural products generally are indicative of abundant crops, which necessitate machinery for economic handling. Advances, though they normally accompany crop shrinkage, usually mean larger profits for planters and often encourage machinery purchases.

Among the manufacturers of agricultural machinery that have come to the fore in the last few years is Deere & Co., regarded as the largest producers in the country of steel plows and the second most important manufacturer of full line agricultural equipment.

The company, organized ninety-three years ago, the same year Procter & Gamble was established, was incorporated first in 1868 with a capital of \$250,000. The latest capital change earlier this year was a five-for-one split-up of the common shares.

Expansion has been greatest in the last eight or ten years, and an extensive modernization program has been effected in the last two years. This apparently contributed handsomely to increased earnings, for net profits rose last year more than 60 per cent. with a gain of only about 25 per cent. in sales.

Net income increased last year to a new high record above \$15,000,000, equal after preferred dividends to \$68.60 a share on the 189,173 shares then outstanding, or to \$13.72 a share on the new common. This compared with \$37.50 a share on the old common in 1928 and with \$12.31 a share in 1925.

The new common stock, of which 960,052 shares are outstanding, will receive dividends of \$1.20 a year, this rate having been recently established. It is equivalent to the old rate of \$6 a share on the common before the split-up. The preferred was split up on a five-for-one basis, the par value having been reduced to \$20. There are 1,575,000 shares outstanding.

A stock dividend of 1½ per cent. was declared on the common stock, payable with the quarterly cash dividend June 14. Some have assumed the stock disbursement is to be continued quarterly. This would add to the current return on the stock.

William Russell White.

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### Expectations For Early 1930 Were Geared Too High.

A growing tendency recently to substitute "facts" on business for the "sunshine" talk that was going the rounds before is prompting the market to make some interesting calculations on what news will confront it from this point on.

Much of the disappointment of early 1930 arose from expectations of an improvement in industry more rapid

than any prophet had reason to anticipate on the basis of past experience. Now we know that the second quarter like the first will make a decidedly unfavorable comparison with the record earnings of 1929. Unfavorable as were the reports for the first quarter those for the second quarter will be even more unfavorable. What this means is not that our 1930 business is steadily getting worse but that in the statistics the earnings reports for the current quarter are at tremendous disadvantage. They will be judged by the demonstration they can make against an abnormal period a year ago.

In its sober second thought the market is beginning to realize that even the reports for the first quarter in the case of nearly 300 companies equaled or bettered those of the first quarter in 1928 and the corporation earnings in the initial quarter of that year in turn had established a new record.

What the market further appreciates is that as 1930 progresses the comparisons even with 1929 will gradually become more favorable. Last year was a record period in corporate earnings but the trend in profits was steadily downward throughout the second half. Presumably the comparison of 1930 with 1929 will therefore improve as time goes on. Just as the comparisons in the first six months of 1930 with a year ago was destined to become worse, the comparisons in the final six months seem destined to become better as the months pass.

Perhaps the time will come in American industry when we will not as now hold our current reports up to such a rigid standard of measurement. Our custom is to judge whether a report is good or bad by its comparison with the year previous. When the comparison is as now with a record and indeed abnormal year the test is severe. A more logical method would be to measure the current performance in the light of the showing over a series of years.

Paul Willard Garrett.

[Copyrighted, 1930.]

### J. P. Morgan & Co. Has Option on Procter & Gamble.

The business of Procter & Gamble, originally established ninety-three years ago, has changed only slightly in keeping up with the times. Its products have been diversified to some extent, but the principal output is soap, of which several varieties are made.

Entrance into the food products field has been made with "Crisco," a substitute for lard. Seven factories are in operation, another is being completed and a \$5,000,000 plant is contemplated on the Pacific Coast. Thirteen cottonseed oil mills are operated in the South.

Good will, for which considerable value has been obtained through years of consistent advertising, is carried at only \$1, the item having been written down last year from \$2,883,055.

Capitalization includes \$10,800,000 of 4½ per cent. debentures, \$2,250,000 of 8 per cent. first preferred, \$12,500,000 of 5 per cent. second preferred and 6,400,000 shares of common stock of no par value.

## The Measure of a Bank

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

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



## GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

16 CONVENIENT OFFICES

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



**OLD  
KENT  
BANK**

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



Up to recent years only a small amount of the common was outstanding in the hands of the public, but after the five-for-one split-up last August the stock has become more widely distributed.

At that time J. P. Morgan & Co. purchased 150,000 shares at \$66.66 a share and obtained an option on 100,000 shares at \$80 a share to February 12, 1930. Under this arrangement 10,000 shares were purchased, and the privilege of taking the additional 90,000 shares at the same price was extended to August 2.

Dividends are being paid at the rate of \$2 a share, equivalent to \$10 a share on the old stock, which had been receiving \$8 annually before the split-up.

The company has shown a steady increase in gross sales and net profits for several years. The volume reached \$193,297,000 last year, while net profit amounted to \$19,149,000, or \$2.97 a share, compared with sales of \$172,425,000 and profits of \$15,579,000, or \$2.41 a share, in 1928.

Cash, marketable securities and secured loans amounted to almost \$17,000,000 at the end of last June, while inventories were just below \$45,000,000. Earned surplus amounted to nearly \$40,000,000.

William Russell White.  
[Copyrighted, 1930.]

#### Yields of Stocks Is a Puzzler.

No other existing condition so much puzzles the prophets who want to know whether stocks are now a buy perhaps as the prevailing low yields.

When seeking signs to tell him when to enter the market the seasoned long-pull investor is impressed by several rules of thumb. Canny operators like to enter the market when stocks lack public appeal so long as the long-term prospects seem favorable. They like to buy when money is cheap. Buy when business has grown stale and when interest rates are down has long been a good rule of procedure for those speculatively minded. But in every new situation there is some development that differs from the old and that raises a doubt.

What these shrewd operators miss in the current signals is a high yield on leading stocks. What puzzles them is not the credit position but a general level of stock prices higher than that confronting them on similar previous occasions.

Go back in the records to historical precedents and you will find in times like these that stocks were selling to yield more substantially than bonds. Stocks now stand on a dearer level in this regard than bonds. The average yield now on ninety selected stocks is attractive when compared with last September but at 4.07 per cent. it is still less attractive for pure investment purposes than that of 4.54 on bonds.

Back of this attitude is the question whether stocks in this country will from now on sell permanently higher than bonds, that is to yield less, or whether the whole level of stocks needs an adjustment. Up to early 1928 stocks sold at levels yielding less than bonds. Then the yield on stocks began to fall. The yield on bonds began to rise. Rising stock prices and

falling bond prices created a disparity.

The disparity widened up to early autumn. It was eliminated for a brief hour at the time of the break but it has been restored. It suggests a growing willingness on the part of our investors to pay more dearly than before for American equity issues.

Paul Willard Garrett.  
[Copyrighted, 1930.]

#### A Business Man's Philosophy.

The least expensive selling is that which follows the line of least resistance.

Possibly more magazines are sold in the Grand Central Terminal in New York City than anywhere else in this country. A new magazine offered for sale at this place will have scores of competitors, yet this is just the place to offer it for sale.

Of course, the suggestion that we should avoid the path of least resistance has some merit, but too often the suggestion is thoughtlessly made. The best people to sell anything to are people who are already using something similar, not people who never heard of the product.

The first thing a seller must do is to find the path of least resistance, and having found it, stick to it. The greatest sales director I ever knew compelled his salesmen to use a standard demonstration. He didn't encourage them to wander over the fields of theory and psychology. He made them follow the path or get off his pay roll.

William Feather.

#### Dollar Sales Emphasized.

Lower unit transactions in retail turnover at this time as compared with a year ago has centered a larger degree of attention on "dollar day" items. Manufacturers in position to cater to this demand have booked an added volume of business for both immediate and June delivery. Producers not usually in the dollar field, at the instance of retailers, have developed specials that are being handled on very close margin. The situation has developed unusually keen competition on the retail end, with the result that some stores have dropped below the dollar level on a variety of items, going as low as 88 cents in some instances.

#### Seek Smaller Perfume Units.

While the volume of perfumery sales has not declined materially, there has been a noticeable trend toward smaller-size packages, particularly in the more expensive perfumes. Orders coming through for the Fall holiday season indicate confidence that that period will show sales as good if not better than last year. Gardenia and jasmine are prominent in orders for current delivery. In face powders, there is a notable trend toward the dark shades on the tan order, with little call for white or natural. In lipsticks, the trend is toward brilliant hues. Rouge sales have fallen off somewhat.

#### Not the Right Kind.

A grocer had a clerk who was always objecting to doing certain things—saying he wasn't paid to do that. He was so fussy about what he did that the grocer grew fussy about paying him and now he is looking for a job.



## L. A. GEISTERT & CO.

Investment Securities

GRAND RAPIDS—MICHIGAN

506-511 GRAND RAPIDS TRUST BUILDING

Telephone 8-1201

## TAKE CARE!

Care for your family and your property. They're what you care most about, aren't they? . . . You're here to look out for them now, of course. But you will want to arrange for some one to look out for them later on, and in a measure take your place. This is only common prudence.

We are taking care of the property and families of many men who have named us as executor and trustee under their wills. . . . Why not let us do it for you? We have the knowledge, the experience and the organization.

BANKERS TRUST COMPANY OF MUSKEGON

## GRAND RAPIDS NATIONAL BANK



Established 1860—Incorporated 1865 — Nine Community Branches

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

## THE SAVINGS DOLLAR.

### Keeping Pace With the Competition From Other Sources.\*

There is an old saying that "competition is the life of trade." It might be observed with equal truth that "competition often is the death of trade," especially when we deal with the shrewd competition of the twentieth century.

But the competition of trade and industry is scarcely any keener or more productive of sleepless nights for those in positions of responsibility than the competition which goes on unceasingly for the savings dollar. Shakespeare once said: "Uneasy lies the head that wears a crown." If he had known anything about the recent trials and tribulations of a savings manager, I am sure he would have been glad to express the same sentiment about him as he did about royalty.

Troops in any front-line trench were never subjected to a more complete barrage and shelling than the average citizen undergoes to-day in trying to retain some portion of his pay check or pay envelope for the days which are ahead. Often, due to high-powered salesmanship, his money is already spent before he gets his hands on it and he enjoys only for a few fleeting moments the thrill of listening to the crinkling noise of the paper bills before they are passed over to meet the next installment payments due. The paramount question before the Nation to-day is not one of religion or politics, but, "how much is the down payment?" If automobiles could run as fast as the installments come due, our courts would be more jammed than they are now with speeding cases. Some wag remarked to me just the other day that it is the mink in the closet, these days which brings the wolf to the door.

In spite of all the criticism which has been hurled at installment selling and buying, we must admit it has filled a definite need and has been instrumental in furthering American prosperity. It is the degree with which it is practiced that has been most objectionable. It seems to me that as long as the individual uses the deferred payment in the acquisition of things which actually give permanent increase to his wealth and which may not be classed outright as luxuries, he is on the safe side. The purchase of a home, for example, on the installment plan is a commendable undertaking, providing the buyer keeps within the price warranted by his income. To go far beyond one's means in such a case would be placing the purchase in the luxury classification.

An acknowledgement of the economic value of installment buying, however, does not help the savings manager to obtain his share of the worker's dollar, unless it be to place him in a position to understand the problems he faces. When one calmly surveys the field, he is inclined to wonder whether individuals have not already reached the point where they have overpurchased. The temptation

to buy has been offered in such a subtle manner and in such a multitude of ways, purchasing has been made so easy on the basis of a dollar down and a dollar a week or no down payment at all that it is no wonder many people have found themselves in possession of goods they really could not afford and do not need. It takes so little actual money to turn a transaction these days that a purchaser who offers to pay all cash is almost a curiosity.

Extended purchasing on the installment plan is but one of three economic periods since the war which are worth noting in our discussion to-day. First, the period in which merchants overbought commodities and found themselves overstocked with goods for which there was no ready demand. Next, overproduction, in which factories proceeded without taking into consideration in a scientific way the question of supply and demand; and now, the period of what I choose to call overpurchasing by the consumer.

In every situation which arises, business sooner or later finds a way out. Overbuying by the merchant and overproduction by the manufacturer have been solved, as we know, through the hand-to-mouth buying system. Manufacturers produce generally to fill orders and therefore to meet a known demand, while the retailer orders only a small stock at a time, depending upon re-orders, promptly filled, to meet any extraordinary or growing demand. Perhaps the problem of overselling the consumer will be solved in the near future, since a reaction against high-powered salesmanship already is manifest among many substantial corporations.


The matter of overdoing things has been one of the frailties of every civilization and every age. No better illustration of this point could be had than in the stock market collapse last Fall. There is no question but that stock buying was overdone. As Eddie Cantor puts it, a lot of people were "not in the market, they were under it." And as a consequence of the money which was invested in this mania to get rich quickly without work and overpurchasing generally, the savings of the American Nation for the fiscal year ending last June showed a decline of \$195,000,000. In view of the fact that we gained \$2,300,000,000 in 1928, the loss of \$195,000,000 is not so great; it is the fact that we lost at all which hurts, for 1929 was the first year in twenty that we have failed to register a consistent gain.

Judging from the way activity has quieted down in new stock issues and in purchase of old stock, it would seem the public has learned a lesson. But suppose it has; is that any assurance that it will turn heavily to savings? We cannot afford to be idle while we wait to see what happens. For there are other things to claim the attention of savers. For instance, the bond market is looking up and may be expected to claim a great share of the funds which otherwise might have gone into stocks and savings. January of this year saw new bond issues totaling \$500,000,000, as against \$2,-

000,000 in stock issues. In the same month last year only \$178,000,000 in bonds were offered the public, as compared with \$282,000,000 in stocks.

In order to arrive at some idea as to how stock speculation had affected the savings at "Mercantile-Commerce," I recently compiled groups of figures and made a detailed study of the situation. It was revealed that withdrawals were only 2 per cent. heavier in 1929 than in 1928 and that, therefore, it was the lack of deposits which ac-

(Continued on page 30)



The  
**AMERICAN  
NATIONAL  
BANK**

4% interest paid. Capital and Surplus \$750,000.00. Member of the Federal Reserve System. Character Loans made by our Industrial Dept.

Gen. John H. Schouten, Pres.  
Ned B. Alsoper, Vice Pres.  
and Cashier  
Fred H. Travis, Asst. Cashier

## Fenton Davis & Boyle

Investment Bankers

Detroit  
Grand Rapids  
Chicago

"I do not remember that in my whole life I ever wilfully misrepresented anything to anybody at any time. I have tried to do good in this world, not harm. I have helped men and have attempted in my humble way to be of some service to my country."

—J. Pierpont Morgan

That also typifies this banking house.



### POTATO CHIPS

Wholesome, delicious, convenient.  
STA-CRISP POTATO CHIPS  
Grand Rapids Potato Chip Co.  
912 Division Ave., South

## NOW AND THE FUTURE

The man or the woman who looks ahead to the time when he or she can retire from active business life plans now for that future. By laying aside a portion of your income during the productive years financial independence becomes a reality in a surprisingly short time. Our services are at your disposal in selecting securities best suited to your particular needs.

A Capacity To Serve That Wins  
Everlasting Confidence

**PETTER,  
CURTIS &  
PETTER  
INC.**

Investment Bankers and Brokers

— PHONE 4774 —

Grand Rapids

Muskegon

### GUARANTEED

5½% and 6%

	Rate	Ma- turity
\$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.	5½%	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.**

\*Paper read at the Midwest Regional Savings Conference by H. H. Reinhard, Vice - President Mercantile - Commerce Bank and Trust Company of St. Louis.



## MUTUAL FIRE INSURANCE

### How To Handle Fires in Stores.

Assuming the usual small store with an apartment above, the method of operation depends largely upon the location and extent of the fire. If the building is heavily charged with heat and smoke, no time should be lost forcing entrance. It is presumed that men are sent to the apartment to assure the safety of the occupants and to ventilate. Breaking the glass panel in the entrance door under those conditions is advisable. Attempting to force heavy entrance doors by other means usually results in broken door frames and fittings with the glass panels cracked or broken in the final analysis.

An effort must then be made to locate the fire. In the event that the heat and smoke make that impossible, further ventilation must be made. The transom over the door can be lowered or broken and men sent to the rear to break a window or force a door.

Should the fire have originated in the basement and extended so as to make it impossible to advance a line down the stairway, immediate steps must be taken to ventilate the basement. Basement windows, coal hole covers and deadlights are common means of basement ventilation. Sufficient first floor ventilation must also be made to permit men to stay on the floor and to prevent communications through vertical openings and concealed spaces. If it is necessary to break plate glass windows it may be possible to remove the contents of the show window before that work is done. Show window partitions should, in that case, be removed or opened to permit unobstructed ventilation.

A hole should be made directly over the fire and a distributing nozzle or a basement pipe inserted. Efforts should be continually made to advance a line down the stairway, deadlights, windows or other entrances and, as soon as that procedure is possible the basement pipe or distributing nozzle should be shut down and the company or companies advanced upon the fire. Careful use of water on the first floor is essential to prevent unnecessary loss to the contents.

Officers must determine the floor load, type of floor construction and intensity of the fire, in order to guard their men against the collapse of the first floor. Broken deadlights and holes cut in the floor should be obstructed to prevent men from walking into them.

Frequently broken gas lines in basements burn fiercely after most of the fire has been extinguished and officers should be careful not to extinguish the flame with the streams until ready to shut off the meters or plug the openings. Escaping gas is considerably more dangerous in such places than a free burning flame.

Basement drainage should be given attention, as the water may extend into adjoining buildings and damage basement stocks. Placing a siphon in the basement, using a pumper direct or breaking soil pipes are common methods of procedure.

When overhauling, care should be used to prevent additional damage and all possible assistance should be given the owner to prevent additional loss by rain, snow or extremely cold weather.

One of the points frequently overlooked is a careful investigation of the fire to determine the cause and to obtain such other information as may be required for a complete and intelligent report to the State Fire Marshal or other co-operating departments and agencies.

Information gathered at the time of a fire is always of vital importance should the fire prove to be of incendiary origin. In any event, a city or town with authentic fire records is in a position to direct its fire prevention activities in the proper channels with a high degree of efficiency.

The small town chief must realize his responsibilities and be constantly on the alert for the ever present enemy, who will eventually steal upon his forces, when he least expects. He must be prepared to defeat that enemy with the superior forces of foresight and strategem.

### Late Business Information.

Cuban raw sugar at one and three-eighths cents per pound made a new low record for all time last week in the New York primary market.

Chevrolet ran off its seven millionth car on May 28. The company took twelve years to reach its first million. Little more than seven years were all it needed for the next half dozen million—a fair measure of the rate of development of low-priced cars.

The radio-audience of the country was estimated by the Radio Commission this week at practically half the population. This estimate is based on the survey made for the National Broadcasting Company showing potential listeners numbering in excess of 52,000,000 and some 42,000,000 radio sets now in the hands of the public.

Publication of paid testimonials in advertising has been condemned by the Federal Trade Commission except where it is plainly shown that a price has been paid for the evidence, according to a statement made on January 22 by Commissioner Humphrey. He thinks this decision will have a far-reaching effect on advertising along many lines.

Published estimates of Hershey Chocolate earnings in the June quarter point to a substantially larger amount than the \$1,960,000 earned in that period last year. The most interesting thing about this, perhaps, is that lower cost of raw material is the chief factor entering into these calculations, a side of the commodity price decline which is not usually dwelt on.

A first foretaste of the 1930 census count of the unemployed as of April 1 comes from the District of Columbia, the preliminary figure being 8,870, the number of persons who at that time could not find any work. This is 1.8 per cent. of the corresponding census of population of the district, 485,716. The census bureau has arranged for quick releases of its findings by cities on this important subject.

### Private Brands Worry Food Men.

The growing custom of featuring private brands over Nationally advertised brands in chain grocery store advertising is causing concern to manufacturers of widely advertised grocery products. Surveys conducted by those interested have recently shown that both regular and voluntary chains have slighted the Nationally advertised products. The situation is especially noticeable in packaged coffee. Although no producers

were willing to comment on the matter last week, it was reported that an intensive campaign of advertising may be undertaken in the near future to counteract the trend of the chain stores to push their own inferior brands instead of brands of standard value.

J. M. Chapman, of the White Lake Market Association at Montague, renews his subscription to the Tradesman and says: "We sure do enjoy the Michigan Tradesman very much."

## WHOEVER OWNS PROPERTY

### KEPT CLEAN AND IN GOOD REPAIR

Can Become a Member of THE FINNISH MUTUAL FIRE INSURANCE COMPANY, Calumet, Michigan, and Get Fire Insurance at COST.

**Paid 40 to 68% Dividends For 40 Years**

THE FINNISH MUTUAL FIRE INSURANCE COMPANY  
Telephone 358 444 Pine Street  
CALUMET, MICHIGAN

### Affiliated with

### The Michigan Retail Dry Goods Association

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

### THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.

Grand Rapids, Mich.

## OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that  
you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

### A Few Salesmen Wanted Western and Northern Michigan

By complete line life, health and accident insurance company. Good opening to right men.

C. T. ALLEN, General Agent of Pacific Mutual Insurance Co.

Founded in 1868  
1029-30 Grand Rapids National Bank Building, Grand Rapids, Michigan

## INDIVIDUALITY.

## It Gives Character To Lives of Service.

In Spring Grove cemetery at Cincinnati there stands a magnificent Red Oak tree to mark the grave of a distinguished horticulturist, Hon. John A. Warder. The tree itself has marked individuality in its beauty, symmetry, balance and suggestion of strength and nobility. These attributes represent the character and service of the man whose life is thus commemorated. The individuality of the memorial suggests the individuality of the man and its appropriateness is suggestive.

Over in India is a wonderful architectural memorial, the Taj Mahal; in the city of Washington is one of the great memorials of the world in a building erected in memory of Abraham Lincoln; in Florida on the highest eminence of land in the state was erected what is known as "Bok's Singing Tower" in connection with a reservation of forest land as a sanctuary for feathered life. All of these memorials are distinctive pieces of architecture having a marked individuality and appropriateness as memorials. In Minneapolis there has been erected a memorial to those who gave their lives in behalf of the great principles involved in our last great war. It is the most unique memorial of its kind in America and its individuality is the key to the character of the memorial.

In the record of journalism in our country I recall three great men—Greeley, Dana and Bennett—each one having strong individuality and active in a purposeful service.

My brother-in-law picked up an oil painting which was found in a junk shop. It struck him at once as having the suggestion of greatness in its delineations. He had it cleaned up and properly framed and as he studied it, there grew upon him the impression that it was a Gainsborough. Not satisfied with his own judgment, based upon a study of what was called a "Missing Gainsborough," he presented it to the most expert artists and connoisseurs, who confirmed his judgment and based their decision upon certain earmarks of individuality which were common in all of the productions of Gainsborough. It was the individuality which he expressed in his art which confirmed the judgment.

As I recall the experiences of listening in my boyhood to John B. Gough, Wendell Phillips and other master orators, I know that the deep impression made upon me was because of the individuality of these men expressed in their pronouncements and their methods. In landscaping, one who is accustomed to pass judgment in matters connected with this art, can always recognize a production of Olmstead and Simonds through the individuality expressed in their art. In the ministry we find strong individuality in the lives of Phillips Brooks, Henry Ward Beecher, and the great Spurgeon, and while the results of their ministries are largely because of the value of their pronouncements, the personality really in each case is the strong

feature which gives character to their lives of service.

Among the great women of the world we think of personalities like Florence Nightingale, Jane Addams and Frances Willard; and in each case, as with hundreds of others, the individuality stands out as the great and important feature which carries their memories down the corridor of time.

In the realm of great business a boy who was dull in many things but had marked individuality in one particular direction came to occupy a great place in the transportation world, overcoming many handicaps through the expression of his strong individuality. As we think of business men who have been successful we cannot help but recognize that their success, their influence and the impress they have made is largely attached to individuality. It is individuality which marks the value of a home and the expression of delightful personalities found in home association. Here is where personality accomplishes its most valuable purposes.

Personality and individuality find their ultimate in character and my closing word finds expression through the pronouncement of one of my most delightful correspondents in the following excerpt:

The end of God's work in man is character.  
The end of life's experience and duties is character.  
The end and object of trouble, care and sorrow is character.  
There is no one thing worth living for or aiming after but character.  
The only one thing a man can carry through death is character.  
If a man fail of making a character out of his day's doings, he fails utterly.  
Civilization is the accumulation of character.

If I were to express my most earnest desire with regard to each one of you, it is that you shall put into your home life, your neighborhood connections, your business career, an individuality which shall be distinctive, so that your work and your influence shall be a part of yourself which is different from any other self. It is through this expression of individuality that you can put a mark upon your career and feel that its value lies in your loyalty to the best that has been implanted in you. And I know that if this ideal is constantly kept before each one of us, we will not have lived our lives in vain.

Charles W. Garfield.

## Summer Toy Week Space Taken.

All of the space on the fourth floor of the Hotel McAlpin, New York, which will house the exhibits of over seventy toy manufacturers during Summer toy week, June 9 to 14, has now been taken. Advices have been received that many toy buyers will be in the market during the period. Recent business in the trade has been on specialties for selling on Children's Day. The campaign to feature this event which occurs on June 21, has resulted in official recognition of its observance in more than 200 cities, it was stated.

Experience is the name that most men give their mistakes. That is why men who early learn to make few mistakes succeed without an abundance of experience.

## THE NEW PACKAGE



Constantly, month after month, millions of people will be asked to buy

## MUELLER'S MACARONI PRODUCTS

What we tell them in our extensive advertising will influence many to come to you for these goods. Have one of the counter displays of the new package.

## MUELLER'S EGG A. B. C's

for soups, where it will be seen and almost all of your customers will buy, because they are so good for children and so economical.

## C. F. MUELLER CO.

JERSEY CITY

NEW JERSEY

## Looking Ahead - -

One of the most heroic deeds in the history of American Railroad engineering was performed some years ago by a locomotive engineer who took his train through a forest fire, thereby saving the lives of several hundred men, women and children.

His only comment on the matter was:

"It's easy enough if you look ahead."

This thought should be impressed upon every man who has his family's interest at heart. It is easy enough to protect your family if you look ahead; if you choose a good insurance company and if you buy the right kind of insurance.

Let us help you LOOK AHEAD.

## NEW ERA LIFE ASSOCIATION

(Legal Reserve Organization)

Second Floor Grand Rapids Savings Bldg. Grand Rapids, Michigan

Telephones, 9-3189; Evenings, 8-7797.



## IN THE REALM OF RASCALITY.

## Questionable Schemes Which Are Under Suspicion.

A corporation manufacturing knives and razors signed a stipulation with the Federal Trade Commission agreeing to discontinue use in its trade name of certain words implying that its articles are made at a certain place in Germany, when such is not the fact.

A cotton thread manufacturing company signed a stipulation with the Federal Trade Commission agreeing to cease and desist from use in advertisements or as a brand on spools, of the words "Silk" and "Linen" either independently or in connection with other words so as to imply that such products are made of silk or linen. The company agreed not to use the words "Silk" or "Linen" in any other way which may have the capacity to deceive the public into believing the goods are made of silk, the product of the cocoon of the silk worm, or of linen, the product of flax or of hemp.

A person engaged in selling and distributing coupons for use by retailers in the sale of their goods and in the redemption of such coupons by exchanging therefor various articles of silver-plated ware, signed a stipulation with the Federal Trade Commission agreeing to discontinue use of a word suggesting a well-known make of silverware as part of his trade name or in advertising.

He agreed to stop using this word in any way which would have a tendency to mislead the public into believing that the silverware used by the respondent to redeem his coupons is the silverware manufactured by this well-known firm.

J. A. Powell of Chicago, trading as J. A. Powell Company, is ordered by the Federal Trade Commission to discontinue representing that synthetic stones or other jewelry not shipped to him from a point outside the United States are imported or that, in connection with the sale of such stones, he is an importer.

The order also directs Powell not to use the word "diamonds" and the words "will stand a diamond test of beauty, fire and acid," or the words "they cannot be told from the genuine diamond" in advertising stones which are not carbons in their crystalline state and which cannot be truthfully described as diamonds.

Likewise he is ordered to stop misrepresenting as "jade," "topaz," "amethyst," "sapphire," "ruby," and "emerald," stones not commonly recognized by the public or the trade as genuine articles of those names.

Use of the word "leather" in branding ring cases or other commodities not made of the hides of an animal is also prohibited as is use of the expressions "platinum finish," "gold finish" and "engraved" to designate and advertise jewelry and other ware containing neither platinum nor gold and which has not been subjected to the process recognized as engraving.

Powell is also ordered to cease and

desist from selling or distributing in connection with such jewelry coupons containing statements to the effect that for a limited time only an Egyptian diamond ring" at a value of \$5 will be sold for \$1 with a limit of two rings to a customer and that such coupon is worth \$4.

He is also directed to stop advertising that the coupon represents savings effected by not spending "fabulous sums in National publications" or words of like effect in connection with the sale of rings. It was found that the sale of the rings was not limited, that there were no diamonds in them, that the coupons had no value, and that no savings in advertising costs were passed on to the ultimate purchaser.

## Adopt Practical Weighting Test.

The factor of tensile strength was adopted last week as the "best practical test" of the serviceable value in consumer wear of weighted silks by the joint committee on weighting, which met in the offices of the Silk Association. A resolution to this effect was passed following the recommendation by the technical subcommittee of tensile strength "as a specific point of technical information in the classification of textile fabrics as to consumer wearability value." Reports on studies of the technical committee were made by Dr. W. D. Appel of the United States Bureau of Standards. Edward L. Greene of the National Better Business Bureau presided.

## Shoe Trade Operating Cautiously.

Aside from a few individual large purchases of leathers for women's shoes for Fall, the rank and file of shoe manufacturers are cautiously making commitments for the new season. Kid, calf and the reptile grains are outstanding, and prices are being fairly well maintained, although considerable shopping around is being done for price lots. Expanded use of reptile leathers for trimming purposes is indicated for Fall. Attention promises to center largely on lizard. The market is fairly strong, one factor being the Indian embargo on reptiles, which continues until Aug. 15.

## Stationery Trade "Spotty."

Conditions in the stationery trade are described as "spotty." While some manufacturers report better advance orders at this time than were on their books last year, others complain such sales are lagging. Utility boxes still predominate in the holiday demands of stores dealing in popular-priced writing paper. Boxes which can be converted into tie, glove or handkerchief holders are wanted to retail around \$1. The demand for specials which can be offered in Summer sales is still brisk.

Miss M. Fay, dealer in groceries, candies, etc., at 932 Maffet street, Muskegon Heights, renews her subscription to the Tradesman and writes: "The startling truths you dare tell, are I am sure much appreciated by your many readers. I sincerely hope your good work continues for many years to come."

## Always Sell

## LILY WHITE FLOUR

"The Flour the best cooks use."

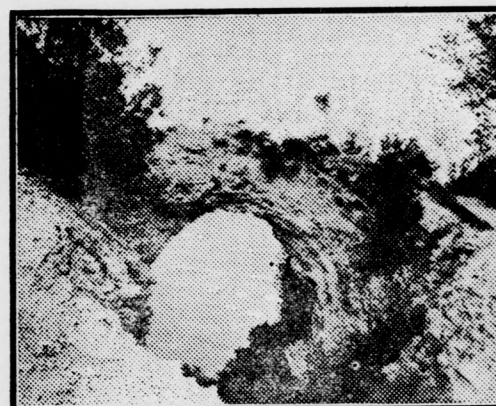
Also our high quality specialties

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.

SPEND YOUR VACATION IN MICHIGAN

## Telephone Back Home!

Do you worry about those at home, or affairs at the office, when you go away on a vacation? You can relieve your anxiety by telephoning back home each day or two while on your trip. You also can telephone ahead and reserve rooms for the night.

Wherever you go, you will find a telephone.

Watch for the Blue Bell signs along the way.

Long Distance Rates Are Surprisingly Low



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



## ABE SCHEFMAN &amp; CO.

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

## 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.

### New Coiffures Preserve Natural Contour of the Head.

The question of long hair versus bob—a hotly argued point these many months—seems no nearer a solution than ever. One young thing vows no hairdresser shall ever be allowed to clip off her locks; another swears eternal loyalty to her bob.

Yet with all this uncertainty in the minds of amateurs, the professionals—the dictators of fashion in clothes, the famous modistes and the hairdressers—have all been gradually working out a compromise between the long and the short "hair-do" and there is no uncertainty in their minds as to its feasibility or its chic. Ask anyone just back from Paris what the famous "best dressed" are doing to their hair, or ask any of the leading New York hairdressers. They have made up their minds, and they will tell you, too, that those few women who are first in everything fashionable and who set the pace for all the rest have made up their minds and are acting accordingly.

They will tell you, first of all, that the modern coiffure is just as much a question of individuality as are clothes. There is no one way of dressing the hair that can be made uniform for every woman; for the hair, more than any other one thing, can be arranged to emphasize good features or to disguise less pleasing countenances. Regardless of what nature may have endowed one with in straight or curling tresses, there is assurance that science, artistry, permanent waves or scissors can do something to give a coiffure some touch that makes it lovelier and that makes it more becoming.

The second thing these authorities say is that the compromise between long and bobbed hair is the short-long coiffure or the long-short bob. In other words, long hair as we are accustomed to think of it, is a thing of the past. Knots, coiled ends, and all their kin have gone the way of bustles and hoop skirts, and in their place we have the short-long hair that has been thinned out when necessary, is of about shoulder length and arranged low on the neck in flat, turned-back or tucked-under treatments. In a word, the aim of the long coiffure is always to preserve the natural contour of the head.

Just as really long hair is a thing of the past, so the closely cut, "boyish" type of bob, shingled up the back to reveal the hair line, is definitely out. The hair is longer, both in front and back, so that it is brought back from the face in long, loosely waved effects that look almost the same in front as a long hair coiffure.

In back, all sorts of new and interesting treatments are possible for bobbed heads. The hair may be cut to just cover the natural hair line at the neck and may be waved to give a long tapering line to the back of the head or

to swirl across the back from the long side to the parted side, thus adding breadth to the head. Such treatments as these are eminently suited to the older woman who chooses bobbed hair.

More youthful, and less exacting is the short-hair coiffure in which the hair reaches about half way to the shoulders and then is waved to roll in soft curls or a continuous roll at the base of the neck. This does not mean the exaggerated Greta Garbo effect, but a trimmer and smaller coiffure. In other arrangements, the curls may be massed further up in the back of the head, and a recent tip from Paris speaks of curls massed just back of the ears, with the hair waved flatly in front.

For those who wish the delights of short hair during the be-hatted hours, but prefer the more elegant effect of a long coiffure for evening, there is the chignon, which may be attached, and quite safely with the new clips, to the now lengthened bob. This, as a matter of fact, is what all ultra-fashionables recommend, realizing that the difference in our daytime and evening costumes require an accompanying change in the degree of formality with which the hair is dressed.

### Price Cutting Hurts a National Brand

The protection of a Nationally known brand has resulted in another interesting merchandising problem in this city's retaildom. One store has been reported doing almost \$100,000 worth of business a year on a blanket line sold under a well known ticket. A competitor is said to have bought slightly over \$100,000 worth of blankets from the same manufacturer, most of which were retailed under a private ticket. On occasion, the latter store used those blankets with the manufacturer's label as a competitive price feature.

With this situation working a hardship on the one store, the affected retailer decided to eliminate the branded line from his stock, it is said. So far this season, he has bought none of the blankets and has substituted others for some important promotions. While the desirability of the line is admitted, this is believed no justification for bearing the added price pressure which its indiscriminate selling incurs.

The latest developments in this situation tell of efforts to correct it, through confining the use of the national label to the store least given to price cutting.

### Doing Good Business on Stainless Cloths.

Stainless table cloths and runners have been selling actively in almost all the stores during the past month, the linen departments report. These various cloths, which are plain fabrics with patterns stamped into a water-proof coating, pyroxylin printed surfaces, or woven damask materials which have been otherwise processed, are selling in a bigger way than in previous years due to marked improvement in qualities, patterns and particularly to the adoption of more desirable sizes. Manufacturers' demonstrations in a number of linen departments

have also served to stimulate the demand.

While the sales at one demonstration have proved satisfactory to the department, the manufacturer's representative reports that business recently has not been up to usual for such promotions. Such events ordinarily bring in \$75 to \$150 worth of sales per day, whereas of late \$50 a day has been an average, it was said.

### Lamp and Shade "Specials" Active.

With a limited number of buyers in the Eastern market, sales of lamps and lampshades are at a low point in most quarters. Some exceptions are noted in the popular-price field, where manufacturers offering "specials" are booking good orders for immediate delivery. Parchment shades with pasted designs are wanted. Retail sales of lampshades, according to buyers, have been confined largely to those in bright colors. Orange, green and yellow shades, they say, have been popular. Candelabra lamps with two and three lights continue in demand with consumers.

### Beige Browns Lead Knitwear Hues.

Selection of forty colors for Fall and Winter promotion was announced last week by the National Knitted Outerwear Association in co-operation with

the Textile Color Card Association. The beige brown tones are outstanding, numbering eleven of the total. Prominent are Acajou and Salvador browns, bisque beige and bison browns. Blues, led by drapeau blue, follow with a total of ten hues. In their order of importance the other groups comprise greens with six tones, reds with four and rusts with the same number. The remaining colors comprise two purples, a rose, an orange and a pigeon shade.

### Cotton Blouse Has Been Popular.

The cotton blouse is described as "riding on the crest of popularity" and continues to be much exploited by garment wholesalers and retailers. Printed and plain cottons are strongly featured by one cutter. Among the featured fabrics are broadcloth, voile, dimity, organdie and batiste. Interest is divided between stripes and dots. Among the plains, pastel shades are most wanted. The higher grade shops are reported to be demanding an increased quantity of white blouses in such fabrics as eyelet embroidered batiste.

Good things don't last long—that is why it's wise to take a generous helping of fresh green peas the first time they're passed.

## Collecting Money By Mail Is Easy

How many persons owe you money? How much of what they owe you will you be able to collect in the next thirty days?

Make no apology for asking payment of an over-due account. A debtor has no reason to be offended when asked to pay that which he justly owes. A past-due account loses value as a tangible asset the older it gets, and it is decidedly unwise to become careless about collections.

Let us send you for **THIRTY DAYS' FREE TRIAL** a copy of the **Creditors' National Collection System**—a ready prepared, no trouble to use, series of forceful notices and collection letters written by collection experts familiar with every trick of the debt dodger. This simplified collection system is easy to understand and simple to use; **COLLECTS MONEY WHEN ALL OTHER METHODS FAIL.**

The Creditors' National System saves you time and money by enabling you to mail a complete ready-to-use follow-up series of collection letters to every delinquent. You don't have to write a single letter yourself. Just tear the notices out of the System and mail them.

### NOW ONLY \$5.00 FOR THE COMPLETE SYSTEM

Surely \$5.00 is an insignificant sum to pay for help such as the Creditors' National Collection System can bring to you. But those past-due accounts on your books represent no paltry sum. No doubt in the aggregate they come to quite a substantial amount—too great an amount for you to risk losing through neglect or inefficient collection methods.

**C. J. Farley & Co.**  
**Cor. Commerce & Watson Sts., S.W.**  
**Grand Rapids, Mich.**

Gentlemen:

You may send for 30 days' trial a copy of The Creditors' National Collection System. If satisfactory will remit \$5.00 in payment, plus the few cents postage, otherwise will return unused portion and charge is to be cancelled in full.

Name \_\_\_\_\_

Address \_\_\_\_\_

## Wholesalers of Women's Headwear

We specialize on an \$18.00 line for popular priced trade.

Let us Parcel Post a small assortment.

**J. A. SCOTT & CO.**

28 Ionia Ave., S. W.

Grand Rapids, Mich.



## 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.

### Do You "Fill In" Your Form Letters.

Do you fill in the names and addresses when you send out form letters to your list? Many concerns do, and it has been quite generally considered that having the name filled in gave the letter a personal touch and made it more appealing to the recipient.

It is very difficult to type in a name and address on a form letter so that it matches the body of the letter. Usually it is apparent at a glance that the letter is a "form" letter and not an individually written one. Often the job of filling in is so poorly done and so illy matches the rest of the letter that it makes it look cheap and botchy.

Advertising experts now advise that this attempt to personalize form letters is not worth the time and expense. They argue that since so few people are deceived by the "fill-in," it is a waste of money, and when the job is poorly done it kills any chance the letter might have had of making a good impression.

Perhaps you are spending money in this way needlessly. If you want to make a check for your own satisfaction, try sending out 50 letters with the names filled in, and then send 50 of the same letters without any fill-in to any equally good list. Offer a good value—something worth coming after—and stipulate that the letter must be brought to the store in order to get the "special." Keep a careful record of the returns of this little test campaign and you can soon tell whether your list of customers respond better to filled-in letters or to ordinary form letters.

### A Vacation Window For June.

In June, when most people are thinking about their coming vacations, a vacation window will attract a lot of attention and help sales, particularly if it has some unusual features.

One very attractive window in an Eastern store last summer had for its background a large map of the Eastern resort region, drawn somewhat in the style of the maps of ancient times. From each well-known resort shown on the map a narrow ribbon led to a pair of shoes in the foreground of the window. By each pair of shoes was a little card with some pert saying referring to the resort indicated by the ribbon, such as, "They'll Wear These on the Boardwalk at Broad Beach," etc.

If you know someone with enough artistic ability to rough up such a map for you, you can build a most effective window display with little work, and you'll find it stops every passerby.

Another very effective window of last season, but one which required more work to construct, showed a beach scene. Along the background was a boardwalk which was elevated about two and one-half feet above the sand covered floor.

Shoes on leg forms were arranged along the walk to give the effect of promenaders, and a railing about a

foot above the walk hid the fact that the forms were mere leg forms.—Boot and Shoe Recorder.

### A "Stunt" That Gets the Boys.

An Ohio store that makes a play for children's business puts on an annual "Baseball Throw" for boys that is a great publicity stunt.

The "baseball throw" is held on Saturday morning in a side street adjoining the store. It is extensively advertised in advance, and the boys themselves do their share in spreading the news. There are numerous prizes, because experience has shown that it is better to have a great many boys win less expensive prizes than to have valuable prizes and only hand out two or three of them.

Boys who want to compete are required to come to the store and register their names and addresses, thus providing the store with an excellent and up-to-date mailing list.

### This Will Interest All the Golfers.

Do you sell sports footwear? And is yours a "golf" town? Then here's a little stunt that will get the attention of every golfer, and it won't cost you much, because few golfers are ever lucky enough to qualify.

Offer a pair of your best shoes—choice of the store—to every golfer who makes a "hole in one" on the local course during the season.

You won't give away many shoes—perhaps not any! But you'll get a lot of attention from golfers just the same and your offer will be talked of. The local club will be glad to post your offer on its bulletin board, and you can feature it in your windows.

### Advertising That Makes Friends.

A Southern merchant who is always on the alert for business uses a plan that has made many friends for his store. It is so simple that any merchant can use it, and it is certain to get results.

Whenever a picture or story about some achievement of a local man appears in the newspaper, this merchant clips it and sends it to the man with a brief little note of congratulation on his accomplishment.

There is never any mention of business in these letters, and for this reason they ring true and are deeply appreciated by those who receive them.

### On the Way To Walkerville.

Walkerville, June 2—If Out Around would like a new route to take in this village—only seventy-two miles from your city—I suggest the following:

Out on M 37 to Grant; thence West to Bridgeton; thence North into Fremont, continue North out of there across the White Cloud road, into the old Denver settlement, on North through Huber and Voiney to the schoolhouse, thence West into Walkerville. For return trip, I would suggest you go Northeast across the Pere Marquette river, around Star Lake to Baldwin and then back down M 37. You would view beauties of nature all the way and especially enjoy some dirt highways not in or under state or county construction. E. L. Bunting.

### Undergarment Sales Gaining.

Reports indicate that undergarment departments in many instances have been making a better showing in recent months than during the same per-

iod a year ago. Part of the gain is attributed to the active consumer demand for slips, which have been doing well for a number of weeks. These are wanted in both rayon and crepe de chine styles to retail at popular prices. The new silhouette effects are sought in underwear and nightgowns. Rayon merchandise retains its volume leadership, although gains are reported in the call for silk garments of pure dye.

### Radium To Aid in Developing Tomatoes.

Ames, Iowa, May 30—Experiments at the Iowa State College genetics department here aim at the creation of new types of plants by the use of radium. Dr. E. W. Lindstrum, head of the department, has borrowed \$8,500 worth of radium to make the tests. The radium is embedded in small needles.

He hopes to produce some new permanent types in tomatoes, which are being studied to discover some of the unknown genetic characters, and to establish new linkage groups among the chromosomes in the cells of the tomato and other plants.

### Striped Awnings For Beach Wear.

Striped awning cottons and striped denims were among the novelty sports cottons shown for beach wear by some of the Fifth avenue establishments. Cotton pique sticks as a style note in many of the smart models. Other sports cottons mentioned include lustrous finished broadcloths. White for tennis wear was the subject of a window display at Best & Co. Here, Sudanette developed an ensemble for shirt, shorts and matching skirt and shirtwaist frocks. Pique fashioned two other dresses at Best's, one individualized by handkerchief linen insets.

### More Call For Summer Jewelry.

Business in Summer items in novelty jewelry is gaining headway, but the sharp spurt expected at about this time has yet to develop. Prystal necklaces are believed headed for an even wider degree of popularity with the arrival of continued warm weather.

Sports items of wood and rubber have made their appearance in larger variety. Necklaces for beach wear are being sought as a complement of the popular pajama ensemble. Fall lines are being prepared for showing by most producers shortly after July 4.

After she's fifteen, a father is as helpless in handling his daughter as in managing her mother.

## "MADE IN MICHIGAN"



### THE TORSION 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.

## 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

## BULMAN STEEL STORE EQUIPMENT

Is not built down to a price but up to the exacting demands of modern merchandising—and years of uninterrupted service.

Steel Shelving, Steel Counters and Display Equipment

"Over 26 years building steel store equipment"

THE E. O. BULMAN MFG. CO., INC.

GRAND RAPIDS

MICHIGAN

## RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President — Gerritt VanderHooning, Grand Rapids.

First Vice-President—William Schultz, Ann Arbor.

Second Vice-President—Paul Schmidt, Lansing.

Secretary — Herman Hanson, Grand Rapids.

Treasurer—O. H. Bailey, Sr., Lansing.

Directors — Ole Peterson, Muskegon; Frank Marxer, Saginaw; Leigh Thomas, Ann Arbor; M. C. Goossen, Lansing; R. J. LaBarge, Pontiac.

### Merchant Who Owes Altogether Too Much Money.

Why do I print this letter verbatim? Because it would be virtually impossible to tell the story better; and for that reason it will repay anybody's time to read it.

"Recently I became a subscriber to the Michigan Tradesman, and after reading of you in the paper I decided I had bad habits as regards operating a store inasmuch as I, in ten years of being on my own hook, have never kept a wholesale ledger, never checked my bank pass book. When I say never I confess to New Years resolutions which I have kept for a month, and when I found everything checking right with the wholesaler I said what's the use and quit. I have a number of sets starting out the first of January.

Next month I shall have operated this one-man store ten years quite by myself, bringing my lunch with me. I have never taken a holiday. Up to last December I totaled \$233,106.01 in sales—cash received—and I have the appalling sum of \$15,000 on the books outstanding.

"I have a mortal horror of such an organization as the Credit Men's Association, terribly afraid of some day finishing up in the poor house on account of a credit business, and yet I can't say no. Once I communicated with my Merchants Association as to the advisability of calling in the expert who would be in Bigtown, a man from your country who delved into a business and told where the flaws were, and they considered it inadvisable in the case of a one-man store, so I let it drop."

"But as time goes on competition is getting keener, chain stores are creeping in, opposition selling corn flakes at five cents which actually cost him ten cents and so on, it makes me wonder how much longer I can carry on like this, provide a good home and keep a \$20,000 endowment policy up.

"With all this in mind, I decided to write to you to see what you would suggest to a chap in the way of literature that he might sit down and digest while the wife was at church and the children tucked away in slumberland.

"With all my bad habits I believe you will tell me I have one good one—I have since commencing confined my patronage to three wholesalers, a grocery, a dry goods and a boot and shoe house, not giving a cent to any competitive firm. I am able to give all data necessary for the income tax department and I can conveniently make up the annual financial statement, but I leave the wholesale book-keeping to the office staff of the three companies with whom I deal. Have sometimes paid an income tax and I generally

seem to come out on top. Have not a car because feel I cannot afford it.

"I have two outstanding farmers' accounts to over \$800, three over \$500 and so on; 320 open accounts in all. Two chains have been after me to link up with them and one has given me until February, 1931, to stay in business as an independent. One thing I have not done yet is to sell an article without making a profit.

"I started with less than \$3,000 and to-day own buildings and lot and home and owe \$6,000 to wholesalers on a stock which inventories \$9,000. I have dwelt at some length on my affairs, but believe you will be interested, judging from the reading I have had of your writings. If you can suggest some literature I shall greatly appreciate it and by letting me know the cost of same be pleased to forward you the amount."

There are many good points about this man's story, not the least of which is his ability to make a perfectly clear, succinct statement of his condition. A man able and willing to write thus fully and frankly is undoubtedly also able to apply whatever remedies are indicated in the circumstances. And a man so industrious as this one evidently is will literally work out his salvation; for it is to be noted that, singlehanded, he has sold and handled in and out an average of over \$23,000 a year of assorted merchandise, and that exceeds the performance of the average grocery clerk in a limited service, cash-carry store.

There is no indication of the value of his property, aside from merchandise, but he evidently has not sold "without making a profit" or he could not now hold such an extent of tangibles on a starter of less than \$3,000. He has also raised a family or got one well started, provided it with a good home and has had the wisdom to provide protection and a future substantial contribution to a competence in a \$20,000 endowment policy. In passing it should be noted that this policy in itself constitutes a substantial estate for his wife in event of his own death.

In fact, I am far from being cast down by this man's story.

But he is right, also, in concluding that certain of his ways must be mended and he must cultivate some new habits. He must set himself to do certain things according to rules as inexorable as the Laws of the Medes and Persians which "altereth not." And the strength, the determination to adopt such ways and cleave to them must come from within; for without such innate stability there can be no accomplishment. All else must be idle beating of the air.

"Literature?" I might send him a lot and name a lot more; but it would be of no avail without the will to do what is indicated in the conditions; and with that will, mighty little literature is needed. I can name him Paul Findlay's Book for Grocers; and I name that for the reasons that (1) it is a short primer in (2) simple trading language that (3) can be understood and applied by any man of fair (Continued on page 31)

## In More Homes Everyday

# HOLSUM

### America's Finest Bread

SANCTUM BAKORIUM  
NEWS

Baked in the right manner—backed by the right advertising—the result can only be a steadily increasing demand for HOLSUM.

## 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

## VEGETABLES

BUY YOUR HOME GROWN AND SHIPPED-IN VEGETABLES  
AT THE VEGETABLE HOUSE

VAN EERDEN COMPANY

201-203 Ellsworth, S. W.

Grand Rapids, Mich.



## 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.

### The Epic of the Frankfurter.

The summer season for red hots is here. Decoration Day set the pace for the red hot season. There are no statistics as to the actual number of red hots consumed on that day, but from what was observed on a certain world-wide bathing beach it seems certain that a new record was established. The match that touched off the first firecracker on the Fourth, also touched off the populace's flair for the famous sausage and roll meal. The firecrackers went boom, but the commotion they created did not exceed that aroused by clamorous demands of the people for red hots. No opening was ever on a grander scale than was the opening of the red hot season. Gigantic and spectacular displays of fireworks, waving of flags and the shouts of the populace in holiday spirit were a few of the features of the occasion. Incidentally we were celebrating the signing of the Declaration of Independence.

The name, red hot, is most often used in referring to those succulent food items of the great out-of-doors. They are people's out-door appetite. They perform as well in doors as out-doors, but during the summer time they are most popular when eaten in capacious surroundings such as beaches, woods, ball parks and circuses. You call them frankfurters when you serve them for dinner, wieners on a picnicking trip, and red hots at the ball game or on the beach. But they're all the same. Frankfurter alias Wiener alias Red Hot—ask for one and you'll get the other. It is not a matter of choice, it is a matter wholly of vocabulary.

Red Hots, buy a Red Hot, cries the food vendor. His rasping vigorous voice is a token of good cheer. The red hot is as much a necessity at the beach as are these new sun tan bathing suits.

The saturation point of the appetite for red hots at the picnic is almost never reached. We build a fire on the beach or in the woods, stick our wieners on long, slender, green branches, and give them a red hot time over the blaze. They sizzle, they pop, they burst open and the juice runs down into the fire and makes a succulent crackling noise. Then we plop them between two pieces of bread or a roll and munch to our heart's content. If they're a little burned we like them all the better. If there's a bit of sand we don't mind a bit. It's the spell of the open air, the great out-of-doors, and all that sort of thing.

Everybody likes them. It seems to be instinctive, especially with the American people. Nobody, so far as is known, has ever calculated the number of red hot stands that are scattered about the country, but it seems safe to state that the figure would have a whole string of 0's after it. In the most remote stretches of the plains you will find them; in dangerous mountain passes, particularly perched on

some rock, you will find your red hot vendor. In the desert, if you can't find water you can always get a red hot.

Are you ever curious about the origin of certain things of which you are particularly fond? Now, regarding our friend the red hot you may be interested to know something about his family tree. The information is not very definite and the historians seem to disagree. Some say the red hot or frankfurter originated in Frankfurt-on-Main from which the name frankfurter undoubtedly originated.

Certain other gentlemen who have gone more thoroughly into the subject seem to think that the Germans borrowed the sausage idea from Spain. Another authority says that the Romans knew sausage and prized one particular sausage which was composed of pork, bacon, white pine nuts, chopped fine and seasoned with pepper, bay leaves, and pot-herbs. He relates also that a king of Spain was a devoted amateur sausage maker. Still another writer feels that this particular sausage really originated in Vienna.

Did you know that ever since they were introduced to them about ten years ago, the English people have developed an appetite for red hots which compares favorably with the American? Well, they have, and the man who first introduced them as a novelty is now a millionaire and will probably be given a peerage. Over there they are known as hot sausage rolls.

Did anyone ever ask you, "What's in a red hot?" Red hots are made from carefully selected beef and pork trimmings which have been ground and properly seasoned. After stuffing they are smoked and cooked.

There's just one more thing about red hots of which you should be reminded. They are not only tasty and good from a nutritional standpoint, but they are economical.

This year it appears the American public has declared an open season on red hots with a vengeance.

### A Drug Store.

Voice—Hello. I'd like to speak to Mr. Cohen the pharmacist.

Clerk—What was that?

Voice—I say I'd like to speak to Mr. Cohen the pharmacist.

Clerk—Phar—pharmacist?

Voice—Yes.

Clerk—Are you sure you have the correct number—this is a drug store.

Voice—Yes.

Clerk—Just a minute.

(Speaks to his side partner.)

Hey, Padugis, have we a phar-phar—phar—just a minute.

(Over the phone.)

Clerk—Hello. What was that word you used?

Voice (frantic)—Pharmacist—Mr. Cohen the pharmacist.

Clerk—Just a minute.

(Calls manager.)

Sir, I have someone on the wire asking for a pharmacist.

Manager—We don't keep it, mister.

Hays Mercantile Co., of Ithaca, send in their renewal to the Tradesman and write: "We consider it money well spent."

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Everything in Restaurant Equipment

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**Grand Rapids Store Fixture Co.**

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Healthy people have healthy appetites. They buy more groceries and become more profitable customers.

Fleischmann's Yeast is recognized by millions as an excellent health food. It improves their appetites and digestion. They eat more food. And they buy it from the grocer that sells them Fleischmann's Yeast.

Sell Fleischmann's Yeast. It will increase your sales and make your business more profitable.

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 SERVICE

## VINKEMULDER COMPANY

Grand Rapids, Michigan  
 BRANCH AT PETOSKEY, MICH.

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

## 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.

### How To Make the Most of the June Gift Trade.

How can the hardware dealer make the most of the June wedding gift trade? It is, even without much encouragement, an important factor in the June turnover; but with a little additional effort it can be made still more important. More than that, June is the month to bring home to the public of your community the fact that the hardware store offers an exceptional variety of gifts. Nearly all of these have the popular utility slant, while most of them combine utility with beauty.

There is an important difference between the Christmas trade and the wedding gift trade. Christmas comes but once a year at a period when almost everybody is giving. But weddings occur at all months of the year, and June is merely the psychological moment to appeal most effectively to the wedding gift trade.

With weddings all the year round, why appeal to the gift trade solely in June? Because June is the one month of the year traditionally associated with brides, and now the public mind is keyed up to the subject. Your audience is distinctly receptive; and that is one of the most important factors in any form of appeal.

Window display is a big factor in advertising your gift lines. It is your first and most obvious method of appeal.

In this connection, the hardware dealer stands in a more advantageous position than he did only a few years ago. There was a time when the dealer, in order to get any share in the gift trade, had to appeal to, and in fact help establish, a trend toward the useful as distinguished from the purely ornamental gift. And while the increasing trend to the useful in gifts helped the hardware dealer, he had to struggle against the handicap that most people have a natural liking for showy gifts.

To-day, this condition is materially changed. The dull black of the old-fashioned cook stove, and dull wood-work of the old-fashioned refrigerator have given place to showy and colorful enamel. The average hardware gift is quite as showy nowadays as anything found in the dry goods or jewelry store. So that in place of merely stressing the useful, the hardware dealer can now advertise his gifts as "Both Useful and Ornamental."

A good stunt is a window devoted to bringing out this idea. Here you can show a lot of lines that will appeal and sell because they are not normally considered gift lines at all. In fact, a display devoted solely to lines in this category may be worth while.

Feature as the center of this display some fairly high-priced article. A modern kitchen range, the most expensive in stock, is a good item for this purpose. Show other useful articles—vacuum cleaners, refrigerating

devices, electrical articles, aluminum ware, and the like. All are practical gifts, and all have, nowadays, a distinctly ornamental quality as well. A good show card slogan with such a display is the simple question "For Wedding Gifts—Why Not?"

A display might, on the other hand, be devoted to bringing out the idea of the comprehensive nature of the hardware dealer's gift stock. You may not have room to show everything; but show an assortment sufficient to emphasize that you have goods at all prices for gift purposes.

Merely displaying the goods is hardly enough, however. A June gift display needs some "fluffy fixings." Why not, for example, center your display about the dummy figure of a bride. Or perhaps an ingenious window trimmer can rig up a "hardware bride"—a dummy figure contrived from articles of hardware along the lines of those "hardware millinery" displays so popular a decade or more ago.

Another stunt is to clip June bride pictures from the magazine covers—the current June magazines are available the last week in May. Paste these back of your plate glass or use them to illustrate your show cards. Then you can work into your display occasional June accessories—the bridal veil, orange blossoms, bouquet, wedding rings, old shoes, rice and confetti.

It isn't impossible, even, to induce a young lady to don the bridal outfit and pose in the window at those hours of the day when passers-by are most numerous. Remember, that while it is essential to show your gift lines, the introduction of decorative June accessories gives color and plausibility to your appeal.

Another point to remember is that you are appealing to a certain extent to the aesthetic. For this reason don't let your dummy figure degenerate into a mere burlesque. Then, too, your window trims should show particular attention to finish and detail. The trim must be artistic and effective to show off the high-priced lines to the best advantage. The floor of the window, and the background, may very well be covered with heavy cloth, crepe paper, cheese cloth or some similar material.

To show a good assortment of gift lines is essential. Your purpose is to emphasize that your store is essentially the gift store; that a wide selection is available. A comprehensive display furthermore is of practical help to the puzzled purchaser in selecting a suitable gift.

Most gift buyers are in a quandary as to what to get; and appealing and intelligent suggestions are always welcome. To such buyers a window containing a large assortment of articles will instantly appeal.

To increase the display space without crowding the articles is a test of your skill in arrangement. The floor space can be increased by putting in steps, thus providing space for showing flat articles against the "rise" of the step. Shelves and brackets fixed against the background also add materially to the amount of display space. By utilizing such methods you can

make a very comprehensive showing without spoiling your display by creating an unduly crowded effect.

There may be exceptions but "Always use price tickets," is generally sound advice in connection with gift displays. Where a display is limited to a few high-priced articles the price tickets may not be necessary; but in most cases it is desirable to emphasize not merely the wide range in articles but the equally wide range in prices. "Gifts to suit any purse" is a good slogan, at least with the comprehensive display. If you don't want to price individual articles, at least use a conspicuous card saying "Wedding gifts from \$---- to ----cents"—quoting your highest and lowest prices, whatever they may be.

Simultaneously with your displays, it is good policy to use your newspaper space to suggest gift lines, and to emphasize the comprehensiveness of your stock and the helpful service you are prepared to render purchasers. It pays to have your window display and your newspaper advertising both hit the same mark at the same time.

If you are sending out printed matter or circular letters every month to a selected mailing list, your June material should deal quite extensively with gift lines, and with it you should send out as complete as possible a list of gift suggestions. Copies of such a list should be posted up in your store where they can be conveniently referred to by salespeople and customers.

A good many years ago, when I was furnishing my own home, I made a number of purchases at a local store.

I came to one article on my list and was asking the price (being partly Scotch) when the dealer smiled and said:

"If I were you I wouldn't buy that just yet."

I remember, years later, going to buy a wedding gift for a sister. I had a certain article in my mind. The hardware dealer (it was in this case a hardware dealer) simply said, "That's off," and suggested some alternatives.

I don't know how many hardware dealers systematically help their customers to avoid duplication of gifts; but I do know from such instances that customers appreciate help of this sort. They also appreciate practical suggestions. Certain gifts from the hardware stock naturally suggest themselves to the average purchaser. But the same purchaser will not appreciate the gift possibilities of other articles until the salesman points them out to him.

It is sound policy to give as much attention as possible to this matter of helpful service and suggestion when people come to buy gifts. The gift buyer is in a measure groping in the dark. He does not know what the recipient wants or what other folks have bought. For this reason, any help you can give him, in avoiding duplication of other gifts or in selecting some gift of his own that will be distinctly individual, is bound to be appreciated.

Of course "All gifts exchangeable" should be the final safeguard of every customer.

Victor Lauriston.

## 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



### Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, May 21.—In the matter of Clarence H. Fuller, Bankrupt No. 3997, the trustee has filed his return showing no assets in the estate, over and above the exemptions of the bankrupt, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Curtis E. Monawick, doing business as Consumers Roofing Co., Bankrupt No. 3995, he trustee has heretofore filed his final report and account, and a final meeting of creditors was held May 6, 1930. The bankrupt was not present in person, but represented by attorneys Jackson, Fitzgerald & Dalm. The trustee was present in person. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration, a supplemental first dividend of 5 per cent., and a final dividend of 7.7 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

May 15. In the matter of Cyril D. Moran, Bankrupt No. 4095, the first meeting was held to-day. The bankrupt was present in person and represented by attorney Willard G. Turner, Jr. 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.

In the matter of Karow-Haring Motor Sales, Inc., Bankrupt No. 4028, the trustee has filed his first report and account, and an order for the payment of expenses of administration and preferred labor claims at 100 per cent. has been made.

May 15. We have to-day received the schedules, reference and adjudication in the matter of James Blanksma, Bankrupt No. 4120. 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 an restaurateur. The schedule shows assets of \$50 of which the full amount is claimed as exempt, with liabilities of \$1,667.57. 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. The list of creditors of said bankrupt is as follows:

John C. Huiskens and Anna Huiskens, Grand Rapids ----- \$550.00  
G. R. Store Fixture Co., Grand R. 36.66  
Lewis DeLeeuw, Grand Rapids ----- 52.50  
Peter D. Mohrhardt, Grand Rapids 75.00  
Jacob Ruster, Grand Rapids ----- 41.36  
C. Glenn Lewis, Grand Rapids ----- 19.62  
Daniel VanderWerf & Co., G. R. 18.94  
Folgers Bottling Works, Grand R. 2.05  
Woodhouse Co., Grand Rapids ----- 8.26  
Muller-DeVos Co., Grand Rapids ----- 7.70  
H. Juizema & Son, Grand Rapids 5.79  
Arthur Tanis, Grand Rapids ----- 2.00  
Nehi Bottling Co., Grand Rapids ----- 3.00  
Togan Stiles, Inc., Grand Rapids 13.67  
Reno Offringa, Grand Rapids ----- 7.00  
Joseph Zainera, Grand Rapids ----- 70.00  
Perry E. Nichols, Grand Rapids ----- 12.80  
John VanderZand, Grand Rapids ----- 10.25  
Houseman & Jones Clothing Co., Grand Rapids ----- 14.00  
Kroger Grocery & Baking Co., G. R. 717.50

May 15. On this day was held the first meeting of creditors in the matter of Ray Sweet, Bankrupt No. 4087. The bankrupt was present in person and represented by attorney Seth R. Bidwell. No creditors were present or represented. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Walter Gorniewicz, Bankrupt No. 4096. The bankrupt was present in person and represented by attorney R. L. Newnam. Creditors were represented by attorneys Hilding & Hilding; Amos F. Paley and Frenor Holbrook. Claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. The referee appointed French Holbrook, trustee, and placed his bond at \$100. The first meeting then adjourned without date.

In the matter of Frank Damico, Bankrupt No. 4118. The first meeting of creditors has been called for June 9.

In the matter of Dean R. Selby, Bankrupt No. 4119. The funds have been received and the first meeting of creditors has been called for June 9.

In the matter of Marshall G. Champion, Bankrupt No. 4111. The first meeting of creditors has been called for June 9.

In the matter of Orville Passmore, Bankrupt No. 4102. The funds have been received and the first meeting of creditors has been called for June 9.

In the matter of Walter Fisher, Bankrupt No. 4106. The funds have been received and the first meeting of creditors has been called for June 9.

In the matter of Joseph Jennings, Bankrupt No. 4059. The funds have been

received and the first meeting of creditors has been called for June 9.

In the matter of Calvin E. Wenger, doing business as Wenger Bowling Alleys, Bankrupt No. 4112. The first meeting of creditors has been called for June 9.

In the matter of Gordon K. McKenney, Bankrupt No. 4024. The sale of assets has been called for June 3, at the premises formerly occupied by the bankrupt at Watervliet. All the stock in trade will be sold, consisting of auto parts and automobile accessories, together with attendant fixtures appraised at \$1,405.27; also four pair silver foxes, appraised at \$100. All interested in such sale should be present at the date and time.

In the matter of Elton Lahr, Bankrupt No. 4045. The sale of assets has been called for June 3, at the premises formerly occupied by the bankrupt at Coloma. All the stock in trade consisting of drugs, candies, toilet articles, stationery, paints, wall papers and sundry items, all used in a retail drug store, will be sold, the stock is appraised at \$3,980, together with attendant fixtures used in said business, appraised at \$2,000. All interested in such sale should be present the date and time above stated.

May 15. On this day was held the first meeting of creditors in the matter of Galewood Supply Store, Bankrupt No. 4094. The bankrupts were present in person, and represented by T. Gerald McShane, attorney. Creditors were present by G. R. Credit Men's Association and Central Adjustment Association. Claims were proved and allowed. The bankrupts were sworn and examined without a reporter. C. W. Moore, of Belmont, was named trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Gabriel Snubber Sales & Service, Inc., Bankrupt No. 4097. The bankrupt was present by its secretary and treasurer and represented by attorney M. C. Baker. Creditors were represented by G. R. Credit Men's Association and Central Adjustment Association. Claims were proved and allowed. The secretary and treasurer of the corporation was sworn and examined without a reporter. S. C. De Groot of Grand Rapids, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

May 16. On this day was held the sale of assets in the matter of Galewood Supply Store, Bankrupt No. 4094. The trustee was present. The official auctioneer was present. Bidders were present. The stock, fixtures, furniture and equipment, subject to contracts and reclamations were sold to Fred G. Timmer, of Grand Rapids, for \$701. The sale was confirmed and adjourned without date.

May 19. We have to-day received the schedules, reference and adjudication in the matter of Ludwig Kauss, Bankrupt No. 4121. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Benton Harbor, and his occupation is that of a laborer. The schedule shows assets of \$300 of which the full amount is claimed as exempt, with liabilities of \$1,595.53. The first meeting of creditors will be called, note of which will be made herein.

May 19. We have to-day received the schedules, reference and adjudication in the matter of Otto J. Yorton, Bankrupt No. 4122. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Portage, and his occupation is that of an automobile salesman. The schedule shows assets of \$3,010 with liabilities of \$2,078.78. 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.

May 17. On this day was held the adjourned first meeting of creditors in the matter of Delbert Mulder, Bankrupt No. 4086. The bankrupt was not present or represented. No creditors were present or represented. No trustee was appointed. The first meeting, as adjourned, then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Vernon Corkins, Bankrupt No. 4057, the trustee has filed his return of no assets, and the case has been closed and returned to the district court, as a case without assets.

May 19. We have to-day received the schedules, reference and adjudication in the matter of John E. Bowman, Bankrupt No. 4123. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Buchanan, and his occupation is that of an automobile mechanic. The schedule shows assets of \$300 of which the full amount is claimed as exempt, with liabilities of \$9.251. The first meeting will be called and note of same made herein.

May 20. We have to-day received the schedules, reference and adjudication in the matter of Donald Cook, Bankrupt No. 4124. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a labor-

er. The schedule shows assets of \$52 with liabilities of \$1,122.35. The first meeting will be called and note of same will be made herein.

May 21. We have to-day received the schedules, reference and adjudication in the matter of Charles P. Thomson, also did business as Interstate Management Co., Bankrupt No. 4125. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a clerk. The schedule shows assets of \$2,250 with liabilities of \$2,787.72. The first meeting will be called and note of same will be made herein. The list of creditors of said bankrupt is as follows:

Jordan & Jordan, Grand Rapids ----- \$250.00  
A. J. Van Overven, Grand Rapids 80.00  
Leo Finkler, Grand Rapids ----- 75.00  
Press, Grand Rapids ----- 10.48  
Luce Furniture Co., Grand Rapids 380.40  
E. A. Frange Co., Grand Rapids 13.00  
Leyman Furn. Co., Grand Rapids 22.00  
Furniture City Oil Co., Grand Rap. 100.00  
Peter Cizauskas, Grand Rapids ----- 58.67  
Wilbert Ley, Grand Rapids ----- 65.00  
Bixby Office Supply Co., Grand R. 10.00  
Tisch-Hine Co., Grand Rapids ----- 15.00  
Pope & Heyboer, Grand Rapids ----- 50.00  
Knickerbocker Press, Grand Rap. 65.00  
Grams & Waldmiller, Grand Rapids 30.35  
Michigan Home Builders, G. R. ----- 71.75  
Furniture Shop, Grand Rapids ----- 380.40  
W. B. Jarvis Co., Grand Rapids ----- 23.35  
J. C. McFarlan, Grand Rapids ----- 34.85  
Bradstreet & Co., Grand Rapids ----- 127.95  
Monarch Printing Co., Grand Rap. 152.97  
Michigan Trust Co., Grand Rapids 75.00  
Capper & Capper, Chicago ----- 37.50  
Herald Publishing Co., Grand Rap. 38.45  
E. L. Crume, Grand Rapids ----- 189.50  
Stephan McNeil, Grand Rapids ----- 180.00  
Moran & DuPree, Grand Rapids ----- 58.35  
Leon A. Stebbens, Grand Rapids ----- 12.75  
Wolverine Hotel, Detroit ----- 200.00

May 21. We have to-day received the schedules, reference and adjudication in the matter of Walter C. Blake, Bankrupt No. 4126. 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 an iceman. The schedule shows assets of \$370 of which \$325 is claimed as exempt, with liabilities of \$1,090.04. 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.

May 21. We have to-day received the schedules, reference and adjudication in the matter of Caznanu G. Brayman, Bankrupt No. 4127. 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 \$50 of which the full amount is claimed as exempt, with liabilities of \$818.76. The first meeting will be called and note of same made herein.

May 21. We have to-day received the schedules, reference and adjudication in the matter of Lusk-Hartung Co., a corporation, Bankrupt No. 4128. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at Grand Rapids. The schedule shows assets of \$44,012.08 with liabilities of \$76,050.07. The first meeting will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

Guarantee Bond & Mtg. Co., G. R. 15,365.00  
Acme Welding Co., Grand Rapids 4.50  
Adv. Club of Grand Rapids ----- 28.50  
American Railway Express, G. R. 1.06  
O. J. Arnold Grand Rapids ----- 94.85  
Automotive Parts, Grand Rapids ----- 235.89  
Auto Trim and Tire Co., Grand R. 50.35  
Chas. K. Boelens, Grand Rapids ----- 16.25  
Bond Welding Co., Grand Rapids ----- 4.50  
Broomhall Tire Supply Co., G. R. 53.15  
Nick Brower, Grand Rapids ----- 101.50  
Brown & Sehler, Grand Rapids 78.71  
Camera Shop, Grand Rapids ----- 2.50  
C. H. S. Battery Shop, Grand Rap. 13.50  
Cities Oil & Service Co., Grand Rap. 45.34  
Max Cobb, Grand Rapids ----- 143.00  
Commercial Auto Painting Co., Grand Rapids ----- 45.00  
Commercial Letter Co., Grand R. 28.12  
Cudahey Packing Co., Chicago ----- 43.20  
Dickinson Bros., Grand Rapids ----- 2.50

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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.

Doubleday Bros., Kalamazoo ----- 9.54  
Eckberg Auto Co., Grand Rapids ----- 1.50  
Egry Cash Register Co., Dayton ----- 71.74  
Ellsworth Office Service, Grand R. 5.22  
John Emery, Grand Rapids ----- 35.40  
Exide Battery Service, Grand Rap. 3.57  
Fisk Tire Co., Detroit ----- 1,075.09  
Wm. Ford Co., Highland Park ----- 28.00  
(Continued on page 31)

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### CORDUROY TIRE CO.

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### Jennings' Pure Extracts

Vanilla, Lemon, Almond, Orange, Raspberry, Wintergreen.

Jennings Flavoring Extract Co.  
Grand Rapids, Mich.

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

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KRAFT CHEESE

All varieties, bulk and package cheese

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Salad Dressings

Fanning's

Bread and Butter Pickles

Alpha Butter

TEN BRUIN'S HORSE RADISH and MUSTARD  
OTHER SPECIALTIES



## HOTEL DEPARTMENT

### Verbeck Thinks Henry Nelson Knows His Onions.

Manistee, June 2—The City of Honolulu, one of the palatial steamers plying between Los Angeles and Honolulu, was burned to the water's edge in the last named city last week. This disaster comes to me as a sort of personal and sentimental loss for two reasons, one of which was my personal acquaintance with the official staff of same and the other through the automatic cancellation of a rain check for a complimentary voyage to the Hawaiian Islands, bestowed upon me by the operators three years ago, on the occasion of its maiden trip on Pacific waters, an invitation which I was compelled to decline at the time for business reasons. No lives were lost, but there will be some interference in traffic facilities unless the company is enabled to charter another vessel to cover the emergency.

This will be christening and carnival week for the newly erected Park Place Hotel at Traverse City. A series of banquets for various local business organizations, covering every day of the week, is on the cards, to finish Sunday with a dinner to visiting hotel men from all parts of Michigan.

The Park Place, built upon the site of the former hotel made famous by its operation at the hands of Col. Billings and W. O. Holden for close to a half century, is said to be the very last word in hotel construction. Its furnishings are also of the very best, and I hope to make a personal inspection during the term of my Michigan visit in order that I may impart to Tradesman readers a graphic idea as to what it means to Northern Michigan in general and Traverse City more particularly.

R. D. McFadden, its manager, comes to the institution with a reputation backed up by years of successful operation in the middle states and will, no doubt, measure up fully to the job assigned to him. If the personnel of the old hotel in other particulars, is retained, there will be occasion for rejoicing for the clientele which has supplied it with the sinews of war in the past. It is a much needed improvement for the city and it is to be sincerely hoped that the local citizenry there will take it upon themselves to see that it is properly boosted and supported.

A. J. (Bob.) Rokos, who has been the glad-hander at the front desk at the Park Place, is assistant manager, and but few changes have so far been made in the personnel of the establishment.

On Thursday I made a flying trip and happened in to participate in the first meal served. Here is the menu: Puree a la Bretonne Consomme, clear Olives Mixed Pickles Baked Lake Trout, Butter Sauce German Pot Roast

Hungarian Beef Goulash Small Steak Boiled and Mashed Potatoes Green Beans Stewed Tomatoes Peach Preserves Vanilla and Chocolate Ice Cream Wafers Coffee

This was a special luncheon on the occasion of the mail carriers' convention being held there and was informal.

The meeting of members of Greeter Charter, No. 22, with Frank Ehrman, Columbia Hotel, last week, was an unqualified success, according to a report I have from President Beecher. Greeters and their ladies began gathering early and at 7:30 p. m. assembled in the lounge off the Crystal Room. Mr. Ehrman had engaged a wonderful orchestra which played during the dinner hour and afterward for dancing. Dinner was served in the Crystal Room. The table decorations consisted of American Beauty roses.

A peppy time was had by all who participated.

L. D. Higson, well-known Michigan hotel man, formerly with the Hotel Roosevelt, Pontiac, has taken the general management of the Schroeder chain of hotels in Wisconsin and Minnesota, succeeding William Hamilton, another Michigander from the Book-Cadillac, who has been transplanted to the Ambassador, at Atlantic City.

At the Hotel Chippewa here I met up with an old-time friend and patron, G. P. (Perry) Dowling, he of the Michigan Trust Company, a Vice-President of that organization, I believe. Perry was one of my first victims when I first entered into the hotel game and he certainly has remained steadfast ever since. A meeting with him fully recompensed me for my trip back from California and as I haven't gotten through with him yet he may be good for my return trip also.

Escanaba citizens, or at least a portion of them, have taken upon themselves to secure the services of hotel "experts" to make a survey of their city to ascertain if another hotel is required to serve transient visitors thereto. I can conscientiously tell the people of Escanaba that if there happens to be in that city, a bit of coin cached in old teapots and tomato cans by so-called conservatives, the report of the experts will favor the building of another hotel. If not, it will not be built. Escanaba needs no additional hotel facilities, unless possibly one of the existing institutions comes to a decision, based upon actual experience, that additional rooms are needed. The Delta, a strictly modern hotel, quite satisfactorily operated, acceptably fills the bill, and there are other meritorious institutions there which can take excellent care of the overflow.

H. V. Heldenbrand, the junior member of the trio who are making history in the operation of the "Hildy" hotels, the Heldenbrand, at Pontiac and the Hildy Inn, at Alma, is making a most satisfactory record as a contributor to hotel literature. Recently he published a series of articles in the Hotel Monthly, under the caption of the "Bellboys Manual for the Country Hotel," which is now out in book form, but in addition thereto is supplying other interesting and instructive articles under the head of "Hotel Front Office Psychology."

Albert W. Berger is now manager of Hotel Franklin, Detroit, which is controlled by J. A. Moross, chain operator.

D. C. Van Deusen, former manager of Alameda Hotel, Detroit, has been named manager of the 200 room Melrose in that city.

Some of the Detroit hotels have established a policy of making a charge to reimburse themselves for the trouble and expense incurred on returned checks. It is perfectly proper. Anyone who issues a check on a bank where he has not sufficient funds to cover it should be penalized and consider himself lucky at that. Out in California they give the perpetrator an opportunity of talking it over with the wardens at the penitentiary.

Making a charge for telephone service in hotels over and above that paid to the telephone company is something that has been much agitated of late, but no definite conclusion has been arrived at. Naturally the maintenance of switch-board service is a heavy expense, but it always seemed to me it should be absorbed in the room charge, especially where the hotel de-

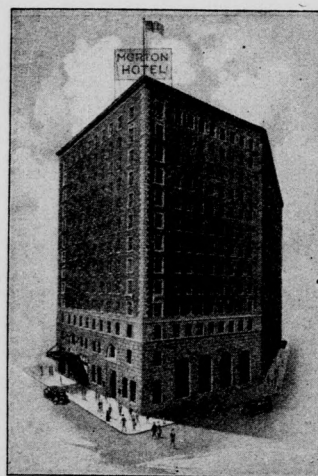


### The Pantlind Hotel

The center of Social and Business Activities in Grand Rapids.

Strictly modern and fire-proof. Dining, Cafeteria and Buffet Lunch Rooms in connection.

750 rooms — Rates \$2.50 and up with bath.



YOU ARE CORDIALLY invited to visit the Beautiful New Hotel at the old location made famous by Eighty Years of Hostelry Service in Grand Rapids.

400 Rooms—400 Baths

Menus in English

**MORTON HOTEL**  
ARTHUR A. FROST  
Manager

### Park Place Hotel Traverse City

Rates Reasonable—Service Superb  
—Location Admirable.  
R. D. McFADDEN, 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

### 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 Michigam

### 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.

"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.



rives advertising benefits from publicity along that line.

According to the cards Clyde J. Burns returned to Hotel Delta, Escanaba, June 1, as lessee and operator, having purchased the interest of J. P. Oberlin. Clyde was of the firm of Burns & Cleary who operated the Delta for many years and really will just be returning "home." He is popular and practical and will make his presence there felt by the public.

L. C. Ewell, for some years a member of the front office force of Hotel Fort Shelby, Detroit, resigned recently to become manager of the Park Hotel, Mt. Clemens. Mr. Ewell originally came from Hotel Hollenden, Cleveland, and has a wide acquaintance in the Middle West.

Nemeth & McDonald, operators of Hotel Gildner, Grand Haven, have changed the name of their institution to the William M. Ferry Hotel, in honor of one of the founders of that city. The Ferry is a fifty room hotel and is very popular with its patrons.

The Northern Hotel, at St. Ignace, has re-opened for the season. Under the supervision of Manager Welch, many improvements have been made during the winter and it starts out spick and span as usual.

The Great Lakes Tours Association now has a membership of 112 hotels and kindred institutions reaching from Toronto to Green Bay, and is giving much publicity to the attractiveness of tours through its territory.

Decorated envelopes for covering hotel blankets during service are the latest offering and ought to be quite acceptable to operators as well as guests. Modern hygiene has almost made them a necessity and no doubt they will be pretty generally utilized.

At Traverse City I noticed that Sam Farrow has thoroughly renovated, re-decorated and quite generally improved his hotel Whiting. A coffee shop has been combined with his dining room. The lobby has also been made much more attractive. Sam reports a good business, and I know he is 100 per cent. on good will.

Charles Kleinschmidt and his two sisters have purchased Hotel Gordon, at Cass City, formerly operated by B. L. Middleton. They are old operators in the Thumb district, having recently managed Point of Pines Hotel, at Port Austin. I see no reason why they should not do well in their new location.

According to the plans announced by W. C. Bennett, Zeeland, there is really to be a new hotel at Hart, where the old Wigton Hotel was dismantled recently. It will be built on the bank of Hart Lake, which was originally a reservoir, but has been much beautified and made very attractive. The new hotel will include every known modern improvement, such as baths, and will also supply garage service. On the North side of the hotel a drive fringed by shrubs and other foliage will add to the general attractiveness of the place. It will be community owned. The citizens of Hart have always enjoyed a reputation for outstanding enterprise and the establishment of an attractive hotel will be another evidence of it.

To Henry M. Nelson and his estimable wife, Margaret, I am much indebted for a most enjoyable visit at Hotel Chippewa here. I felt that it was coming to me once I had embarked on the train en route to Manistee. I was not disappointed. On the contrary I was overwhelmed.

During a period of several years when I was engaged in hotel operation at Glen Lake, it was this delightful couple who transported me to and from my establishment every spring and fall, and helped make life a joy. They are still the same considerate and loving friends and companions, and they it was who were largely responsible for my return to Michigan at this time. That they have made good goes without saying.

During my three years' absence the Chippewa has been almost completely transformed, renovated and refurnished, and there isn't the least wonder in the world why it is paying satisfactory returns to its owners. Just now the lobby is undergoing a transformation by the addition of new furniture and a re-arrangement of counters, etc.

The dining room is more than ordinarily attractive. On approaching same one notices the extreme tidiness which prevails. Draperies, attractive, are accentuated by the arrangement of the tables. White chair slips, embroidered with the insignia of the Chippewa are a recent innovation.

All of the guest rooms which I observed have polished floors, attractive rugs and furniture of the latest patterns, and thanks to an efficient housekeeper, neatness shows itself in every nook and corner. I might add also that an investigation of the house count develops a surprising occupancy of same.

The parking facilities are the most satisfactory of any I have observed anywhere in Michigan. If you want to place your auto under cover, the facilities are close by, and if the open is desired you find it copiously in space directly connected with the hotel.

The Chippewa has always enjoyed an enviable reputation on the selection shown on its menus, but the preparation of same in the hands of competent chefs, is always under the personal supervision of Landlord Nelson, who is familiar with every detail of food preparation.

So far as that is concerned everything about the conduct of the hotel comes under his watchful eye. How he ever does it has always excited wonder on my part. When the guest arrives at the Chippewa, he never has to make enquiry as to the whereabouts of the manager. He is Johnny-on-the-spot. He knows them all—commercial men and tourists alike. It is just the same when they depart, and some of them, from necessity, make a woefully early get away. If he ever sleeps I am unfamiliar with the hours which he devotes to that particular purpose.

When Mr. Nelson assumed the management of the Chippewa, several years ago, after long service with the Pere Marquette steamer line in the commissary department, he once queried me as to my opinion of his possibilities as a landlord, and I had no hesitancy in telling him that he certainly "knew his onions," and if he did not allow his friends and patrons to "spoil" him, he would "ring the gong" without interruption. Incidentally I may add that Henry's chapeau has not perceptibly increased in size. He still remains that efficient and pleasing landlord Nature certainly intended him to be. If you doubt my statements just consult some few of that army of commercial men who go out of their way nightly to put up at his caravansary or that other host which is composed of tourists who once enjoying the hospitality of the Chippewa, return to it with each recurring season.

Maybe I will be accused of being over zealous, but I still maintain that in all the world there are few who approach him, and never one to excel him in the distribution of kindness and hospitality, without ostentation.

Frank S. Verbeck.

A letter from Leland T. Norton, of

Highland Park, (whose wife was Mr. Holden's niece) announces the death of William O. Holden at Kent, Ohio. He had been living with his sister, Miss Belle Holden, at Kent, Ohio, since relinquishing the management of the Park Place Hotel at Traverse City. He had apparently been in good health, but when his sister called him to breakfast June 2 she found he had passed away during the night. He was 73 years old and enjoyed the respect and friendship of everyone who knew him as long as he lived. He was chief clerk of the Park Place when it was under the management of Col. Billings. On the retirement of Col. Billings, to take charge of the Hannah, Lay & Co. real estate interests in Chicago, Mr. Holden succeeded him as manager and continued in that capacity about forty years. He retired about a year ago. He leaves a record fragrant with steadfast purpose, good deeds and life long friendships.

#### Assails Chain Store Systems.

The chain store has thrown thousands out of work, is starving other thousands who do not make a living wage for them, and will vie with farm relief for the attention of Congress next December.

Despite some exceptions, which we hope will continue to be exceptions, the wage of chain store employes is the lowest wage paid in America. It is lower than the workers in the textile mills receive.

Chain grocery clerks rarely get more than \$15 a week, despite long hours and overtime. The stock market crash has received credit for most of the unemployment in recent months, but there are 75,000 salesmen permanently out of work because their customers have been seduced to transfer their patronage to the chain stores. The number of clerks has been cut in half and credit men and credit facilities have been almost eliminated.

J. Frank Grimes.

W. E. Raymond, of Reed City, writes the Tradesman, "I have always liked the Tradesman."



#### 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.

#### HERKIMER HOTEL

EUROPEAN  
Rates \$1.25 to \$2.50  
RAYMOND G. REID, Mgr.  
Cafe in connection.  
313-337 Division Ave., South  
GRAND RAPIDS, MICH.



#### CODY HOTEL

IN THE HEART OF THE  
CITY OF GRAND RAPIDS

Division and Fulton

#### RATES

\$1.50 up without bath  
\$2.50 up with bath

#### CODY CAFETERIA IN CONNECTION



#### Warm Friend Tavern Holland, Mich.

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

E. L. LELAND, Mgr.

#### The LaVerne Hotel

Moderately priced.

Rates \$1.50 up.

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

#### HOTEL CHIPPEWA

HENRY M. NELSON, Manager  
European Plan  
MANISTEE, MICH.

Up-to-date Hotel with all Modern  
Conveniences—Elevator, Etc.

150 Outside Rooms

Dining Room Service

Hot and Cold Running Water and  
Telephone in every Room.

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3

#### HOTEL OJIBWAY

The Gem of Hiawatha Land

ARTHUR L. ROBERTS

Degelman Hotel Co.

Enjoy the delightful Govern-  
ment Park, the locks, the  
climate and drive.

Sault Ste. Marie Michigan

## 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.

### Combine Colors To Catch and Hold Attention.

Looking attractive. A big asset but one that is often disregarded because it is not taken into consideration as such in the business of serving the public. If a fountain manager could only realize how much of his success depended upon the impression his place of business makes on people he would be tempted to study interior decorating if for no other reason than to combine colors to catch and hold attention.

I never realized how important it is to look attractive until a few months ago. I was out walking and looking for a place to buy stamps. I finally found one and entered feeling both warm and stired. And that minute I felt as if I had happened on a veritable oasis in a desert of hot streets and sidewalks. The fountain was immaculate, orderly. But it was the appearance of the chairs and tables that attracted me most. The chairs were covered with fresh covers of tan and light green material. The tables were tan with pale green tops. The glassware was clear bordered with pale green. The paper napkins had a green design.

I sat down and placed an order for an ice cream confection that was advertised as a special. It was a rainbow of lovely colors with a touch of the green topping off the dish. Since then I have gone back several times. Not only that, but I have recommended the place to other persons, some of whom have told me they found it delightful.

Again: While motoring through the country we stopped in a small village. We wanted to be served from the fountain. The store was clean, orderly. The tables orange and black. I complimented the proprietor on his attractive color scheme.

"It is only one of several I have used," he answered. "I always plan to keep from looking shop worn. Once I had green and ivory, another time blue and gold. As I cater to a tourist business my idea is to look both informal and inviting."

A man I know well bought a store with the expectation of running a successful fountain. From the start he was doomed to disappointment. He was not patronized. He was perplexed, discouraged. He had a good corner, was well known and well liked. He tried to run an up-to-the-minute fountain. What was the trouble?

One day a dentist happened in. To him the man poured out his disappointment. The dentist looked wise.

"I think I know what one big trouble is," he said and invited the man to walk to the door with him. "Take a good look," he suggested.

The man looked but could see nothing wrong.

"It is your floor," said the dentist. "It is a perfect eye sore."

The man looked at the floor in dawning dismay. It was warped with unsightly cracks. I had been oiled until it looked greasy black. The whole perspective was spoiled.

The floor was changed as soon as possible and the change was so great that the whole store looked different. From being dark and dismal looking it became lighter, more inviting. Business picked up and the store gradually became one of the well-known refreshment centers of the town. The experience taught the man that he must study and try to see just what impression his store made upon others both in detail and as a whole.

Living as I do in a large city, I have opportunities to observe how different people have different ideas in regard to running places of business. A short time ago I entered a store on one of our most prominent streets. I decided to look over the magazines. On my entrance a man, whom I judged to be the proprietor, came forward. He looked unkempt, woe begone. That is exactly the way his store looked. The fountain was a catch-all for everything, it seemed. And the counters, show cases as if they had not been cleared after a rummage sale.

We talked a bit, casually. The man wished the weather would change so business would pick up. And I thought: "No matter what the weather might happen to be I would never patronize your fountain."

To look attractive there must be shining cleanliness, perfect order, plenty of subdued light, the right blend of colors and if possible a touch of individuality that will be in keeping with the business. Stores and their equipment attract in the same way as do people who dress either well or badly.

### Reiteration Means "Fame".

The "famous" orangeade is no different from that of any other fountain in town. His syrup, of course, is fresh and he uses a good sized portion in mixing it with soda. Otherwise this drink could be obtained anywhere. However, he has made such a leader of this orangeade, featuring it day in and day out, that scarcely anyone thinks of going anywhere for orangeade excepting to Henry's.

In the winter he uses the slogan: "Drink Henry's hot chocolate. Best in town."

For this he uses milk, takes a little care in making it and in his advertising makes an especial appeal to the women shoppers asking them to drop in and get a cup of hot, refreshing chocolate when they are tired from the cold weather shopping. As a result of the advertising of a special drink winter and summer he develops a steady trade.

By making his appeal on one special article he is able to catch customers when they are hot and thirsty in summer and when they are tired and cold in winter. Service of course, enters in and holds a customer.

### Avoiding Gas Accidents.

When dangerous gases are to be used there is an effective way to avoid accidents. There was no excuse for the accidents which took place a year or so ago due to the occasional escape of methyl chloride from mechanical refrigerators. There is no reason why conditions which may give rise to danger should be permitted in the use of compressed gas for cooking. Compressed gas is now used in many homes, especially farm homes.

The great cause of danger in the use of many of these gases is that they may be present in toxic or in explosive quantities without being evident to the sense of smell. It has accordingly been suggested, as the result of experiments at the Bureau of Standards, that these gases should carry with them warning odors.

Such a gas, in small quantities, would not interfere with the main purpose of the gas to be used and would be a safeguard of the first order. To be effective such a gas should be particularly unpleasant.

### Odorless Disinfectants.

Ferric chloride, 4 p.; zinc chloride, 5 p.; aluminum chloride, 69 p.

2. Alum, 10 lb.; sal. soda, 10 lb.; sal. ammoniac, 2 lb.; salt, 5 p.; calcium

chloride, 4 p.; manganese chloride, 3 p.; water, q.s., 16 gal. Dissolve the alum in 8 gal. of boiling water, then add the sal. soda, followed by the acid hydrochloric, until the precipitate first formed is dissolved. Dissolve the remaining ingredients in the balance of the water and mix with first solution.

### Black Ink For Brass Stamps.

Ordinary printers' ink thinned with olive oil or—

Aniline black. E	3 drs.
Distilled Water	10 drs.
Wood Vinegar	10 drs.
Rectified Spirit	10 drs.
Glycerin	7 ozs.

Mix and dissolve.

### Baldness.

Tincture cantharidis	5
Balsami peruviani	10
Olei rosmarini	2
Cerae albae	10
Petrolati	75

M. et sig.: Rub a small portion daily into the bald scalp.

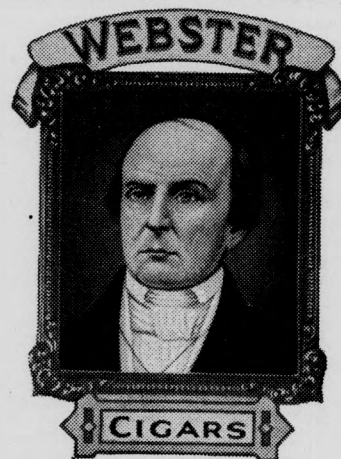
### Subacute Eczema.

Lenigallol	15 to 45 grs.
Ung. Zinc Ox	to make 1 oz.
S. Apply externally in thin layer.	
Lenigallol	½ dr.
Zinc Oxid	
Starch	aa 2 drs.
Petrolat. alb.	6 drs.

### Glove Cleaner.

Tincture of quillaia, 10 parts; sulphuric ether, 10 parts; ammonia water, 3 parts; oil of lavender, 0.5 parts; deodorized benzene, enough to make 100 parts. Mix. Shake before using.

### 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



### Make the Most of Telephone Customers.

When the telephone rings do you think of it as an interruption—or as a sale? Telephone customers are time-savers. Have someone ready to answer the telephone cheerfully, and have what your telephone customer wants.

One way to give telephone service satisfactorily and quickly is to group your canned fruits and vegetables near the display of fresh fruits and vegetables. If the telephone is in easy vision of both these groups the clerk who answers the telephone can cast his eye over both the fresh and canned products. If the customer asks, "Have you nice spinach to-day?" and the clerk, looking over the spinach supply, sees that only the poorer grade is left, he can suggest canned spinach, giving the different brands and sizes of cans. He should know why canned spinach is good, tactfully suggest that it is cleaner and all ready to heat and serve.

The same is true of fruits. Every now and then there is a general dearth of lemons. If a telephone customer wants lemons she is at a disadvantage if you are out of this fruit, because she can't shop around for them—that is, she doesn't want to phone some other store and ask them to send up an order merely of lemons. If you have a supply of the canned lemonade you can suggest that she try a can and see how identical the flavor of this lemon powder with the addition of water is to fresh lemons. Many new customers for canned fruits and vegetables have been won by these helpful suggestions, especially telephone customers.

If a telephone customer is calling up on house-cleaning day it is well to suggest your sales on certain soaps and cleansers. A supply of cans of lemon

oil, certain soaps, ammonia, etc., can be quickly sold if the telephone clerk suggests their value for cleaning day.

### When On Your Way, See Onaway.

Onaway, June 3—It does us good to report the number of people who have obeyed the above slogan during the past week. The first contingent consisted of Scout Master Golezynski and his fifty Boy Scouts from Ypsilanti, who have been enjoying the time of their lives at the State Park on Black Lake, fishing and sight seeing. They left for home Saturday after a three day stay.

Visitors from all parts of the Union have been flocking in during the past week, many newcomers in addition to the former residents. California, Arkansas and Kansas have helped fill up the tourist register.

W. A. Burton, representing the United States Chamber of Commerce and Nation's Business, has done a good business in the city getting renewals and new subscribers.

E. J. McMullen, editor of the Lincoln Leader, mails us a copy of his paper this week demonstrating his good intention to remember his home town, even though his visits are few and far between. It is nice of Mac to do this and his cheerful disposition and pleasant smile left a lasting impression on our entire community.

Hongore Bay visitors at Black Lake report big catches of fish this year. The State of Ohio furnishes the greatest number at this famous resort and Al Stoughten is a busy man acting as host to the enthusiastic crowds, kept good natured with fish dinners.

Is Alma returning to Onaway? It would appear so by the numbers registering from that town the past week. Greetings and handshakes indicate the joys of home coming. May the habit continue to grow.

The "back to the farm" idea is being freely talked of lately. Why not? It is nice to be able to come back to pa and ma. Why not start a farm industry of your own?

Squire Signal.

If you don't claim too much intelligence, people will give you credit for more than you have.

## WE ALSO WHOLESALE

ELECTRIC FANS, JUICE EXTRACTORS,  
VACUUM JUGS, VACUUM BOTTLES,  
PICNIC SUPPLIES, FILMS, KODAKS,  
COMPLETE LINE OF SODA FOUNTAIN SUPPLIES,  
FLASHLIGHTS, ELECTRIC LANTERNS,  
BATHING CAPS, BATHING SHOES  
BATHING SUPPLIES,  
WATER WINGS, INSECTICIDES, MINERAL WATERS,  
SPORT VISORS, CARBONATED DRINKS,  
SPONGES, CHAMOIS SKINS, PERFUMES,  
TOILET GOODS, OFFICE SUPPLIES.

See us about Store Fixtures. Also complete line of ROGER'S Brushing Lacquer, House Paints, Varnishes. Complete display in our sample room.

## Hazeltine & Perkins Drug Co.

Grand Rapids

Michigan

Manistee

## WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed		Belladonna	
Boric (Powd.)	10 @ 20	Cubebs	1 35@1 50	Benzoin	@ 1 44
Boric (Xtal)	10 @ 20	Eigerson	5 00@5 25	Benzoin Comp'd	@ 2 28
Carbolic	38 @ 44	Eucalyptus	4 00@4 25	Buchu	@ 2 16
Cutric	52 @ 66	Hemlock, pure	1 25@1 50	Cantharides	@ 2 52
Muriatic	3 1/2 @ 8	Juniper Berries	2 00@2 25	Capsicum	@ 2 28
Nitric	9 @ 15	Juniper Wood	4 50@4 75	Catechu	@ 1 44
Oxalic	15 @ 25	Lard, extra	1 50@1 75	Cinchona	@ 2 16
Sulphuric	3 1/2 @ 8	Lard, No. 1	1 25@1 40	Colchicum	@ 1 80
Tartaric	52 @ 60	Lavender Flow	6 00@6 25	Cubebs	@ 2 76
Ammonia		Lavender Gar'n	1 25@1 50	Digitalis	@ 2 04
Water, 26 deg.	07 @ 18	Lemon	4 00@4 25	Gentian	@ 1 35
Water, 18 deg.	06 @ 15	Linseed, raw, bbl.	@ 1 13	Guaiac	@ 2 28
Water, 14 deg.	5 1/2 @ 13	Linseed, boiled, bbl.	@ 1 16	Guaiac, Ammon.	@ 2 04
Carbonate	20 @ 25	Linseed, bld, less	1 23@1 36	Iodine	@ 1 25
Chloride (Gran.)	08 @ 18	Linseed, raw, less	1 20@1 33	Iodine, Colorless	@ 1 50
Balsams		Mustard, artifi. oz.	@ 35	Iron, Clo.	@ 1 56
Copaiba	1 00@1 25	Neatsfoot	1 25@1 35	Kino	@ 1 44
Flr (Canada)	2 75@3 00	Oliver, pure	4 00@5 00	Myrrh	@ 2 52
Flr (Oregon)	65@1 00	Oliver, Malaga,		Nux Vomica	@ 1 80
Peru	3 25@3 50	yellow	3 00@3 50	Opium	@ 5 40
Tolu	2 00@2 25	Oliver, Malaga,		Opium, Camp.	@ 1 44
Barks		green	2 85@3 25	Opium, Deodor'd	@ 5 40
Cassia (ordinary)	25 @ 30	Orange, Sweet	6 00@6 25	Rhubarb	@ 1 92
Cassia (Saigon)	50 @ 60	Origanum, pure	@ 2 50	Paints	
Sassafras (pw. 60c)	@ 50	Origanum, com'l	1 00@1 20	Lead, red dry	13 1/2 @ 14 1/4
Soap Cut (powd.)	20 @ 30	Pennyroyal	3 00@3 25	Lead, white dry	13 1/2 @ 14 1/4
Berries		Peppermint	5 50@5 75	Lead, white oil	13 1/2 @ 14 1/4
Cubeb	@ 90	Rose, pure	13 50@14 00	Ochre, yellow bbl.	@ 2 1/2
Fish	@ 25	Rosemary Flows	1 25@1 50	Ochre, yellow less	3 @ 6
Juniper	10 @ 20	Sandelwood, E.		Red Venet'n Am.	3 1/2 @ 7
Prickly Ash	@ 75	Sassafras, true	2 00@2 25	Red Venet'n Eng.	5 @ 8
Extracts		Sassafras, arti'l	75@1 00	Putty	@ 5 8
Licorice	60 @ 75	Spearmint	7 00@7 25	Whiting, bbl.	@ 4 1/2
Licorice, powd.	60 @ 70	Sperm	1 50@1 75	Whiting	5 1/2 @ 10
Flowers		Tar USP	7 00@7 25	L. H. P. Prep.	2 80@3 00
Arnica	75 @ 80	Turpentine, bbl.	@ 59	Rogers Prep.	2 80@3 00
Chamomile (Ged.)	30 @ 40	Turpentine, less	66 @ 79	Miscellaneous	
Chamomile Rom.	@ 1 25	Wintergreen, leaf	6 00@6 25	Acetanalid	57 @ 75
Gums		Wintergreen, sweet	3 00@3 25	Alum	@ 6 @ 12
Acacia, 1st	50 @ 55	Wintergreen, art	75 @ 100	Alum, powd. and	09 @ 15
Acacia, 2nd	45 @ 50	Worm Seed	4 50@4 75	Bismuth, Subli-	2 25@2 52
Acacia, Sorts	35 @ 40	Wormwood, oz.	@ 2 00	trate	
Acacia, Powdered	40 @ 50	Potassium		Borax xtal or	
Aloes (Barb Pow)	35 @ 45	Bicarbonate	35 @ 40	powdered	05 @ 13
Aloes (Cape Pow.)	25 @ 35	Bichromate	15 @ 25	Cantharides, po.	1 25@1 50
Aloes (Soc. Pow.)	15 @ 80	Bromide	69 @ 85	Calomel	2 72@2 82
Asafoetida	50 @ 60	Bromide	54 @ 71	Capsicum, pow'd	62 @ 75
Pow.	90 @ 100	Chlorate, gran'd	21 @ 28	Carmine	8 00@9 00
Camphor	87 @ 95	Chlorate, powd.	16 @ 23	Cassia Buds	38 @ 45
Guaiac	@ 60	or Xtal	1 @ 24	Cloves	40 @ 50
Guaiac, pow'd	@ 70	Cyanide	30 @ 40	Chalk Prepared	14 @ 16
Kino	@ 1 25	Iodide	4 00@4 25	Chloroform	49 @ 56
Myrrh	@ 1 15	Permanganate	22 1/2 @ 35	Choral Hydrate	1 20@1 50
Myrrh, powdered	@ 1 25	Prussiate, yellow	35 @ 45	Cocaine	12 85@13 50
Opium, powd.	21 00@21 50	Prussiate, red	@ 70	Cocoa Butter	60 @ 90
Opium, gran.	21 00@21 50	Sulphate	35 @ 40	Cocals, list, less	30 @ 10
Shellac, Orange	50 @ 65	Roots		40-10%	
Shellac, White	55 @ 70	Alkanet	30 @ 35	Copperas	03 @ 10
Tragacanth, pow.	@ 1 75	Blood, powdered	40 @ 45	Copperas, Powd.	4 @ 10
Turpentine	@ 30	Calamus	35 @ 85	Corrosive Sublim	2 25@2 30
Insecticides		Elecampane, powd.	20 @ 30	Cream Tartar	35 @ 45
Arsenic	08 @ 20	Gentian, powd.	20 @ 30	Cuttle bone	40 @ 50
Blue Vitriol, bbl.	@ 08	Ginger, African,		Detxrine	6 @ 15
Blue Vitriol, less	09 1/4 @ 17	powdered	30 @ 35	Dover's Powder	4 00@4 50
Bordea, Mix Dry	12 1/2 @ 23	Ginger, Jamaica,	60 @ 65	Emery, All Nos.	10 @ 15
Hellebore, White		powdered	45 @ 60	Emery, Powdered	@ 15
powdered	15 @ 25	Ginger, Jamaica,	60 @ 65	Epson Salts, bbls.	@ 03 1/2
Insect Powder	47 1/2 @ 60	powdered	45 @ 60	Epson Salts, less	3 1/2 @ 10
Lead Arsenate, Po.	13 1/2 @ 27	Goldenseal, pow.	6 00@6 50	Erot, powdered	@ 4 00
Lime and Sulphur		Ipecac, powd.	5 50@6 00	Flake, White	15 @ 20
Dry	09 @ 23	Licorice	35 @ 40	Formaldehyde, lb.	12 @ 35
Paris Green	26 1/2 @ 46 1/2	Licorice, powd.	20 @ 30	Gelatin	80 @ 90
Leaves		Oris, powdered	45 @ 50	Glassware, less	55%
Buchu	@ 90	Poke, powdered	35 @ 40	Glassware, full case	60%
Buchu, powdered	@ 1 00	Rhubarb, powd.	@ 1 00	Glauber Salts, bbl.	@ 02 1/2
Sage, Bulk	25 @ 30	Rosinwood, powd.	@ 50	Glauber Salts less	04 @ 10
Sage, 1/4 loose	@ 40	Sarsaparilla, Hond.		Glue, Brown	20 @ 30
Sage, powdered	@ 35	ground	@ 1 10	Glue, Brown Grd	16 @ 22
Senna, Alex.	50 @ 75	Sarsaparilla, Mexic.	@ 60	Glue, White	27 1/2 @ 35
Senna, Tinn. pow.	30 @ 35	Squills	35 @ 40	Glue, white grd.	25 @ 35
Uva Ursi	20 @ 25	Squills, powdered	70 @ 80	Glycerine	17 1/2 @ 40
Oils		Tumeric, powd.	20 @ 25	Hops	75 @ 95
Almonds, Bitter,		Valerian, powd.	@ 1 00	Iodine	6 45@7 00
true	7 50@7 75	Seeds		Iodoform	8 00@8 30
Almonds, Bitter,		Anise	@ 35	Lead Acetate	20 @ 30
artificial	3 00@3 25	Anise, powdered	35 @ 40	Mace	@ 1 50
Almonds, Sweet,		Bird, 1s	13 @ 17	Mace powdered	@ 1 60
true	1 50@1 80	Canary	10 @ 16	Menthol	7 00@8 00
imitation	1 00@1 25	Caraway, Po.	30 @ 35	Morphine	13 58@14 33
Amber, crude	1 00@1 25	Cardamon	2 50@2 75	Nux Vomica	@ 30
Amber, rectified	1 50@1 75	Cardander pow.	40 @ 45	Nux Vomica, pow.	15 @ 25
Anise	2 00@2 25	Dill	15 @ 20	Pepper, black, pw.	57 @ 70
Bergamont	6 50@7 00	Fennel	35 @ 50	Pepper, White, p.	75 @ 85
Cajeput	2 00@2 25	Flax	9 1/2 @ 15	Pitch, Burgundy	20 @ 25
Cassia	3 00@3 25	Flax, ground	9 1/2 @ 15	Quassia	12 @ 15
Castor	1 55@1 80	Poenugreek, pwd.	15 @ 25	Quinine, 5 oz. cans	@ 60
Cedar Leaf	2 00@2 25	Hemp	8 @ 15	Rochelle Salts	28 @ 35
Citronella	1 00@1 20	Lobelia, powd.	@ 1 30	Saccharine	2 60@2 75
Cloves	4 00@4 25	Mustard, yellow	17 @ 25	Salt Peter	11 @ 32
Cocanut	27 1/4 @ 35	Musard, black	20 @ 25	Seidlitz Mixture	30 @ 40
Cod Liver	1 40@2 00	Poppy	15 @ 30	Soap, green	15 @ 30
Croton	5 50@5 75	Quince	1 75@2 00	Soap, mott cast	@ 25
Tinctures		Sabadilla	45 @ 50	Soap, white Castile,	
Aconite	@ 1 80	Sunflower	12 @ 18	case	@ 15 00
Aloes	@ 1 56	Worm, American	30 @ 40	less, per bar	@ 1 60
Asafoetida	@ 2 28	Worm, Lavant	6 50@7 00	Soda Ash	3 @ 10
Arnica	@ 1 50	Seeds		Soda Bicarbonate	3 1/2 @ 10



# 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

Plain Olives

## DECLINED

Quaker Apple Butter  
Quaker Catsup  
Kraft Wrapping Paper  
Black Silk Stove Polish

### 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

18, 1 lb.	4 55
24, 3 lb.	6 25
10 lb. pails, per doz.	9 40
15 lb. pails, per doz.	12 60
25 lb. pails, per doz.	19 15

### APPLE BUTTER

Quaker, 24-21 oz., doz.	2 15
Quaker, 12-35 oz., doz.	2 35

### BAKING POWDERS

Arctic, 7 oz. tumbler	1 35
Royal, 10 oz.	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 60

### K. C. Brand

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

### BLEACHER CLEANSER

Lizette, 16 oz., 12s	2 15
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### BLUING

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

### Perfumed Bluing

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

### BEANS and PEAS

100 lb. bag	
Brown Swedish Beans	9 00
Pinto Beans	9 25
Red Kidney Beans	9 75
White H'd P. Beans	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

Obl. Lacquer, 1 gross	16
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### BREAKFAST FOODS

Kellogg's Brands	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
pkg., per gross	16
pkg., No. 224	2 70
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Bran Flakes, No. 624	2 45
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 70
Rice Krispies, 1 oz.	1 10

### Kaffe Hag, 12 1-lb. cans

All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 1/2 oz.	2 00

### Post Brands.

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

### BROOMS

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

### BRUSHES

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

### Stove

Shaker, No. 50	1 80
Peerless	2 60

### Shoe

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

### BUTTER COLOR

Dandelion	2 85
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### CANDLES

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

### CANNED FRUITS

Hart Brand	
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### Apples

No. 10	5 75
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### Blackberries

No. 2	3 75
Pride of Michigan	3 25

### Cherries

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

### Gooseberries

No. 10	8 00
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### 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, Mince, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 5 oz.	1 75
Cove Oysters, 5 oz.	2 00
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 00
Sardines, 1/4 Oil, Kless	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 35/2	25
Tuna, 1/2, Curtis, doz.	2 60
Tuna, 1/2, Curtis, doz.	2 20
Tuna, 1/2 Blue Fin	2 25
Tuna, 1s, Curtis, doz.	7 00

### CANNED MEAT

Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Beef, No. 1, Corned	2 80
Beef, No. 1, Roast	3 00
Beef, 2 oz. Qu. sil.	1 35
Beef, 3 1/2 oz. Qu. sil.	2 25
Beef, 5 oz., Am. Sliced	2 90
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions, s	3 70
Chili Con Car, 1s	1 35
Deviled Ham, 1/2s	2 20
Deviled Ham, 1/2s	3 60
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, 1/2 Libby	5 2
Potted Meat, 1/2 Libby	90
Potted Meat, 1/2 Qu.	85
Potted Ham, Gen. 1/4	1 45
Vienna Saus., No. 1/4	1 45
Vienna Sausage, Qu.	95
Veal Loaf, Medium	2 25

### Baked Beans

Campbells	1 05
Quaker, 18 oz.	95
Freemont, 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	
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### Baked Beans

Medium, Plain or Sau.	90
No. 10, Sauce	6 50

### Lima Beans

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

### Red Kidney Beans

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

### String Beans

Little Dot, No. 2	3 45
Little Dot, No. 1	2 50
Little Quaker, No. 1	2 00
Little Quaker, No. 2	3 00
Choice Whole, No. 10-13	25
Choice Whole, No. 2	1 80
Choice Whole, No. 1	1 60
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. 7	5 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
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### 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



Sage	
East India	10
Tapioca	
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 40
Home Baker	6 35
Kitchen Gold	7 00

FRUIT CANS	
Mason	
F. O. B. Grand Rapids	
Half pint	7 50
One pint	7 75
One quart	9 16
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

SURESET PRODUCTS	
Made in Grand Rapids	
and Home Owned	



Surset Gelatin Des-	
sert, 4 doz.	3 20
Surset Gelatin Des-	
sert, 26 oz., 1 doz.	5 00
Surset Ice Cream	
Powder, 4 doz.	3 20
Finest Pudding	
Powder, 1 doz. Coun-	
ter Display, 4 to case	3 20
Finest Pure Fruit	
Orangeade & Lemon-	
ade, 2 doz. Ass't	
Counter Display	1 80
Finest Fruit Punch,	
Envelope Style, 3 doz.	
caron, ass't flavors	2 10

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
Onio Red Label, 144 bx	4 20
Onio Blue Tip, 144 box	5 00
Onio Blue Tip, 720-lc	4 00
*Reliable, 144	3 15
*Federal, 144	3 95

Safety Matches	
Quaker, 5 doz. case	4 25

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

Salted Peanuts	
Fancy, No. 1	14

Shelled	
Almonds Salted	95
Peanuts, Spanish	
125 lb. bags	12
Pilberts	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 25
14 oz. Jar, Plain, doz.	4 75
Pint Jars, Plain, doz.	2 75
Quart Jars, Plain, doz.	5 00
1 Gal. Glass Jugs, Fla.	1 80
5 Gal. Kegs, each	7 50
3 1/2 oz. Jar, Stuff., doz.	1 35
6 oz. Jar, Stuffed, doz.	2 25
9 1/2 oz. Jar, Stuff., doz.	3 75
1 Gal. Jugs, Stuff., dz.	2 70

PARIS GREEN	
1/8s	34
1s	32
2s and 6s	30

## PEANUT BUTTER



Bel Car-Mo Brand	
24 1 lb. Tins	4 70
8 oz., 2 doz. in case	2 90
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	18 8

ISO-VIS MOTOR OILS	
In Iron Barrels	
Light	77 1
Medium	77 1
Heavy	77 1
Ex. Heavy	77 1



Iron Barrels	
Light	65 1
Medium	65 1
Heavy	65 1
Special heavy	65 1
Extra heavy	65 1
Polarine "T"	65 1
Transmission Oil	65 1
Finol, 4 oz. cans, doz.	1 50
Finol, 8 oz. cans, doz.	2 30
Parowax, 100 lb.	8 3
Parowax, 40, 1 lb.	8 55
Parowax, 20, 1 lb.	8 8



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

PICKLES	
Medium Sour	
5 gallon, 400 count	4 75

Sweet Small	
16 Gallon, 2250	27 00
5 Gallon, 2250	9 75

Dill Pickles	
Gal. 40 to Tin, doz.	10 25
No. 2 1/2 Tins	2 25
32 oz. Glass Picked	2 80
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.	21
Good Str's & H'f 15 1/2@19	
Med. Steers & Heif.	16
Com. Steers & Heif.	15

Veal	
Top	18
Good	14
Medium	11

Lamb	
Spring Lamb	21
Good	18
Medium	15
Poor	13

Mutton	
Good	13
Medium	12
Poor	10

Pork	
Loin, med.	24
Butts	21
Shoulders	17
Sparr ribs	15
Neck bones	07
Trimnings	13

PROVISIONS	
Barreled Pork	
Clear Back	25 00@28 00
Short Cut Clear	26 00@28 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 3/4
10 lb. pails	advance 7/8
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	11 1/2
Compound, tubs	12

Suasages	
Bologna	18
Liver	18
Frankfort	21
Pork	31
Veal	19
Tongue, Jelied	35
Headcheese	18

Smoked Meats	
Hams, Cer. 14-16 lb. @26	
Hams, Cert., Skinned	
16-18 lb. @26	
Ham, dried beef	
Knuckles	@42
California Hams	@17 1/2
Picnic Boiled	
Hams	20 @25
Boiled Hams	@39
Mined Hams	@20
Bacon 4/6 Cert. 24	@30

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

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

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

White Fish	
Med. Fancy, 100 lb. 13 00	
Milkers, bbls.	13 50
K K K Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 50
Boned, 10 lb. boxes	16

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

STOVE POLISH	
Blackne, per doz.	1 35
Black Silk Liquid, dz.	1 35
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
Stovoil, per doz.	3 00

SALT	
Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 25
Colonial, Iodized, 24-2	1 50
Med. No. 1 Bbls.	2 85
Med. No. 1, 100 lb. bk.	95
Farmer Spec., 70 lb.	95
Packers Meat, 50 lb.	57
Crushed Rock for ice	
cream, 100 lb. each	85
Butter Salt, 230 lb. bbl.	24
Block, 50 lb.	40
Baker Salt, 230 lb. bbl.	4 10
24, 10 lb., per bale	2 45
50, 3 lb., per bale	2 85
28 lb. bags, Table	42
Old Hickory, Smoked,	
6-10 lb. packages	4 50



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

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

SOAP	
Am. Family, 100 box	6 30
Crystal White, 100	3 85
Big Jack, 60s	4 75
Fels Naphtha, 100 box	5 50
Flake White, 10 box	2 70
Grdina White Na. 10s	3 75
Jap Rose, 100 box	7 85
Fairy, 100 box	4 00
Palm Olive, 144 box	10 50
Lava, 100 box	4 90
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Trilby Soap, 100, 10c	7 25
Williams Barber Bar,	9s 50
Williams Mug, per doz.	48

## CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS	
Bon Ami Pd., 18s, box	1 90
Bon Ami Cake, 18s	1 62 1/2
Brillo -----	85
Climaline, 4 doz. ----	4 20
Grandma, 100, 5c ----	3 50
Grandma, 24 Large	3 50



## THE SAVINGS DOLLAR.

(Continued from page 14)

counted for whatever decline we had in savings. The number of accounts likewise showed comparatively a minor decrease. Now comes one of the disclosures which, to me, proved startling. A study of the endorsements on our treasurer's checks gave us a clew as to where 61 per cent. of the money represented by these checks went. By far the greatest portion assigned to any single item—29 per cent.—went for investments, of which our own investment company received more than three dollars for every dollar that went to an outside investment concern. Twenty-one per cent. was accounted for in transfers and only 5 per cent.—mind you, only 5 per cent.—went to brokers. The remaining 6 per cent. was accounted for in real estate transactions.

Early last December we called on a list of 100 savers who had closed their accounts and asked them why the account was closed, and whether they intended to re-open it. This was the result:

Eighteen used their money for investment.

Sixteen needed it for emergencies. Twelve made transfers.

Ten had left the city.

Thirty could not be reached for an interview.

Four transferred their savings to other accounts with us.

Out of the forty-six they intended to re-open their accounts. An analysis of accounts, such as this, proves very valuable in understanding the drift of public mind and action. It will be noted that only eighteen out of a hundred, or eighteen per cent., used their money for investment.

But the savings bank does not have to compete with stock market listings alone. The big corporations now offer stocks and bonds to their employees on an installment basis, these securities paying about six, seven or eight per cent. Investment in stocks or bonds, in such cases, is regarded by the purchaser as a substitute for savings and may possibly bar the individual from becoming a savings bank depositor unless he becomes more thoroughly acquainted with the benefits of a savings account—a point which we shall discuss later.

Another substitute for savings is life insurance, which all bankers look upon as a solid rock upon which to build security for the individual or his family. Life insurance is now being purchased at the amazing rate of twenty billions a year and about two billions a year are being paid in matured policies to find its way into business channels or savings. The present generation is now committed to pay the premiums on one hundred billions of insurance and the time is not far distant when that figure will be doubled. And to all this activity in providing for the future, let us say amen. But life insurance cannot supplant savings and should be used only as a complement to any savings and investment program.

Gentlemen, as I see it, we must meet the arguments of the installment

seller, the stock speculator, bond salesman, life insurance solicitor and all the others, by showing the public that there is nothing that is a complete substitute for the savings account. There is no other form of savings or investment where one can store away a surplus fund with so much safety and yet have it so instantly and conveniently available in case of illness or other unforeseen emergencies.

To the person who has loaded himself down with installment obligations or life insurance premiums, what will happen if he suddenly becomes ill or incapacitated for work? In such times a savings account is the friend in need which bridges him over his difficulties. In spite of the tendency to spend all we get these days, we must preach the gospel that any individual who fails to have some sort of savings plan and to build up a reserve fund is simply loading troubles on his shoulders for the future.

Spending may be the primrose path and add a lot of dash and color to our careers, but a day of reckoning always waits in the offing. We must wage a campaign of education, so that our younger generation will see savings in a different light from what they now view it.

But how are we to do these things? How are we to turn the tide so that the savings habit will be supreme? So that the wage earner will visit the bank first with his savings before he spends for anything else? If I could answer all these questions satisfactorily, I would be a fitting successor to King Solomon. However, in the absence of a formula which will cover all of our problems in the competition for the savings dollar, we may safely lay down a few suggestions and general principles as to how we may meet these situations. There are just two main groupings for these, namely, Service and Education.

First, let's give our patrons an all-inclusive service which satisfies their financial needs. If they require small loans, why not be prepared to accommodate them? It seems to me that banks in many cities have let a wonderful opportunity pass by unchallenged in the small loan field. By not offering a reliable loan service, they have permitted their own customers to become the prey of the loan sharks and perhaps, retired them from the savings class for years to come. It is a well known fact that once a borrower gets into the clutches of a full pedigreed loan shark, he frequently is unable to pay out. Then, too, a small loan plan, properly conducted by a bank, should develop a class of steady savers. Then a reliable investment service should be offered. If the bank is too small to maintain an investment department it can be supplied through its correspondent bank.

As to other service, whatever is found necessary, give it cheerfully and wholeheartedly, including financial advice. Many individuals still fear to approach a banker for counsel. But this barrier is rapidly being broken down.

Now we come to education. What a tremendous scope that one little

word covers, yet it is the one big factor in savings development. Banks have spent millions of dollars in the last few years in newspaper and direct mail advertising and I maintain that it has been money well spent. I believe implicitly in the value of advertising and urge that savings officers continue to regard it as a powerful influence in the education of their customers and in the upbuilding of their institutions. I am sure that if we could talk personally with the thousands of depositors on our books and show them how beneficial it is for them to build up reserve funds, we would have no difficulty in registering tremendous increases in deposits. Manifestly, we can give personal attention to only a comparatively few, so the remainder must be instructed through advertising.

How to do this best perhaps is a problem for each individual bank to work out. But it appears to me that there is ground for a great deal of improvement in our advertising. Are we, as a whole, using the right kind of advertising? Are we not dealing too much in glittering generalities, instead of studying fundamental factors and basing our copy on an explanation of the things which are fundamental factors and the things our customers ought to know about?

Take, for example, the safety and liquidity of a savings account. Should not our patrons be made acquainted with the fact that when it comes to a savings account, we can offer security that is in a class by itself? A savings account in a strong bank is backed, first, by actual cash in a proportion that has been definitely established as being sufficient by more than 100 years of experience; secondly, by cash items of comparatively large size in most banks; by Government bonds, always acknowledged as safe and of great liquidity; fourth, by a diversity of other bonds, diversity being a feature recognized as essential in any investment program, and now coming to be recognized as highly desirable in business as well as in agriculture. Fifth, our demand loans are of a type which is regarded as liquid as any obtainable in the lending of funds. Sixth, our time loans are composed of acceptances, loans and real estate mortgages, carefully selected by men who, as a rule, qualify as experts. This provides diversity of classification and also great diversification in each class.

In addition, the saver is backed in stock banks by a guarantee to the extent of the capital and surplus funds; in a mutual bank, to the extent of the reserve fund. The percentage of this guarantee can be easily figured by the saver. Where on earth can you beat such a wonderful array?

The savings depositor thus is backed for safety in a manner that is similar to any investment trust, but that is far ahead of it, but have we ever told the saver about it in simple, understandable language? Sometimes, it seems to me, our great American Bankers Association, of which our division is a part, could well afford to back a campaign of National advertising, placing copy in our leading Na-

tional magazines so that we might reach the greatest number of individuals in the shortest length of time.

Although our loans, in the main, are handled in commendable style, it behooves all bankers, savings and otherwise, to be students of the violent economic changes which are affecting trade and industry. We must be ever alert so that we can give our patrons the best rate possible consistent with safety. We should not be convinced our present ways of doing things are always best, unless searching enquiry proves them so. Perhaps banks of the Middle West need, more than any others, to study their savings investment accounts to see whether they have not adopted too fully the policies of the commercial banker. One of the reasons assigned for the fact that Midwest banks fall behind other parts of the country in savings is that savings policies are directed by banks whose business previously has been commercial banking. The hesitancy of banks to handle real estate loans might be criticized, also, for this lack of vision gave birth to the building and loan associations, now one of our strong competitors.

In conclusion, allow me to recapitulate: The savings dollar faces competition from all sides, but no matter how fast the battle rages, the savings account has nothing to fear from the installment plan, stock market or anything else, provided our customers are told about its merits. Gentlemen, the old savings account has been the best and safest method of getting ahead ever since it was invented. It is now the best and safest plan for a vast majority of the people and it will remain so if we conduct our banks properly. Let us all bend our efforts henceforth to study and research and use carefully planned advertising, to the end that savings may occupy its rightful place in the lives of all individuals.

## Just Like Yourself.

When you buy goods for yourself, what store do you prefer?

Other things equal, the one where you are made welcome.

You prefer the store and the salesman with a genuine smile.

When you land on the job each morning, start smiling. Now and then you'll lose the smile, but it will come back again.

You don't need to grin all day, but look pleasant. It will add to your daily sales.

Everybody prefers to buy goods from a pleasant face.

## Store Cleaning.

Don't forget to house clean. You may keep your store neat and clean at all times, but a thorough revamping and cleaning once or twice a year is worth all it costs in time, labor or money, because it keeps you in complete touch with your stocks, it brings all goods out in the open, it cleans up the breeding spots of moths or other insects, it brings to the merchant's attention any slow sellers or overlooked articles, and last but not least, it is good psychology to show your customers that it is housecleaning time, and that you believe in it yourself.



## Merchant Who Owes Altogether Too Much Money.

(Continued from page 20)

intelligence who (4) has the industry to read its 107 pages of large type with such attention as to comprehend it. Price is \$1.25 in the U. S. and \$1.50 in Canada, post paid; and it can be obtained through the publisher of Michigan Tradesman.

But for this man's case Chapter XIII will be the first lesson. That deals with How to Extend Credit Profitably. He will find that the fundamentals are therein stated in few words; but he will miss the value if therefore he thinks any of those words are superfluous. Not one is. Each is used to mean precisely what its sense conveys. Credit rules are rules; they are absolutely unalterable rules. They must be so regarded or any reading of them will be futile.

Let the title of the chapter sink in. It is How to Extend Credit Profitably. That point is worth stressing. Too many merchants drop into the habit of extending credit without thought of why they trust folks. This man has missed the central idea—to extend credit for his own sake—to make more money through credit extension than he could make otherwise. And yet I hesitate even to write this; for the reason that it is quite possible that without credit this man could not have made as much money as he has made with it. So let me say that now it is time for him to adopt stringent credit rules and live up to them religiously.

There is no sidestepping the fact that this is a difficult job in the wheat producing land in which he operates. But something in the way of "farm relief" is operated in Canada, I believe; and if that be the case, those farmers who owe this little merchant the outrageous balances he names are able to finance themselves otherwise than through indebtedness to their storekeeper. I ask for further information on this question of how farmers may finance themselves in Western Canada before I write on this in detail.

I want other details, because I do not want to write mere generalities which might be perfectly applicable in South Dakota and might be worthless where this man lives. I want to know how long those \$800 and \$500 farmer accounts have stood without payment; and whether either or any of them is secured by note; also whether there is any tangible responsibility back of them—are the farmers, that is, men of substance?

There is much more to this man's letter. I shall want to write further on it next issue. Meantime, I ask for the details indicated and hope I shall hear at once. Paul Findlay.

## Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 23)

P. B. Gast Soap Co., Grand Rapids	14.45
C. D. Goodkind Sales & Serv., G. R.	30.38
G. R. Ass'n of Commerce, G. R.	35.00
G. R. Piston Service, Grand Rapids	32.25
Press, Grand Rapids	146.86
G. R. Spring & Service Co., G. R.	10.56
G. R. Welding Co., Grand Rapids	17.79
Grinnell Row Insurance Co., G. R.	22.50
Sherwood Hall, Grand Rapids	109.09
V. U. Heather, Grand Rapids	10.60
Ivan V. Hill, Cadillac	61.25
Investigating and Adj. Bureau,	

Grand Rapids	1,639.82
F. H. Johnson, Chicago	6.20
W. H. Kessler Co., Grand Rapids	18.65
Lewis Electric Co., Grand Rapids	8.71
Litwin Tire Service, Grand Rapids	107.26
Howard Markle, Cadillac	68.00
Mark's Auto Accessories, Grand R.	30.65
Master Tire Service, Grand Rapids	101.46
Mich. Bell Tel. Co., Grand Rapids	91.65
Michigan Mutual Auto Insurance Co., Traverse City	152.00
Miller Co., Milwaukee	33.45
Miller Auto Top & Trim Shop, Grand Rapids	7.64
Modern Tire Co., Grand Rapids	35.14
Mohawk Band Tires, Grand Rapids	4.50
Motor Rebuilding & Parts Co., Grand Rapids	3.49
National Surety Co., Detroit	50.00
New Era Spring & Spec. Co., G. R.	11.00
Noble Studio, Grand Rapids	1.00
Ralph Norman, Grand Rapids	2.50
Reno Offeringa, Grand Rapids	7.50
George Parker, Grand Rapids	47.50
Passenger Car Dealers Ass'n., G. R.	100.00
Peter Auto Co., Grand Rapids	62.10
Pittsburgh Plate Glass Co., G. R.	17.10
G. R. Looseleaf Binder Co., G. R.	11.00
Quimby-Kain Paper Co., Grand R.	15.59
Rea-Sergeant Co., Pittsburgh	1.13
Reed & Wiley, Grand Rapids	.34
Reliable Tire Co., Grand Rapids	2.01
Remington Rand, Chicago	57.00
Rim Wheel & Service Co., Grand R.	24.83
D. Robinson & Son, Detroit	47.15
P. L. Sabo, Grand Rapids	10.00
Sailgaid Co., Chicago	10.70
Geo. S. Smith, Grand Rapids	1.95
Spade Tire Co., Grand Rapids	6.30
Standard Oil Co., Grand Rapids	125.00
H. W. TenBroek & Son, G. R.	38.80
Tide Water Oil Co., Detroit	162.41
Tisch Auto Supply Co., Grand Rap.	79.66
Tisch-Hine Co., Grand Rapids	4.75
Toledo Plate Window Glass, G. R.	10.09
Traveler's Insurance Co., Grand R.	355.18
Tung Sol Sales Co., Detroit	9.25
V. C. Plating Co., Grand Rapids	6.50
Vanden Bosch & McVoy, G. R.	25.00
Vanderstel, Grand Rapids	.75
Verwys & Co., Grand Rapids	121.00
Verwys Auto Supply Co., G. R.	5.27
Washington Building, Grand Rap.	2,016.92
Watkins Rebabbling Co., Chicago	30.00
Western Union Tel. Co., Grand R.	5.52
Willys Overland, Inc., Toledo	3,719.42
Willys Overland Spec., Toledo	390.00
Withey Insurance Co., Grand Rap.	5.06
Wolfe Body, Detroit	730.71
Wolverine Bumper Co., Grand Rap.	8.45
Zimmer Brothers, Grand Rapids	28.50
L. M. Lewis, Battle Creek	unknown
L. Burtenshaw, Grand Rapids	unknown
J. E. Babbitt, Freeport	149.00
C. Bachman, Grand Rapids	10.00
Henry Badger, Grand Rapids	76.40
C. E. Baughman, Grand Rapids	11.20
F. S. Bird, Grand Rapids	1.20
H. C. Blaisdell, Grand Rapids	185.86
A. X. Bodary, McBain	90.03
A. E. Bonner, Coopeersville	98.10
Geo. C. Brown, Grand Rapids	235.00
Corrine Budde, Grand Rapids	611.40
Clifford J. Champlin, Grand Rapids	45.00
J. Flierman, Grand Rapids	25.00
Greenberg & Berkstrom, Cadillac	4.63
George Hartung, Grand Rapids	262.01
Hill Markle Motor Co., Cadillac	33.23
Hubbard & Van Haftern, Grandville	
Ernest Hunt, Grand Rapids	33.45
W. Jennings, Grand Rapids	10.00
William Koch, Grand Rapids	200.00
Leslie Miles, East Jordan	70.75
A. H. Moore, Ravenna	17.36
Nelson & Moore, White Cloud	49.90
Northwest Garage, Grand Rapids	.10
M. U. Oppe, Grand Rapids	10.00
Police Department, Grand Rapids	3.78
Harry E. Potter, Grand Haven	39.53
L. F. Reader, Vestaburg	85.43
W. J. Roundtree, Grand Rapids	110.00
Rusnell's Garage, Alba	34.75
David Schmidt, Grand Rapids	30.64
F. A. Schmidt & Son, Luther	10.49
Chas. H. St. John, Grand Rapids	25.00
John M. & Stanley Stapley, G. R.	3.00
Robert Uturo, Grand Rapids	83.00
Verschoor Garage, Grand Rapids	6.36
Vredveld Bros., Zeeland	115.37
Wilbur's Garage, Greenville	13.00
Isiah Stevens, Grand Rapids	2.16
Ver Wys, Grand Rapids	100.00
Midwest Commercial Credit Co., Grand Rapids	500.00
Van Dyke Co., Grand Rapids	406.58
C. J. Montgomery, Grand Rapids	101.77
J. A. Schaafsma, Grand Rapids	203.53
R. Selvius, Grand Rapids	305.25

In the matter of Lee Sopher, Bankrupt No. 4110. The funds have been received and the first meeting of creditors has been called for June 7.

In the matter of Cazanau G. Brayman, Bankrupt No. 4127. The funds have been received and the first meeting of creditors has been called for June 4.

In the matter of Lusk Hartung Co., Bankrupt No. 4128. The first meeting of creditors has been called for June 12.

In the matter of Joe Victor, Bankrupt No. 4117. The funds have been received and the first meeting of creditors has been called for June 12.

In the matter of Ludwig Kaus, Bankrupt No. 4121. The funds have been received and the first meeting of creditors has been called for June 12.

In the matter of A. T. Mott, Bankrupt No. 4108. The funds have been received and the first meeting of creditors has been called for June 12.

In the matter of John E. Bowman, Bankrupt No. 4123. The funds have been

received and the first meeting of creditors has been called for June 12.

In the matter of Harrison R. Bardwell, Bankrupt No. 4104. The funds have been received and the first meeting of creditors has been called for June 13.

In the matter of Ralph Dornbush, Bankrupt No. 4116. The funds have been received and the first meeting of creditors has been called for June 13.

In the matter of Herman W. Veneklasen, Bankrupt No. 4105. The funds have been received and the first meeting of creditors has been called for June 13.

In the matter of Donald Cook, Bankrupt No. 4124. The funds have been received and the first meeting of creditors has been called for June 13.

## Failure Idea Upset By Grocery Survey

A number of preconceived ideas about the causes of failures among independent retail grocers will be upset by facts contained in a forthcoming report on the retail grocery survey conducted by the Department of Commerce in Louisville, Ky., according to Wroe Alderson, who has been in charge of the enquiry for the Department. The report which will deal with "Food Marketing and Retail Operations" is now in an advanced stage and should be ready for distribution shortly.

"The popular belief that inexperience in the retail grocery business is responsible for the majority of failures is not borne out by the facts we have discovered," he continued. "An analysis of the records of those who failed there disclosed that, from the point of years spent in the business, the failures occurred as frequently among retailers who had spent eight or more years in the trade as they did among those with a year or less to their credit."

"Another popular impression which the Louisville study appears to have disproved is that loose extension of credit by wholesale grocery houses makes it possible for the grocer who is not sufficiently equipped with capital to enter the field. Analysis of the failures among such grocers has shown that less than 10 per cent. of the capital with which they started business was obtained from wholesale grocers. Most of the initial money came from friends and relatives and other sources outside of the grocery field."

"While loose extension of credit by the retailer to his customers and by those supplying capital to the retailer has been found to be one of the primary causes of failure, the wholesale house is not as culpable as many believed."

A study of the food-buying habits in the various economic levels in a community has also been made by the department's investigators, he said. Contrary to current beliefs, if Louisville be taken as a criterion, the wealthy and middle-class communities consume as much bread as do the poorer classes.

"We found that sales of bread in the poorer districts were proportionately the same as they were in the

other sections. Buying habits in regard to fresh fruits and vegetables, however, were distinctly different between the poor and other sections. In the middle class and wealthy neighborhoods the demand for fresh fruit and vegetables was far greater."

In developing a delivery system in connection with a grocery store, Mr. Alderson said, the study would indicate that a wise selection of customers to whom deliveries are justified should be made. Although the compilation of statistics in this regard has not been completed, he said, the department hoped to be able to work out a guiding rule based on the percentage of business which a consumer should provide to entitle him to delivery service.

"The old plan of judging the expense of delivery by the distance of the customer's home from the store has been abandoned in the study," he continued. "We found it best to use the rule of 'isolation' from other customers as a basis for judging whether or not delivery service was justified."

"For instance, the delivery service to one customer may be unjustified even if his home is only half as far from the store as another customer who lives at the end of a route where numerous other customers live."

The Department is now developing statistics to show the expense of individual deliveries and may later develop the relative efficiency of the horse, motor and other delivery systems used by the stores.

D. L. Davis, grocer at Ypsilanti, in renewing his subscription, writes that he can't do without the Tradesman.

## Business Wants Department

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

FOR SALE—Excellent bargain for cottage or country home, one 850 Watt Delco lighting plant, with batteries one year old. A. L. Snyder, Ionia, Mich. Phone 114W. 294

For Sale—Or might trade for an oil and gas station—a nice clean stock of shoes here. Holly Shoe Store, Holly, Mich. 292

FOR SALE—Live, modern hardware, Sales \$35,000, inventory \$7,500. Population 1,000. Dairy and grain. Address No. 293, c/o Michigan Tradesman. 293

For Sale Or Rent—Country store, gas, cream station. Living rooms above. Address H. Cummins, Minden City, Mich. 288

For Sale—General store in one of the best farming communities in the state. Doing good business, cream station, produce equipment. Low rent. Will lease building or sell. Reason for selling, other business. Address No. 289, c/o Michigan Tradesman. 289

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

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

**ABE DEMBINSKY**  
Auctioneer and Liquidator  
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**  
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### Prepare For Dayton Convention.

On May 31 the Michigan Retail Grocers and Meat Dealers' Association forwarded to the National Secretary a list of 443 paid-up members for 1930, accompanied by check for the per capita tax on its full membership, which is better than 100 per cent. increase from the original membership list turned over to me by my predecessor a year ago.

While the increase is in some degree gratifying, the membership is by no means satisfactory and there is no reason why our State Association should not have at least a thousand live retailers affiliated. The sooner the retailers realize the value of a State and National trade organization and co-operate with their moral as well as financial support, our possibilities of accomplishment will be realized.

On June 15 a number of retailers from various parts of Michigan will leave for Dayton, Ohio, to attend the National convention, which opens Monday morning, June 16, at 9:30 a. m. and runs for four full days.

A resolution was passed at the last State convention in Saginaw, directing an invitation to the National body to meet in Grand Rapids in 1931 and the invitation has already been extended to all the members of the Asparagus Club, an auxiliary to the National Association, by our State President VanderHoening, who was honored with a membership at the last National meeting at Portland, Oregon.

Michigan headquarters have been reserved in the Dayton Biltmore Hotel and while it is not likely Michigan will be honored with the National convention in 1931, it is necessary to start a year or two in advance in order to get in the line-up.

The writer has a supply of reduced rate certificates which are available to any of our members and may be secured upon request. There are also a few delegate vacancies available which will be issued in order as the requests are received and it is preferable to distribute same to the various sections of the State if the information can be procured in advance.

The National convention affords retailers a wonderful opportunity to enjoy a very instructive and profitable vacation period and is most essential to success, for the average retailer has sadly neglected recreation as well as instruction which has made them easy competition for the well planned and trained syndicate organizations.

Herman Hanson, Sec'y.

### Late Motor News From Detroit.

Talk in Detroit at the present time is centering around the new models which will be announced during the

coming Summer months. Nearly all the cars to be offered will be in the straight-eight class. At least six of them are coming before Oct. 1, along with a new sixteen-cylinder model. The last-named car, however, will not be a Michigan product.

Then, too, other changes are coming, but most of them will be later in the year, probably around the time of the New York automobile show in January, which is the customary time at which to announce the new offerings.

The morale of the automobile men in this section of the country is excellent. In the past few days optimism has been growing by leaps and bounds, and heads of several plants feel certain that this attitude will be reflected in the stock market in the very near future. The feeling in Detroit is that buying at retail is about to start in all sections of the country on a much larger scale than has been prevalent at any time this year.

However, motor car manufacturing plants are keeping production down to actual orders from dealers. Stocks of cars are very low all over the country. Factory inventories are also low, and no large-scale purchases of materials are being made. Motor car makers say that production will be kept down to the point of actual orders during the balance of the year.

Reports received during the past two days indicate that used car stocks are down, especially in the large cities, and no attempt is being made to build them up. Used car stocks in this city are not excessive and most of this class of merchandise is very good.

It transpired a short time ago that the majority of factories deserve credit for the assistance that they have been giving dealers during the year in moving their used cars. Every plant has a large used car department which is functioning 100 per cent. in lending every aid possible to sales of these units.

Reports received from every State in the Union, with the exception of two in the Southeast and the same number in the Southwest, are to the effect that used cars are not a drug on the market.

### Our New Markets.

Early outgivings of census supervisors tell of some remarkable urban developments. In a single day, for instance, we have news that Miami has expanded from a town of some 30,000 to a metropolis of 110,000 and that Oklahoma City, which ten years ago was barely in the outskirts of the 100,000 group cities, has already attained the distinction of a great municipality with not far from 200,000—183,000. Of cities that are literally new, like Berkeley Hills—little more than a hamlet in 1920—the number revealed by the present census is substantial. In some cases suburbs, we learn, have grown faster than the cities they surround. But there is unmistakable evidence of a continued, if not accelerated, drift toward concentration of population. The automobile, for all its disregard of distance, has not thus far tended to scatter our dwelling places. To manufacturers

and distributors of merchandise this information is of the utmost importance. It emphasizes the need of careful local studies to keep sales promotion and sales effort abreast with unfolding opportunities and should facilitate measures devised to cut off profitless work. It is of greatest value, perhaps, to producers and jobbers whose fields are sectional in scope. But even those who think only in terms of country-wide demand are interested in knowing how and where centers of consumption are springing up and enlarging their dimensions. America has reached a stage in her development which, from the point of view of industry, throws into the highest relief the reassignment of her people's groupings rather than the increase in total numbers.

### Thinks He Sees a Way Out.

Greenville, June 3—I challenge any one to answer the following questions: Why should we pay interest on our medium of exchange?

Considering security, what is the difference between a treasury note and Government bond except the denomination? If it is right and necessary for any part of our money to be legal tender, why not all? Where can I find in the Constitution that Congress is required to deposit gold as security for the issue of currency? If the Government has only three-fifths as much gold as currency, what is behind the other two-fifths, and how can you tell what part is secured and what part not? Why didn't the full legal tender greenbacks depreciate, which there was no gold behind and the country was in the midst of a war. If the greenbacks were good then, why not in time of peace? Isn't it time that all money not authorized by the Constitution be counterfeit? Why not?

The people who are upholding the present system of money are causing the people of the United States an unnecessary expense of one and one-fourth million dollars per day and in any country where you find such a system in use you will find paupers and panics. It has produced more hardship than the worst famine that has ever been experienced. There is no question about the condition of this country to-day, but the cause is kept a secret. It is very simple. Money that is legal tender is lawful. Then if not legal tender it is not lawful. Should good American citizens uphold the issue and circulation of unlawful money when it can be avoided by adhering to Section 8 of the National Constitution. This source would save the people billions of dollars by the Government (instead of the National banks), use and control the power of issue. It would reverse the present conditions by substituting the greatest prosperity ever known to this country for the Hoover panic which we are now experiencing and which is to be continued indefinitely. E. Reynolds.

### Straw Hat Day Somewhat Premature.

Lansing, June 3—Lansing haberdashers got rather a bad break in weather at the start of the straw hat season and for that reason sales to date have been notably light in the summer headgear.

Straw Hat Day was designated as May 24, and the merchants co-operated in taking a full page advertisement in the local newspapers, as well as advertising individually. The merchants themselves and their clerks staged a special Straw Hat Day breakfast before opening their places of business, all of them wearing straws to stimulate by their own examples the day's sales. The weather man's lack of co-operation, however, made the day far from the success that had been

expected. Rainy and cold weather has continued almost steadily since and sales have been commensurately small.

The merchants feel that consistent straw hat weather cannot be expected in Michigan until Memorial Day and the average man in the street marks this holiday as the official opening of the straw hat season, no matter what day the haberdashers select.

### That Dollar Day Sold Goods.

"The end of a perfect day" sang this Retail Grocer who had just completed his 5th Semi-Annual Dollar Day Sale. Moved an ordinary week's volume in a day and made more profit by far. One day's expense, two extra clerks—that's all and did more business on that day than in an ordinary week.

Did you advertise? Sure, you can't do that without advertising. I notified everybody for miles around and ran a half page in the paper. No, I did not cut prices except a few cents on some things on which I regularly made more.

Well—what accounts for the success? It's the combination of merchandise offered.

### All in the Way It Is Done.

Customers like to have items suggested that they may have overlooked.

But there's a lot of difference in the way different clerks do this.

Some do it naturally, easily, and the customer responds with satisfaction.

Others do it so as to make the customer feel she is being crowded to buy, and she doesn't like that.

Keep suggesting items to customers. It is necessary.

But be sure and don't over-do it.

### Three New Readers of the Tradesman.

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

E. J. Lavender, Newberry.  
Rutherford Wills, Calumet.  
A. Ball, Grand Rapids.

### BANKRUPT AUCTION SALE

By order of the United States District Court for the Western District of Michigan, I shall sell at public auction and to the highest bidder on Friday, June 13, 1930, at 2 p. m. Eastern standard time, the assets of

LUSK-HARTUNG COMPANY,  
a corporation,  
bankrupt at  
237 Washington St., S. E.  
Grand Rapids, Michigan.

The following property, to-wit:  
Office Equipment, appraised at \$ 546.75  
Stock Room Equip't, appraised at 359.00  
Shop Equipment, appraised at 311.50  
Tires, appraised at 102.69  
Parts & accessories, appraised at 1465.22  
Sundries, assorted, appraised at 19.26  
Used Cars, listed below:  
1—1925 Overland Sedan, appraised at \$ 10.00  
1—1925 Overland Six, appraised at 35.00  
1—1926 Ford Sedan, appraised at 35.00  
1—1926 Ford Sedan, appraised at 20.00  
1—1927 Whippet Coupe, appraised at 100.00  
1—1926 Cleveland Coach, appraised at 60.00  
1—1927 Service Truck, Whippet, appraised at 75.00

all being assets of a retail and wholesale dealer in motor cars and kindred items of merchandise.

An itemized inventory and appraisal will be on hand at the date and time of sale. The property may be seen prior to the date of sale by application to the below named Custodian or Auctioneer. All sales are for cash and subject to immediate confirmation by the Referee.

ABE DEMBINSKY,  
Court Auctioneer,  
Saginaw, Mich.

C. C. WOOLDRIDGE, Custodian  
1225 G. R. National Bank Bldg.,  
Grand Rapids, Mich.  
HON. CHARLES B. BLAIR,  
Referee in Bankruptcy.



# 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.

# Your Customers Know

that the **quality** of well-advertised brands must be maintained. You don't waste time telling them about unknown brands.

You reduce selling expense in offering your trade such a well-known brand as

## K C Baking Powder

Same Price  
for over **38** years

25 ounces for 25c

The price is established through our advertising and the consumer knows that is the correct price. Furthermore, you are not asking your customers to pay War Prices.

Your profits are protected.

Millions of Pounds Used by Our  
Government

STRENGTH

ECONOMY

## THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the

MICHIGAN MILLERS MUTUAL  
FIRE INSURANCE COMPANY  
(MICHIGAN'S LARGEST MUTUAL)  
AND ASSOCIATED COMPANIES



Combined Assets of Group  
\$63,982,428.15

20% to 40% Savings Made Since Organization

FIRE INSURANCE — ALL BRANCHES

Tornado—Automobile—Plate Glass

## 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.