

PROCRASTINATION

My friend, have you heard of the town of Yawn,
On the banks of the River Slow,
Where blooms the Wait-a-while flower fair,
And the Sometime-or-other scents the air,
And the soft Go-easys grow?

It lies in the valley of What's-the-use,
In that province of Let-her-slide;
That old "tired feeling" is native there,
It's the home of the listless I-don't-care,
Where the Put-it-offs abide.

The Put-it-offs smile when asked to pay up,
And they say, "We'll do it to-morrow";
And so they delay from day until day,
Till death slides up and steals them away,
And the creditors beg, steal or borrow.



Silence

He felt the heart of Silence
Throb with a soundless word;
And by the inward ear alone
The Spirit's voice he heard.

And the spoken word seemed written
On air and wave and sod;
And the bending walls of sapphire
Blazed with the thought of God.

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 Guaranteed.

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

LEE & CADY

Roto, too

You always look at the
pictures in the rotograv-
ure sections of the Sunday
papers — So do your cus-
tomers — That's why these
sections carry a heavy
advertising schedule for

Beech-Nut Coffee

RARE FLAVOR
FROM
TROPIC HEIGHTS



MICHIGAN TRADESMAN

Forty-seventh Year

GRAND RAPIDS, WEDNESDAY, JUNE 11, 1930

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MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

The Chain Store Menace.

Throughout the Nation men are watching a cloud that has cast its shadow on the prosperity of the Nation and which heralds the coming of a storm. That cloud is the menace of the chain store.

The United States is just coming out of a panic. Yes, 1929, will go down in history as a panic year, even though we who lived through it did not admit it was a panic. We have our newspapers, our press, our business leaders and our administration to thank for keeping the public optimistic, and for keeping a bad situation from getting worse. The reckoning has been postponed, perhaps for another seven years.

Most of us do not understand economics and money. Even the economists themselves disagree on causes. Yet every economist and every mother's son of us knows that when we have a huge army of unemployed that we have poor times.

We had that huge army a few months ago. Now we have reduced it through concerted action on the part of large industries and the state and city governments who have undertaken huge building programs in order to provide employment. That is fine. But it does not strike out the cause of the unrest and unemployment throughout the Nation. The so-called economics of mass distribution are gnawing at the vitals of our economic welfare.

The chain store idea is a menace. These huge corporations and holding companies are equally dangerous. We have all been asleep for the past ten years. We have the war to thank for that. The war made us the world's provider. And as a result we became as a Nation wealthy beyond our dreams. As individuals we forgot about the anti-trust acts, and al-

most everything except our own prosperity. Money came easy, why worry about future prosperity?

Suppose mergers and chains are bad for us, reasoned the public, that is somebody else's worry, not ours.

Our Government is "of the people, for the people, and by the people," and so our Government adopted the attitude of the public. Laws that have been tested in the Supreme Court of the United States are for the time being inactive simply because the public thought has been, "Let to-morrow take care of itself—the Government should keep its hands off business."

Yet common sense tells us that if large manufacturers combine together that a large number of people are thrown out of employment. Common sense tells us that if a chain store comes into a community and employs one clerk where three were employed before, that two are out of a job, and must find work elsewhere.

But, when times are easy, who cares? No, not even you cared. You resented the chain because it represented competition, but the chances are you bought your oil and gas from a giant oil company which operated chain service stations in competition with your independent garage man. You got free air and water, your windshield wiped, paid the price asked, and never gave a thought to how you were building up a monopoly.

Then what happened. The old companies had the control they sought. Therefore they promptly made agents out of their employees instead of continuing to pay them a salary, and under the guise of dummy agency companies held on to the most profitable stations themselves. That means bigger profits for the old companies, and fewer dollars for the men who had worked in their service stations.

The point is that even you, an independent merchant, willingly patronized a chain oil company because for a time they gave you a bait in the form of free service.

The public accepted the chain store because the chain used standard merchandise as a bait to attract trade. The public did not reason it out any more than you did in the case of your oil and gas purchases. And so because the chain featured specials at cut prices, the public flocked to them.

To-day the public is awaken-

ing to the true facts. In all parts of the country the public has learned that the chain does not support its local community. And to-day the individual merchant is in a stronger position than at any time within the past ten years.

The public is not yet aware of the real menace behind the chains and behind these huge mergers of manufacturers and distributors. To talk in economic terms to the public at large is foolish. Leave that to the economists and the college professors. They will do their job well.

But as individual merchants whose success is dependent upon the prosperity and well being of the Nation, we have got to get behind a movement that will awaken the public to the fact that if the public supports on a large scale schemes that throw people out of employment, the public will destroy its own prosperity.

Monopoly cannot care about future prosperity. The theory on which monopoly is operated is "get it to-day and every day." Monopoly cannot carry on unless it pays dividends to its stockholders.

America is headed towards a situation where we will have millions of poor people, and a Nation of underpaid clerks, unless we curb the menace of the chains and the menace of monopolies. We need a leader, a Messiah, a man who can awaken the country to the true situation. Behind him, we need the full support of every individual retailers' association, and of every organization that is vitally and honestly interested in the welfare of our country.

We need another Abraham Lincoln, another Washington. Where is he? — San Francisco Grocer.

Anti-chain Sentiment.

In the House of Representatives on May 22 a joint resolution was introduced by Mr. Green, of Florida, which authorizes an investigation of "the vicious chain-system way of conducting business" by a committee which is directed furthermore "to recommend proper legislation for the prevention of the same, wherever and whenever it may be found to be contrary to public welfare, in violation of honest business methods and/or in contravention of the principles set forth in the Sherman anti-trust laws." The reasons for the measure are enumerated as follows: "The speedy decay of community spirit and life, the

draining of local moneys from smaller sections of the country and their transfer to large financial centers for the benefit of others than those from whose labors it has been derived, the throttling of independent local merchants and other business men and concerns through unfair and unjust trade competition and methods." As the committee's expenses are limited to \$10,000 it is safe to assume that the resolution is an expression of feeling rather than of a definite proposal to affect ways of conducting business. It is to be noted also that no account is taken of the prolonged investigation of the subject now under way by the Federal Trade Commission, which, if it carries out the instructions of the Brookhart resolution, will eventually disclose any infraction by the chains of the Federal statutes, or practices obnoxious to the public interest. The significance of motions of this kind, whether in Congress or in state legislatures, is not, however, to be found in the probability of action resulting therefrom, but in the evidence they afford that a considerable part of the population is believed by politicians to regard the chain store as a menace rather than a benefaction. Whether this feeling, as far as it exists, is shared by consumers as well as by dealers is still a matter of doubt, not wholly resolved by the large chain sales.

Value of Personality.

If you are in competition with a chain store or if you anticipate such a condition the first important step is to more firmly establish your own personality.

By courtesy, service, honest merchandising, and general reliability, build up a reputation that cannot be undermined.

This powerful asset must be strongly united with your own name.

Build up and connect these two so that your name will be synonymous with ability and integrity and then, and not until then, will you possess a weapon with which to combat any chain store or other competition of whatever sort.

If you are dead set on adopting some fancy name for your drug store at least do not neglect to have your own individual name prominently connected with it.

Above all things, don't lose your identity.

Anticipated pleasures frequently fall short of specifications.

EARLY BOYHOOD DAYS.

Letter Received by Richard Blumrich
From G. J. Johnson.

As I sat in our Los Angeles office this morning a boy came in who reminded me of my boyhood days, and this led me to think of you, and then I remembered that you told me some time ago of your approaching fiftieth anniversary, the exact date of which I have forgotten, although it is probably past. You have, no doubt, received a great many congratulations and I wish mine to be among them.

What I most want to say regarding this passing event will take me back to my early boyhood days. Dick, those days of ten hours each were hard days for a boy of eleven, and it is simply in appreciation of what you were to that boy and other stripper boys like him that I am writing you to-day. I can see myself passing through the store where you were clerking on my way to the factory, which was in the rear. No matter how busy you were, morning or evening, you always found time to give a cheerful response to our greetings. Sometimes when we bothered you too much you would say: "You damned little Dutchman!" It never hurt, for we could speak to you again and receive a cheery answer. It was not so much what you said as the way you said it, for there was that unmistakable something — let me call it human sympathy—that we boys understood.

How well I remember that after leaving your firm I again asked for a job and the foreman said, "No." When I came back through the store you asked me what I wanted and I told you. You said, "Wait a minute, I'll see the foreman." After talking with you he came out and told me to come to work in the morning. You never realized how I appreciated that. You know we boys had no way of showing appreciation. Another time you came into the factory and as you watched me work you said: "Do you know why Charley over there makes one-half to one dollar a week more than you do? It is because you make so many false motions." Say, Dick, that hurt, because I knew it to be true. I worked a great deal harder than Charley and his wages were always more than mine. That lesson is with me to-day. I know I still make false motions and hardly a day passes that I am not reminded of it. I know that lesson, although bitter, was good for me.

I often meet men who worked in the factory at that time, almost forty years ago, and one of the first questions always asked is, "How's Dick?" It would do your heart good to hear us talk about you. The sermons and prayers we heard as boys are forgotten, but the kind, cheery words you gave us are engraved on our hearts. A little kindness shown a youngster may seem not to be appreciated, but I know this is not so, for, unconsciously, we pass a little of that kindness on to others. Some wait for the opportunity to do big things and therefore never do anything, but I know you never waited. You have

made the little things the big things after all.

I might have waited until you were dead before saying these things about you, but I would rather say them to you, more for my own satisfaction than yours. Even to-day when you speak to me I am again that little boy, and there comes to me that same feeling of good fellowship. And Dick, when you go out to the Great Beyond and are passing up the ladder, should you falter, you will find lot of us little stripper boys boosting you to the very top.

Enclosed find check, each dollar of which represents a year's service. It

shoots first appear above the ground, they are cut and eaten like asparagus. Some of the smallest are used in that popular Chinese dish known as chop suey; others are pickled like small cucumbers; and still others are candied with sugar. In the shops of almost any town in Southern China one may see sticks of candied bamboo, of which the children are very fond.

The seed of the bamboo, which is something like barley, is eaten by the people of China and Borneo. An old belief among Chinese is that when bamboo seed is very plentiful, the rice crop will be scanty; and many claim they can foretell the value of rice by

houses are bamboo poles set up lengthwise as close together as possible. Bamboo shavings will be found as stuffing for mattresses. The measuring cup for cooking, the bucket for drawing water, the bellows for blowing the fire, the paper for writing, and even some cooking pots are all made from bamboo. Among the poorer classes of both China and Borneo, the bamboo is used almost entirely for boiling food. In making a pot of this kind, a length of about three feet is used. The water or soup is placed in this, and the bamboo is set over the fire in such a way that the joint rests on the ground and does not come in contact with the flame. Although the joint is very inflammable, the cane above it is harder and greener and resists the fire. A bundle of leaves stuffed into the open end serves as a lid.

Among the well-to-do people who have gardens, bamboo flower-pots are in use. Stalks of bamboo, varying in diameter from two to four inches, are cut just below each joint. As the wood of bamboo is solid at the joints and hollow above them, these lengths make very good flower-pots, especially for growing slips or young plants. Chairs, beds, and piazza curtains are woven from bamboo strips, and fans are made with bamboo ribs. Also, one finds chopsticks, hairpins, phonograph needles, hats, flutes, pipes for organs, and blow guns, all made from bamboo. Out in the country, the largest bamboo stalks are cut to make drinking troughs for animals and water wheels to pump the water. Some species of the bamboo have such a tough outer layer that they are used by the natives to make knives and swords which have very sharp and durable cutting edges.

Greens Lead French Color Card.

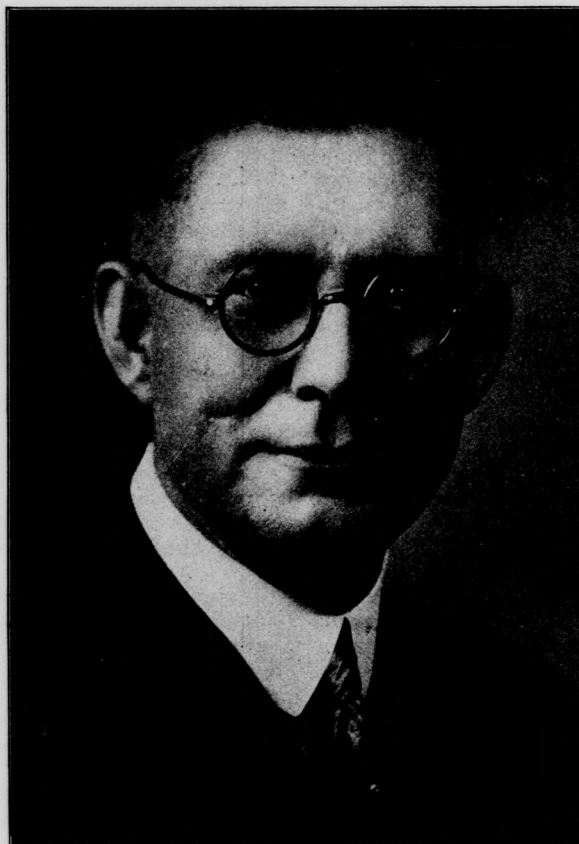
Greens are strongly emphasized on the Fall color card of J. Claude Freres & Co., Paris, which has just been received in this country. The stress on greens was interpreted here as reflecting the marked favor with which the Parisian couturiers regard these hues for the coming season. Twelve shades of this color family are portrayed, the range being from chartreuse to olive, the light gray-green called antimony and the dark bronze green. Blues are also prominent, as are reds and the softer browns. For evening wear the card accords considerable attention to purples on the order of iris and petunia.

Shipping Eggs in Carbon Dioxide.

Washington, June 6—The first of a series of tests to determine the feasibility of shipping eggs in carbon dioxide was started in Canada recently. Two cars of eggs were shipped from Brandon to Montreal, one of which was under ordinary brine refrigeration, and the other, in addition to being iced, contained about 1,000 lbs. of solid carbon dioxide. No report on the relative conditions of both cars on their arrival at Montreal has yet been made.

The tests are being conducted jointly by the live stock branch of the Dominion Dept. of Agriculture, the Canadian Poultry Pool, the Canadian Pacific and Canadian National Railways.

Every man has a right to keep his opinions to himself.



William L. Berner, Manager of the local branch, was elected a director of Lee & Cady at Detroit Monday.

goes with an unlimited amount of good-will.

From one who is proud to claim a little of your friendship.

G. J. Johnson.

The Grass of a Thousand Uses.

Bamboo is sometimes called "the grass with a thousand uses." Although songs and poems have been written about the bamboo "tree," this plant is really a gigantic grass, most common throughout China, Japan and the East Indies, but also growing in other tropical lands. There are more than two hundred species, ranging in height from thirty to one hundred and twenty feet. At times, a bamboo plant attains a circumference of three feet at the base, and its growth is sometimes as rapid as two feet in twenty-four hours.

It is impossible to tell all the uses to which bamboo is put. When the young

the condition of the bamboo seed crop.

The bamboo has often been called the national plant of China because of its numerous uses in that country. In seaport and river towns the larger stalks are used for masts and ribs of sails, for fishing poles, and for boatmen's propelling poles. In those curious boats used by fishermen when they take cormorants to aid in their fishing, long bamboo poles are fastened parallel to the bulwarks of the boats, and on these the cormorants perch. The fish are put into baskets made of bamboo splints, and one frequently sees a fisherman with a bamboo umbrella to shade him from the sun, the shaft a bamboo rod, the ribs bamboo splints, and the covering paper made from bamboo pulp.

The joists and rafters of many of the houses are bamboo poles of different sizes, and frequently the sides of the

Meeting of Grand Council of U. C. T. at Port Huron.

The thirty-seventh anniversary session of the Grand Council of the United Commercial Travelers of America opened at Port Huron, on June 5, continuing through until noon of June 7.

The regular session was preceded by a session of the Secretary-Treasurer's Association, which is composed of the secretary-treasurers from the different Councils throughout the State. This meeting was addressed by the prosecuting attorney of the county, who welcomed this organization, commented on the advantages of Port Huron and the necessity of the Secretary-Treasurers getting together to discuss the different details and items of business with which they come in contact.

Response was given by the President of this Association, Homer R. Bradfield, and then transaction of the regular business was taken up. This was held on Thursday afternoon.

In the election of officers E. B. Bennett was re-elected Secretary and H. R. Bradfield was re-elected President.

The Grand Executive Committee held its meeting in the evening, closing up the affairs of the organization for the year.

Friday morning the regular session of the Grand Council was opened with addresses by the Mayor and Secretary of the Association of Commerce, each extending the hospitality of the city to the delegates and each commenting upon the resources of Port Huron.

Grand Counselor E. J. Herring then took charge of the meeting and the convention swung into regular action.

Announcement was made that Walter S. Lawton, of Grand Rapids, was seriously ill at the Harrington and the Grand Counselor appointed Clift C. Starkweather, of Detroit, as a committee to ascertain his condition and report back.

Announcement was also made that Angus G. MacEacheron, of Detroit, was seriously ill and the Secretary was instructed to send a telegram of sympathy for the Grand Council to Mr. MacEacheron, whose presence was missed on the floor of the convention.

This session was marked by not complete harmony, but an evident desire on the part of all present to meet every issue presented squarely and decide said issues upon their own merits. Of course, the usual debates between Mark S. Brown, of Saginaw, and Michael Howarn, now living at Bay City, took place occasionally. These always add to the pleasure and enjoyment of the delegates and generally to the enlightenment of all present.

In the committee appointments L. V. Pilkington, of Grand Rapids, was made chairman of the resolution committee and H. R. Bradfield served in the place of Mr. Lawton, as a member of the committee on State of the Order.

Some controversy arose over the selection of the meeting place for 1931, but Owosso was finally selected to

entertain the Grand Council in June, 1931.

In the election of officers, it being customary to move the line of officers up through the chairs, E. J. Riordan was elected to the office of Grand Counselor, E. J. Herring, Grand Past Counselor, Charles A. Blackwood, of Kalamazoo, Junior Counselor, John L. Sullivan, Bay City, Grand Conductor, James J. Peckham, of Marquette, Grand Page.

Nominations were then called for the office of Grand Sentinel and Past Grand Counselor L. V. Pilkington placed in nomination Allan F. Rockwell, of Grand Rapids, paying a very fine tribute to Mr. Rockwell's success as Secretary-Treasurer of Grand Rapids Council, which office he held for fourteen years. The seconding of this nomination was followed by so many different councils that, without a ballot being taken, Mr. Rockwell was unanimously elected with no opposition to this office.

D. J. Riordan, of Lansing, then asked for the endorsement of L. B. Pilkington, of Grand Rapids, to the office of Supreme Sentinel. This office to be filled at the meeting of the Supreme Council of Columbus, which convenes on June 24. His motion for the re-endorsement was immediately supported by many different delegates, after which he was unanimously endorsed and extended the unusual privilege of selecting all the delegates from the Grand Council who were to be sent to Columbus. It is needless to say that Mr. Pilkington declined to use this privilege, stating he had the utmost confidence in the judgment of the Grand Body to select the proper delegates to send to Columbus. The election of delegates then followed, resulting as follows: D. J. Riordan, Lansing; L. B. Pilkington, Grand Rapids; E. A. Welch, Kalamazoo; M. G. Howard, Detroit; H. R. Bradfield, Grand Rapids; C. S. Starkweather, Detroit; Fred J. Fenske, Bay City; Mark S. Brown, Saginaw; Claud C. Carlile, Marquette; the alternates were as follows: J. I. Adams, Battle Creek; Wm. Devereaux, Port Huron; H. L. Rutherford, Saginaw; W. S. Lawton, Grand Rapids; A. J. MacEacheron, Detroit; H. D. Ranney, Saginaw; W. S. Burns, Grand Rapids; B. N. Mercer, Saginaw; John A. Hach, Coldwater.

The installation of officers then took place, L. B. Pilkington, of Grand Rapids, being appointed as installing officer.

A Past Grand Council badge and emblem was then presented to A. H. Brower, of Jackson, who had just completed the rounds of the offices of the Council, presentation being made by Clift C. Starkweather, of Detroit, who announced that Brother Al (as he is known) has gone back to the soil and become a farmer, having accumulated enough of this world's goods while on the road to permit him to enjoy himself this way the remainder of his life. The question mark was seemingly present in mind of every man there as to how a traveling man could have

arrived at that point unless he had a very liberal expense account.

The convention then adjourned to get ready to attend the grand ball that evening. Customary sports were indulged in Saturday morning by the delegates remaining. Every one left for home, feeling that aside from having had a very enjoyable time, they had really accompanied much along the line of U.C.T.ism.

Homer R. Bradfield.

Gandhi's Demands.

An interview with Gandhi, Indian leader, showed that his attitude toward the Nationalist movement for independence has not changed one whit since he first launched his civil disobedience campaign. Neither the violence which has broken out in certain parts of India despite his injunctions against the use of force nor his own arrest by the British authorities has caused him to waver in his belief in the rightness of the course he has adopted or in its ultimate triumph.

"Until we get satisfaction," Gandhi told his interviewer, "we shall fight on until the end and give our lives, if need be, in the cause of Indian freedom. We shall fill all the jails of India with our passive resisters and breakers of the salt laws, and we shall make administration impossible by our opposition."

Nevertheless, Gandhi also showed that, much as he hated Britain's administration in India, there was no hatred in his heart for Englishmen, and that once the British government

showed a disposition to accord his country independence he would be ready to propose to his followers a conciliatory policy which might lead to co-operation in the proposed round-table conference which is scheduled for October. Just what he means by independence is not even yet entirely clear, but however drastic may be the Nationalists' demands in the heat of the present disobedience movement, there can be little doubt that dominion status would satisfy them.

As terms for peaceful negotiation Gandhi still demands essentially the same concessions which he sought from the Viceroy before the inauguration of civil disobedience, and while rumors are now rife in London that the government is seriously considering an attempt at conciliation, it is difficult to see how England can now go further than it was willing to go at that time. But it is always possible that some formula may be discovered which would bring Gandhi and the government together.

High Type Men For Delivery.

A Northwest grocer says, "I pick my delivery men carefully, train them thoroughly, and pay them well."

"I do this because I want my delivery men to create a favorable impression. They are the representatives of my store—the persons from it that phone customers see most often. I insist that my delivery men be neatly dressed and courteous, and that they give the kind of service that pleases customers. It pays in the end."

As Custodian for Your SECURITIES

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

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

GRAND RAPIDS TRUST CO.

Grand Rapids, Michigan

MOVEMENTS OF MERCHANTS.

Eaton Rapids—The Benson meat market has been redecorated on the exterior.

Petoskey—The Petoskey Grocery Co. has decreased its capital stock from \$225,000 to \$150,000.

Saginaw—The Michigan Bean Co. has changed its capitalization from \$150,000 to 60,000 shares no par value.

Ann Arbor—The Farmers & Mechanics Bank of Ann Arbor has increased its capital stock from \$200,000 to \$250,000.

Allegan—H. H. Cook has sold his stock of jewelry and silverware to D. C. Holt, recently of Sturgis, who will be assisted by his son, Fred Holt.

Kalamazoo—A dividend of 20 per cent. has been declared to creditors in the bankruptcy case of Ray Scher, trading as Ray's Cut Rate Store, clothing, 224 East Michigan street.

Detroit—The Iroquois Sign Corporation, 900 Blaine avenue, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Kalamazoo—Jacob Hiemstra and Henry Triezenberg have formed a co-partnership and engaged in the meat business at 1006 North Westnedge avenue under the style of Hiemstra & Triezenberg.

Highland Park—The Royal Pharmacy, Inc., 16703 Hamilton avenue, has been incorporated with an authorized capital stock of 20,000 shares at \$1 a share, \$10,000 of which has been subscribed and paid in.

Detroit—Cross Bros. Produce Co., Inc., 1350 Division street, has been incorporated to deal in fruit and vegetables at wholesale and retail with an authorized capital stock of \$5,000, all subscribed and paid in in cash.

Flint—The Economy Sign Co., Inc., 1005 Root street, has been incorporated to manufacture and deal in electric and other signs with an authorized capital stock of \$2,000, \$1,000 of which has been subscribed and paid in.

Fraser—Erdman-Berg, Inc., Utica-Fraser road, has been incorporated to deal in jewelry, notions and novelties at wholesale with an authorized capital stock of \$10,000, \$4,000 of which has been subscribed and paid in in cash.

Detroit—The Hollywood Clothes Shop, Inc., 1237 Broadway, has been incorporated to deal in clothing and other apparel for men, with an authorized capital stock of \$1,000, \$250 of which has been subscribed and paid in.

Battle Creek—The Mae Dorsey Hicks Jewelry Shop, 35 North Washington avenue, has been incorporated with an authorized capital stock of 1,000 shares at \$10 a share, \$10,000 being subscribed and paid in in cash.

Detroit—Charles Miner has merged his drug business into a stock company under the style of the Miner Drug Co., 8156 Gratiot avenue, with an authorized capital stock of \$10,000, \$8,000 of which has been subscribed and paid in in property.

Grand Haven—Albert Kiel, 89 years old, a veteran merchant who had been in the furniture business here for over 60 years, died at his home, 315 Columbus street last evening. Mr. Kiel was apparently in his usual good health up

until yesterday when he complained of not feeling well. He died shortly after retiring.

Birmingham—The DeVoe Paint & Art Shop, Inc., 231 South Woodward avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$50,000, all of which has been subscribed and paid in.

Detroit—Barbas Bros., Inc., 33 Cadillac Square, has merged its ice cream and dairy products business into a stock company under the same style with an authorized capital stock of \$100,000, all of which has been subscribed and paid in.

Lansing—The Oil Heating Co., 218 South Grand avenue, has been incorporated to deal in oil and gas heating devices at wholesale and retail with an authorized capital stock of 2,000 shares at \$10 a share, \$10,000 being subscribed and paid in in cash.

Kalamazoo—B. E. Godde, who has successfully conducted a bakery in Battle Creek, for the past ten years, has purchased the Ver West Bakery, 346 South Burdick street, which he has closed while installing modern equipment and fixtures. He will continue his Battle Creek business.

Copemish—Charles Plowman, for many years postmaster here, has purchased the Enterprise Grocery of its proprietor, L. L. Milarch and will continue the business under the same style. Mr. Milarch will devote his entire time to his growing bulb business which he conducts under the style of the Mish-a-Mish Gardens.

Lansing—Fred Rauhut, former Lansing branch manager for the National Grocer Company, is the new assistant to Frank E. Elliott, president of the Elliott Grocer Company. He was with the National Grocer Company for twenty-five years and served as buyer for Grand Rapids, Cadillac and Bay City. Mr. Rauhut has had wide experience in the grocery field and is well known throughout the State.

Manufacturing Matters.

Detroit—The Aviation Tool Co., 3300 Union Trust Bldg., has changed its name to the Aviation Parts Co.

Charlotte—Martin Laboratories, Inc., has been incorporated to manufacture mechanical devices with an authorized capital stock of \$25,000, \$3,000 of which has been subscribed and paid in.

Carson City—The Wright Manufacturing Co., has been incorporated to manufacture wood and veneer products with an authorized capital stock of \$100,000, \$37,500 of which has been subscribed and paid in.

Holland—The Holland Furniture Co., 146 North River avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$300,000, all subscribed and paid in in cash.

Detroit—The Taylor Detroit Manufacturing Co., Inc., has been incorporated to manufacture and sell auto parts and devices with an authorized capital stock of \$100,000, \$50,000 of which has been subscribed and \$5,000 paid in in cash.

Monroe—The Monroe Sheet Metal Co., 901 South Monroe street, has

merged its business into a stock company under the same style with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Ypsilanti—The Gypsy Auto-Bed Co., Parsons and Lincoln streets, has been incorporated to manufacture and sell auto beds with an authorized capital stock of 2,500 shares at \$10 a share, \$25,000 of which has been subscribed and \$18,250 paid in in property.

Holland—The Holland Cabinet Shops and a recently organized company known as the Cordonic Manufacturing Corporation have merged and will continue to manufacture solid mahogany living room pieces as well as sound reproduction equipment suitable for homes, theaters, schools, etc.

When On Your Way, See Onaway.

Onaway, June 10—The city commission is publishing this week an ordinance regulating vagrancy, which provides a penalty of ninety days in jail or \$100 fine or both upon conviction. This applies to reputed crooks, gangster or high-jackers. This means a clean-up. Now watch out.

Dr. McMillan has returned from Buffalo and will resume his practice in Onaway.

The Onaway county normal graduates twenty-five students this year. Of these eighteen have already signed contracts for next school year. The high school also graduates thirty-two. Commencement exercises June 12. Professor Wahl, of the Western State Normal College, of Kalamazoo, will deliver the commencement address.

John G. Krauth, of Millersburg, is publishing a sensational story this week of a huge monster which is frequently seen in Rainy Lake. According to the report as written, the animal is part fish and part beast and able to live in or out of the water, part of the time frequenting a cave on the shore of the lake, at other times seen frolicking in the water. Rainy Lake of itself holds many mysteries, numerous weird tales being told of the antics of its inhabitants.

The Tradesman, under date of August 21, 1929, published a story of the Big Sink Holes near Onaway and described a subterranean passage purporting to lead from Black Lake to Lake Huron, which includes this same mysterious Rainy Lake, a lake nearly a mile long which has a habit of suddenly emptying itself into a huge underground passage, revealing all the curious formations to be found one hundred and fifty feet below the usual level of its waters, then suddenly taking a notion to refill and resume its natural condition. Why should it not produce creatures equally freaky? Investigations are now in progress to verify the truthfulness of Mr. Krauth's report and the cause thereof.

Squire Signal.

Gabby Gleanings From Grand Rapids.

The Rotary Club, of which he has been a long-time member, recently sent Richard D. Prendergast a beautiful radio as a present.

Harry Winchester, for many years in charge of the cigar department of the Worden Grocer Co., has taken the position of house salesman for Lee & Cady. Harry has a large acquaintance with the trade.

Gay W. Perkins, Sr., who has spent the last two years at Los Angeles, is the guest of his sons in this city for a few days. He expects to go to Northport Point about July 1. His summer cottage at this resort is in one of the

finest locations in the resort region.

Walter S. Lawton was taken ill with his old trouble—gall bladder infection—at the Port Huron convention of the U. C. T. last week. He was unable to attend any of the sessions of the convention and later in the week Mrs. Lawton removed him to his home in Grand Rapids, where he is much better. It is not thought that an operation will be necessary at this time.

The Western Michigan Grocer Co., which is the name under which Mr. Gilleland's new wholesale grocery house will be conducted, has leased the five floor and basement building at 17 and 19 South Ionia avenue, formerly occupied by the Hood Rubber Co., and will make final announcement of its plans in next week's Tradesman.

Three New Directors Join Lee & Cady Board.

At a meeting of the board of directors of Lee & Cady Monday, Sherwin A. Hill, Herbert I. Lord, Detroit, representing the Gilbert W. Lee estate and William L. Berner, district manager of the Grand Rapids and Lansing branches, were elected to the board. George E. Kelly, general manager, was made a vice-president. The present policy of the corporation will be continued with a substantial increase in the number of wholesale cash and carry stores.

A new and much larger building is being erected at Lansing by the Clark Investment Co., occupancy to be taken about August 1. Since the purchase of the Worden Grocer Co., of Grand Rapids, Lee & Cady has had a substantial increase in volume of sales there.

The board of directors as now constituted is made up of Thomas J. Marsden and George E. Kelly, vice-presidents; George R. Treble, S. J. Campbell, H. N. Smart, Sherwin A. Hill, Herbert I. Lord and William L. Berner.

Syrup and Molasses—In spite of the summer season there has been a good demand for sugar syrup. This of course is in part relative as the production is still small. Compound syrup has been quiet without change in price. Molasses has also been more or less dull, but offerings are not very heavy and prices are therefore steady.

Pickles—Farmers in Central and Midwest States have started planting cucumbers on an increased acreage of 25 per cent. it was reported here this week. Indications are for a very fair crop providing no drouth occurs, as did last year. There are no genuine dills in first hands, but there is quite a demand for large dills. A lot of green cucumbers are being shipped here from the South, which local dealers and packers are putting up for what is known as overnight dills. Indications are that Czechoslovakia is making preparations for large shipments of genuine dills to the United States from this year's intake. Up to the present time its shipments to this market have been approximately 20,000 casks. The spot pickle market is very quiet. Hot weather, however, may improve consumption.

Essential Features of the Grocery Staples.

Sugar—The market is 15 points lower than a week ago. Jobbers hold cane granulated at 5.30. Beet granulated is now out of market.

Tea—The past week has witnessed a very quiet demand for tea, with good business done, however, only one or two days. News comes from primary markets of active business and steady prices, but in this country there seems to be no pep to the market. There have been no important changes in prices. The main demand is still for Ceylons, Indias and Javas. Some business is doing in Japans and China greens. The consumptive demand for tea is good.

Coffee—The market for future Rio and Santos, green and in a large way, has been sluggish and dull during the week, with some sagging in price. Spot Rio and Santos, green and in a large way, is a small fraction lower than it was a week ago. The demand for milds has fallen off to some extent, producing a weak price tendency. So far as can be seen the recent loan obtained for the purpose of supporting the coffee market has had no effect. The jobbing market on roasted coffee is just about where it was a week ago.

Canned Fruits—Prices recently announced on Florida grapefruit for the 1930-31 season are held by some local factors as lower than they should be. On fancy 2s, for instance, the price named has generally been \$1.60, f. o. b. factory, with one packer quoting \$1.75 f. o. b. New York. However, prices are about the same as last year and considering the great success with which this item has been taken by the public this year, with production heavy, there are many who hold that it would be foolhardy to attempt to boost the market to any degree. Preliminary future business on canned grapefruit is reported by packers as fair.

Canned Vegetables—While most of the wholesale grocery houses have not yet booked up, futures sales of Wisconsin peas were heavier last week than the week before. Desirable sieves were found rather hard to locate, as many packers had withdrawn on all offerings. The market seems to have taken a definitely stronger tone, with prices pointing upward. Southern peas were also being sought more freely last week, though no sales of particularly heavy volume were reported. Offerings were scarce in the wanted items and prices were firm and tending higher.

Dried Fruits—Remaining stocks of dried apricots in California are estimated from 2,500 to 4,500 tons. High grades are in short supply and steadily becoming scarcer, although the movement to distributing centers is not particularly active. Stock now held on the Coast are said to be in the hands of two or three packers, and are mostly of standard and choice quality. The local apricot market remained firm last week on the desirable descriptions, and supplies generally were light, with comparatively small quantities on the way from the Coast. The present estimate on the 1930 crop of California apricots put the probable tonnage at

from 65 to 70 per cent. of last year. However, with an expected decline of 40,000 tons or so in the takings of canners, the dried output is expected to be about the same, if not greater, than last year and the year before. Tentative quotations on new crop apricots have been heard of, but have attracted no interest, and formal announcement of prices is not expected for some time to come. The prune outlook continued to improve last week. Local sentiment appeared better, as shown by slightly larger orders from spot stocks, which are light for the time of year. Prices were not firm but were being shaded less frequently on the better descriptions. The tendency seems to be toward higher levels, general opinion having it that the market has seen the bottom.

Canned Fish—In the fish packs the outstanding event was the advance in packers' prices on Maine sardines. Factories in Maine closed down when the fish became too scarce to be worth while packing. Salmon was moving rather slowly. The season on Columbia River Chinook salmon is running behind last year. Shipments to date have been lighter at any rate. There is a good unfilled demand for this item.

Salt Fish—Conditions in the local market have not altered materially during the past week. Business generally has been slow, and previous prices continue to prevail. Small sized mackerel remain easy in tone. Large sized mackerel are comparatively scarce. There are no offerings from abroad. The importing trade here would be unwilling to purchase at anything but extremely low prices, and Norway and Ireland think it not worth while to cure their fish, and are selling fresh. There is no mackerel being offered from the shore, except fish of poor quality.

Beans and Peas—Outside of red kidneys, which are slightly firmer for the week, the market has been dull and soft. There is very little demand for any item. Blackeye peas are also lower for the week.

Cheese—Cheese is coming forward in only moderate quantities, but demand has been so light during the week that the market has turned easier.

Nuts—If the proposed tariff change goes into effect before the arrival of nut meats now being imported, replacements will be almost impossible for importers. This knowledge has created a firm tone in the market for shelled nuts here. There is no new developments of importance in this week's activities, which are light, both seasonally, and on account of the pending tariff issue. Shelled almonds are now exceedingly cheap, but at present levels the market is firm. In view of the short supplies on hand here, prices are generally expected to show some advance prior to new crop, tariff or no tariff. The same situation exists on other shelled nuts. Shelled walnut markets abroad continued to show little change last week, according to cable advices received here. Shelled stocks in New York are said to be slightly less than at the same time last year, and supplies are being slowly but steadily absorbed. Buyers are

being reminded that stocks of shelled walnuts cannot be replaced during the summer. The market for unshelled nuts showed little change last week, and quotations here remained unaltered.

Rice—The rice market continues to be well sustained by the abnormally low stocks of Southern rough and milled rice in first and mills hands. May distribution, figures for which will be published this week, is expected to reduce these stocks to a figure that will leave less than 1,000,000 pockets for June and July distribution, and for the August 1 carryover which last year amounted to about 485,000 pockets. Prices are, therefore, firm at about unchanged levels. Business is largely of routine character.

Review of the Produce Market.

Apples — Kent Storage Co. quotes as follows:

Ben Davis, A Grade ----- \$2.00
Ben Davis, Commercial ----- 1.35
Ganos, A Grade ----- 2.00
Ganos, Commercial ----- 1.35

Asparagus—\$1.25 per doz. for home grown.

Bananas—6@6½c per lb.

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

Butter—The market ruled steady to firm during the past week. Nothing is selling in much volume except fine creamery. The general demand is quite moderate. Jobbers hold 1 lb. plain wrapped prints at 33c and 65 lb. tubs at 31½c for extras and 30½c for firsts.

Cabbage — New white stock from Texas is selling at \$3.50 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, 45s ----- \$4.25
Jumbo, 36s ----- 4.20
Standards, 45s ----- 3.50
Flats, 12 to 15 ----- 1.75
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, \$2.50 per hamper.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$6.25
Light Red Kidney ----- 6.75
Dark Red Kidney ----- 7.50

Eggs—Offerings of fine fresh eggs are still limited and prices are steady on this account, with no advances during the week. Demand for fine fresh eggs is good. Local dealers pay 21c for strictly fresh.

Grape Fruit—Extra fancy Florida; **Poultry**—Wilson & Company pay as follows:

Heavy fowls ----- 21c
Light fowls ----- 17c
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, 30c per doz.

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

Honey Dew Melons—\$4.50 for 8s and \$4 for 12s.

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 ----- \$9.50
300 Sunkist ----- 9.50
360 Red Ball ----- 9.00
300 Red Ball ----- 9.00

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 \$2.50 for white and \$2.40 for yellow.

Parsley—50c per doz. bunches.

Peaches—\$4.25 per 6 basket crate from Georgia.

Peppers—Green, 70c per dozen for California.

Pineapple—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.

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

Spinach—75c per bu.

Strawberries—\$3.25 per 16 qt. crate for Benton Harbor and Kent county.

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

Water Melons—65@75c for Georgia.

Wax Beans—\$1.10 for Climax basket for Florida.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Another mail order merchandising concern has been called to account for numerous misrepresentations in its catalogues and other advertising matter. A corporation, the name of which has not been made public, has signed a stipulation with the Federal Trade Commission in which it agrees to desist from the "liberties" taken in describing goods and commodities in its catalogue descriptions. The stipulation tends to place the mail-order house in a position where it must have the same regard for facts the retail merchant has when he displays his goods on the counter.

The corporation in question has been making rather free use of such descriptive terms as "satin," rayon satin," "silk-faced velour" and "pongee" so as to imply that the articles were made of silk.

Under the stipulation, when these goods are composed in substantial part of silk the descriptive word shall be accompanied by some word printed in type equally as conspicuous so as to clearly indicate that the product is not made wholly of silk. The same arrangement is to apply to goods in which wool is but a part of the material.

The company also agreed to cease misuse of such names of skins as "beaver" or "muskrat" so as to mislead the public into believing that the products so described were made of skins of the beaver or muskrat.

Other misrepresentations are proscribed by the stipulation which tends to place the mail order concern on a parity with the local retailer.

A corporation manufacturing men's neckties signed a stipulation with the Federal Trade Commission agreeing to discontinue use of the word "Silk" on its labels so as to imply or deceive the public into believing its products are composed of silk.

Provision is made in the agreement that when the products are composed in substantial part of silk and the word "Silk" is used to describe them, it shall be accompanied by a word printed in type equally as conspicuous so as to clearly indicate that the product is composed in part of material other than silk.

Williamsport, Penn., June 9—I am desirous of reporting a forger who registered at our hotel on April 29 as A. J. Gunther, 641 Avenue M, Brooklyn, N. Y. A check we cashed for him for \$85 was on a printed form of the Wilbert Products Co., Inc., of 805 East 139th street, New York City. Check was dated April 23 and was drawn on the Chatham-Phoenix Trust Co.

By reference to Bradstreet and Dun we found the Wilbert Products Co., Inc., had good credit. We, therefore, cashed the check. The clerks also tell me this party has previously been at the hotel. The check, however, was returned to us with an attached notice that simply said "Specify Branch." We then mailed the check to the Wilbert Products Co., Inc., and asked them to make the correction on the check, thinking possibly an error had been made by the clerk who drew the check.

We immediately received reply from the Wilbert Products Co., stating the check was a forgery. Gunther had in some manner evidently had checks printed, or had secured checks in some way and forged their names. They also stated they did not carry any account with the Chatham-Phoenix Trust Co. They also stated this party had put over several checks, the last one being cashed by some hotel in Cleveland, Ohio.

As we are insured by a bonding company against forgery we have turned the check over to them to receive our remuneration. We felt, however, this information should be sent you, because the forger told our clerk he was headed for Michigan.

J. F. Letton.

Implying through use of the word "Mills" in its trade name and in advertising that it is a manufacturer and sells direct to the consumer, when such is not the fact, a corporation selling and distributing woollens signed a stipulation with the Federal Trade Commission agreeing to cease and desist from these representations.

The trade and corporate name of an individual and a corporation engaged in the printing of stationery for social and business uses will no longer contain a word indicating that the company is in the business of engraving by the process of making impressions by means of inked engraved plates. This company will also cease using such words as "Engraving" and "Embossing" in describing their product so as to imply that the stationery they print is really engraved, when such is not the fact.

The respondents signed a stipulation to the foregoing effect with the Federal Trade Commission.

The Federal Trade Commission has ordered the Marietta Manufacturing Company, Indianapolis, to cease using the term "Sani-Onyx," a Vitreous Marble," or the term "Sani-Onyx," as a designation or description of the product manufactured by it.

The company is also directed to stop representing in its advertising matter or by other means that the product which it manufactures is marble or onyx.

The Commission says in its findings that "Respondent's product is not a product of nature, but is a manufactured product, the chief ingredient of which is silica. It is neither marble nor onyx. It is manufactured in slab form and capable of being used in place of natural or quarried onyx or marble when such onyx or marble is in slab form. It is made in a great variety of colors, and in some of said colors the product resembles marble in appearance, and also, in some of said colors it is somewhat similar in appearance to the type of onyx in slab form."

For twenty years the company has sold its product to jobbers, contractors, builders and, in some instances, to the ultimate consumer for use in building interior walls, wainscoting, ceilings, table tops, counters and the like. It is in competition with concerns selling article of the same general class as well as marble and onyx cut and fashioned to as to be suitable for the

same uses as the Marietta company's products.

The Commission held that the respondent's designation of its product is false and misleading and has the tendency to deceive buyers into the belief that the product is onyx or marble.

In Thirty-five Years.

Thirty-five years ago, an amazed world learned that Guglielmo Marconi had sent and received a wireless message over a distance of one mile. Recently, on board his yacht in the Mediterranean, Marconi pressed a button and lighted thousands of incandescent bulbs in Sydney, Australia, 11,000 miles away. An instant later the inventor heard, through his wireless set, a voice from Australia, "Our lights are on. Thanks to you. Hurrah!" Across two oceans and a continent, Marconi had sent enough electricity by radio to close a circuit and turn on the lights. When the multitudes in Sydney saw their lights blaze on and knew that the man who lighted them was on his yacht near Genoa, they broke into wild cheering.

Urge Grocers To Fight Food Bill.

In the special bulletin sent to the trade the National Wholesale Grocers' Association appeals to grocery jobbers and retailers to protest against the enactment of the proposed preserves standards bill now before Congress. This legislation, the wholesalers contend, will establish a precedent under which statutory law on all food products will replace the present regulations by which the Department of Agriculture fixes standards of purity for foods. The measure, which is offered as an amendment to the present pure food and drugs act, will also disrupt the present uniformity between Federal and State laws, it is claimed.

See Reptile Trims Favored.

The course of recent buying of women's shoes for early Fall has tended to substantiate previous expectation that immediate interest in reptile effects would be largely concentrated on reptile trims, rather than all-reptile shoes. The view prevails that lizard will dominate for the season in this type of merchandise. Kid, calf and suede, however, have accounted for the largest volume in the purchasing to date. The business has been spread over strap, Oxford and pump models. Some immediate delivery business is still noted on sports and fabric shoes for Summer selling.

Fresh Figs From Arizona in Egg Cartons.

Mesa, Ariz., June 9—Fresh figs are being shipped from here in ordinary egg cartons. Phil Pearce, a young man employed by the Johnson-Pearce Commercial Co., is responsible for this innovation. In each of the twelve compartments, where an egg would ordinarily go, he places a fig. Then he packs six cartons to a crate. The retailer, on receiving a crate, merely sets it into his refrigerator and sells by the carton. The fruit is never touched by human hands from the time it is packed until it is consumed.

Several thousand pounds of early Mission black figs are shipped from this point by express each Spring. The deal is a small one, but is always profitable.

Chain Drug Stores Sell 15,000 Items.

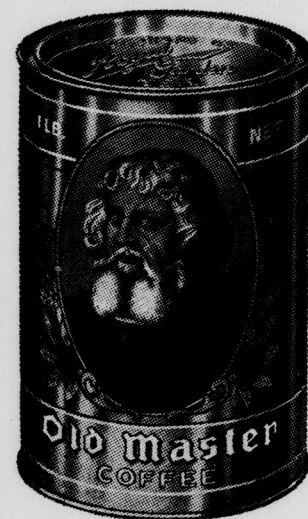
Chain drug stores carry as many as 15,000 items, chain grocers from 1,000 to 1,500 and chain tobacconists several hundred, the Federal Trade Commission announced this week in a preliminary report in connection with an investigation of chain stores ordered by a Senate resolution two years ago and intended primarily to study prices of independent stores as compared with the chains.

Price studies have been made in New York City and in Cincinnati, and one is now being undertaken in Des Moines.

Gloves From Whales.

They are using everything but the "squeal" of the whale now. A local chemical laboratory has succeeded in manufacturing gloves from whale intestines which are almost impossible to wear out, have a soft finish and are extremely flexible. The credit for this process of converting the whale intestines into gloves goes to Leopold Leville. The gloves will take any color.

These Be Our Leaders



Sold only by
The Blodgett-Beckley Co.
Members India Tea Bureau
Toledo, Ohio

SWEETENED FOODS.

Results of College Tests on Eight Students.

A cure for "midnight blues," the feeling of fatigue that comes from protracted loss of sleep, is announced by the psychological research laboratories of Colgate University.

For more than four years the laboratories, under the direction of Dr. Donald A. Laird, have probed the mysteries of sleep to obtain new and experimentally verified facts on the subject.

Eight students of the university were isolated in a ten-room mansion on the Colgate campus, eating scientifically prepared food and submitting to laboratory tests at all hours of the day or night to furnish the data on which Dr. Laird has based his findings.

During the scholastic year now drawing to a close the laboratory spotlight has been turned on the problem of relieving fatigue and excess physical and mental strain which results from long periods of wakefulness.

Our tests have shown conclusively," Dr. Laird said, "that it is possible to stay awake for greater lengths of time and with far less after-effect in the nature of fatigue, when highly concentrated energy foods such as cakes, candy or sweetened drinks are consumed at intervals during the night.

"The sugar contained in the sweet foods supplies the additional energy demanded by the muscles and aids in relieving the natural fatigue that follows exercise or periods when the muscles are tensed and forced to do more than the normal amount of work called for in the average routine.

"Sugar was selected for these tests because it is rapidly assimilated, passing into the blood a few minutes after it is eaten. Other foods which might have been used as a source of energy are not so highly concentrated and take longer to digest and become of value to the body."

The tests were conducted over a period of three weeks with the students staying awake all Saturday night, during which time they followed a carefully arranged schedule which included both work and play. Laboratory assistants watched closely each move and noted on special forms the reactions of each of the volunteers.

"The first night," Dr. Laird said, "the students had little difficulty in keeping awake. They studied for several hours and then were permitted to play chess, checkers, bridge or any other form of entertainment that they preferred. Cake, candy and sweetened drink flavored with saccharine, a sweet-the night.

"Shortly before noon on Sunday the students were permitted to go to bed and sleep for thirteen hours. Fatigue tests were then made at noon Monday. The reports of F. K. Berrien, technician, and H. H. Wille Jr., assistant, showed that the students were about 50 per cent. more tired on Monday even though they slept thirteen hours than they would have been under a normal routine.

"Two weeks following the experiments were repeated, but this time the sugared drinks were omitted. Instead

the students were given a type of candy which contains no sugar and a drink flavored with saccharine, a sweetener that has none of the energy value of sugar.

"From this test the laboratory obtained significant data, which clearly indicates that it is apparently easier to keep awake with less resulting fatigue when energy foods are eaten. The study period which lasted until 3 a. m., found the students much more irritable and less inclined to concentrate on the three "R" and at bedtime Sunday noon they apparently were about 25 per cent. more fatigued than after the previous all-night vigil when they had been given energy foods.

"The report submitted by F. K. Berrien showed that shortly before dawn a chess game which had been in progress less than an hour ended abruptly when one of the players upset the table and scattered the chessmen over the floor. Another student attempted to walk through a window believing it was a door, while a third insisted on talking over the telephone.

"It was apparently much more difficult for the technicians to keep the students awake.

"After the thirteen-hour sleep which followed the first experiment when sweetened foods were given, the students awakened without effort and seemed greatly refreshed, but following the second test they refused to get up when called and slept for an additional hour and a half.

"Mr. Berrien's report also indicated a more pronounced nervous condition with shortness of breath and inability to concentrate.

"The test given during the third and final week was conducted with the students again being fed the sweetened foods. As in the first test, they found little difficulty in keeping awake and apparently recovered quickly after the sleep period."

"The results of our tests," Dr. Laird continued, "clearly indicate that workers who find it necessary to stay awake when they would normally be in bed can greatly offset the feeling of fatigue that comes during the night and on the day following by indulging in a sweet snack in the form of sweetened drinks, candy or any other food that contains sugar.

"Applying our conclusions to everyday habits, perhaps an explanation is offered why persons who go to a restaurant after the theater or others who frequent night clubs until the early hours seem refreshed and eager to work the next day after a few hours' sleep.

"Science has long known the value of sugar as an energy food. During the night these frequenters of restaurants and clubs order generously of sweet foods, preferring them to the heavier meat and vegetable dishes, and in doing this they are following a sound, scientific formula for offsetting fatigue.

"Therefore, if it is necessary to lose sleep, it can be lost much more easily if sweets are eaten before and during the period when it is essential to remain awake. By doing this you will be cheerful rather than irritable and you will have more pep the next day."



His Confidence In You

What a change a few short years have brought. Only yesterday it seems he was just a tiny bundle of helplessness there in the crib. And now, he's a husky chap going to school. Brimful of vitality he proceeds without fear upon his way, placing his absolute confidence in you, a confidence so complete that the outcome is never questioned. Suppose something happened to you. Of course it may not, but suppose. Would he be deprived of the many advantages you intend to give him? Justify his confidence in you. Make plans for his future. Name this Company Executor and Trustee in your Will. In this way if you are not here to carry out your own plans, this dependable organization will be here to "carry on" for you.

THE MICHIGAN TRUST CO.
GRAND RAPIDS

FIRST TRUST COMPANY IN MICHIGAN

RETAIL TRADE GAINS.

With retail trade quickened to some extent by warmer weather over a wide area, but with industrial reports pointing to reduced activity, the general business situation at the beginning of the week shows the irregular trend which has become so familiar.

Higher temperatures are welcomed by mercantile interests, and although the immediate effects are felt by retailers a more cheerful frame of mind is evident among wholesalers and jobbers. An additional reason for moderate optimism is the improvement in collections at some centers, as well as in favorable crop reports. There are indications also of a firmer undertone in some commodity markets, although the commodity price structure as a whole continues to point downward.

Operations in the steel industry were further reduced last week, and although many in the financial community feel that steel's downward readjustment is nearly completed, the latest curtailment had a somewhat disturbing effect on sentiment. This was reflected particularly in continued liquidation on the Stock Exchanges. The reduction in steel mill operations occurred when further shading of prices on pig iron and certain lines of finished steel was being reported.

Against these unfavorable developments, however, is the news that heavy steel scrap prices have hardened at one center. Another heartening piece of news is the accelerated demand for steel pipe, in which there has been buying of record proportions for several weeks.

Considerable importance is attached to the announcement last week of a reduction of 5 per cent. in tire prices, coinciding, as it did, with further weakness in the crude rubber market. All of the large tire manufacturers have joined in the downward revision by which tire prices are brought to the lowest levels reached in many years.

Reports reaching Wall Street indicated that, throughout the country, the readjustments which have taken place and are now going on have brought buyers and sellers closer together. On the basis of this information the conviction is growing that the long expected revival in business may be at hand. In nearly all industries the movement to bring production more nearly into line with consumption is meeting with success. This process is gradually eliminating one of the weak points in the whole business and industrial structure and, in the opinion of many, is laying the groundwork for early recovery.

PRESIDENTS FOR LIFE.

In a recent dispatch from Berlin there was a report of the growing feeling in Germany that President Hindenburg would not be allowed to retire at the end of his present term. It expires in 1932 and the President himself desires to escape from the cares of public office, but he has filled his high post so ably and to so great an extent won the loyalty of both the conservative and the liberal branches of German political opinion that it is

widely felt that his country will insist upon his remaining as President.

The late Foreign Minister Stresemann is reported to have said that Hindenburg would remain at the head of the Reich until his death. Former Ambassador Jacob Gould Schurman is said to hold a similar opinion. Other prominent Germans believe that a man so acceptable to the Nationalists and at the same time so sincerely dedicated to the Republic cannot be released from his patriotic duty to retain a post which no other German can adequately fill at this stage of Germany's development.

This situation invites comparison with the pressure which in this country was brought to bear upon Washington in the early days of our Republic. He, too, was urged to serve as President and then to accept a second term because he alone could command the loyalty of all political factions. Like Hindenburg, he was eager to retire to his farm and although he did not remain President for life as many would have liked him to do, he could not escape eight years of public office after his previous services during the Revolution had been crowned by independence.

Another situation parallel in many ways, but this time in modern Europe, is that which exists in Czecho-Slovakia. President Masaryk, like Washington, is known as "The Father of His Country." He led no armies to achieve his country's independence, but it was his successful championship of the idea of a Czecho-Slovakian Republic that more than anything else brought it into being. To him goes the credit for the amazing feat of persuading the Allies to recognize a government which at the time existed only on paper.

Consequently, it is not surprising that he was unanimously elected first President of the Republic and then persuaded in 1920 and again in 1927 to accept a further term of office. He is almost as old as Hindenburg, having recently celebrated his eightieth birthday, but his country will not let him retire. In his case this public demand for his services has resulted in a recognition of his position which has no parallel either in the case of Washington almost a century and a half ago or in that of Hindenburg to-day. The Constitution of Czecho-Slovakia provides that no one shall be elected President more than twice in succession, but that this provision "does not apply to the first President of the Czecho-Slovakian Republic."

SERVE NO GOOD PURPOSE.

During his review of economic conditions and the outlook in Great Britain, Sir Josiah Stamp, one of the outstanding economists of the world, last week before the Bond Club in New York City expressed astonishment at the mass of charts, graphs and statistical data with which the business executive now surrounds himself. "I doubt the ability of these executives," he said, "to absorb and analyze these facts in ratio to their supply."

This doubt is one that will be echoed in many quarters and even by those addicted to the chart and statistical habit. First of all, such data can be

divided into actual facts and near facts, depending upon the accuracy of the work used in getting them. Then they can be divided into those gathered for a real purpose and those gathered willy-nilly just because some more facts might look interesting on paper. Finally, there is the type of complete and accurate information gathered for a specific and valuable purpose.

So far as the average business executive is concerned, he would save a lot of his own time and energy, and a good deal more on the part of his assistants, if he questioned each piece of information on the score of its real application to his business, its purpose, and then satisfied himself that the information was as complete and as accurate as possible.

There is the story told of the Spanish soldier who did sentry-go before a bench in a park. He did not know why and neither did his officers, but for years that spot had been a post. After long investigation it was discovered that thirty years back a sentry was assigned to warn citizens off the bench because it had just been painted, and the order had never been revoked. A lot of charts, reports and data have similarly outlived their usefulness and serve no good purpose.

FURTHER EASING NOTED.

Beyond some additional evidence that commodity prices on the average have reached a point of resistance to further decline, the week brought little that was new in industry and general business. Steel operations eased further, with only pipe line contracts worthy of note on the favorable side. The building industry sagged last month, the contract figures yielding a total 22 per cent. under May, 1929. This put the deficiency in five months this year at 17 per cent. under the same period last year. In the automobile line there was a price cut by Ford which gave rise to the report that his lowered production has finally outrun sales, which to April were alone in keeping abreast with those of last year in this field.

Since the further decline in the general business level that developed in February and the partial recovery in April, there has come about a mixed trend. Last year there was a sharply defined peak in April and another high registered in July. At present, however, there is a sagging tendency in evidence which probably will not be changed until there are clearer indications of crop, tariff and world trade prospects. Should the present easing bring further wage cuts on a broader scale, fear that recovery may be postponed beyond the fall is expressed.

In the commodity list, although there were additional declines of importance, the trend of the week was fractionally higher. For the time being the Annalist index shows that farm and food products are holding up the combination figure, offsetting weakness in other groups particular textiles. In manufactured goods more reductions, like those on tires, will probably be seen.

MAKING LOWER PRICES.

An echo of the famous Wanamaker reduction sale of ten years ago was heard recently in the announcement of a store-wide cut by a Chicago establishment which set forth the reasons why the public, the retailers and the manufacturers would benefit from lower retail prices. This statement aroused a good deal of comment and it was developed that, after all, the stores might cut prices further in view of the fact that their replacement costs are now lower in many instances. In other words, it costs them less to stock new goods and part of such savings might be passed along to consumers in order to stimulate business.

The same argument can be carried back to producers who in many cases are now able to purchase their raw materials at lower levels. Some reductions for this season, but also, of course, because of surpluses, are to be found, and yet there are many manufacturers who are holding on grimly to prices which sooner or later must be slashed. There is the proper excuse in some cases that reduced output means heavier unit costs and consequently the savings on materials are more than offset by higher overhead. Nevertheless, there will be producers who will reason differently and make prices which will sell goods while competitors, strive to keep up values and constantly run into increasing overhead.

What both distributors and manufacturers have to more fully recognize, it would appear, is that prosperity notions of prices and profits must be laid aside until the present depression is over. A little time might be devoted profitably to thinking on what was done in 1921.

"GREATER" CITIES.

The Census Bureau's decision to tabulate and announce the population of "greater" cities, taking in the people within their "trade territories" regardless of official boundaries, is a timely recognition of the conditions disclosed by the 1930 enumeration. It has been the bureau's custom for some years past to estimate the population embraced within a few of the principal "metropolitan areas." But such compilations were based merely on assumptions of growth since the preceding census and not on exact figures such as are now becoming available. It is now proposed also to extend the plan to include smaller cities such as Miami and Louisville.

Even with the adoption of this system, Cleveland will probably lose her rank as "fifth city," since the new census indicates a population of about 1,200,000 for Cuyahoga county, while Los Angeles is likely to attain 1,400,000. Cleveland, indeed, may drop below sixth place, for Pittsburg, with Allegheny county, will probably exceed 1,300,000. Calculations may be further disturbed by San Francisco, which, with a population of 625,000, points to a "metropolitan area" with 700,000 more.

The speaker who exhausts his subject exhausts his listeners.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

By getting an early start on our Out Around last Saturday we managed to visit fifteen towns, including Jenison, Zeeland, East Saugatuck, New Richmond, Fennville, Pearl, Bravo, Pullman, Grand Junction, Berlamont, Bloomingdale, Gobles, Kendall, Williams and Cooper. We found warm friends of the Tradesman at every point named except Williams, where the only merchant was "too busy to devote any time to the perusal of trade journals." I think it is three years since I covered this route last. All of the towns en route show signs of improvement in many respects. Much work has been done on the roads to make them wider, smoother and less dusty. Stretches of hard surfaced roads are in evidence at frequent intervals between Grand Junction and Kalamazoo.

At East Saugatuck Miss Lubbers showed us the "store on wheels" carefully planned by her father when he was on his death bed two years ago. The vehicle appears to be complete in every particular. It is navigated by the younger brother of the trio of Lubbers who conduct the store since the death of their father. It is on the road five days a week carrying groceries and necessary articles of use and adornment to a wide circle of patrons and picking up the eggs which have been assembled in the meantime. As many as thirty-six cases of eggs have been transported from farm to store in a single day.

At New Richmond the two grocery stores do not come up to the Tradesman standard and are, consequently, not permitted to participate in the great advantages which accrue to the charmed circle of Tradesman readers. When a merchant tells me he has no time to read a trade journal which is guaranteed to yield him \$10 for every dollar he pays for it, I set him down as an individual whose mercantile days are numbered. I never make a mistake in this designation. The next time I go along his way—his former location—I find he is out of business and is employed digging ditches or waiting table in a cheap restaurant. This may appear to be a somewhat radical statement for me to make, but I have never yet found a merchant who depended wholly on the work of his hands who did not record a disastrous failure inside of three years. In these times of fierce competition, the merchant who does not use his head as well as his hands and grasp every opportunity to keep well informed on the details and generalities of his business fails to score in the race for success.

The resumption of activity in the cannery at Fennville has given the town an appearance of life which must be very pleasing to her people. The cannery ran on rhubarb until Friday when it switched over to strawberries.

One of the Flanders Brothers, gro-

cers, told me he had read every issue of the Tradesman for twenty-one years—twelve years in Fennville and previously in the general store of Wm. J. Clarke at Harbor Springs. When he mentioned the name of Mr. Clarke, I knew at once why the Flanders store looked so bright and attractive. No one could be associated with Wm. J. Clarke ten years or so without imbibing the remarkable mercantile sagacity of that master hand and master mind. No better preparation for a mercantile career could be obtained by any merchant. Mr. Clarke learned his trade in the old country and learned it so well that no one could dislodge him in his position as the leading merchant in Harbor Springs so long as he remained in trade. Twenty-five years ago Mr. Clarke said to me: "During my long career as a merchant in Harbor Springs many new merchants came to town to 'get Clarke's scalp,' as they expressed it. I never enquired how much capital they had to invest in the business, but how and what their experience had been and how well they were posted. If I found their knowledge in this respect was not a match for mine, I never lost any sleep nights, worrying about the competition I would have to face." I am very glad to make this reference to my life-long friend, Mr. Clarke, because it enables me to repeat what I have many times undertaken to bring home to the new merchant—that his success or failure depends largely on the knowledge he has of the business he engages in and the experience he may have had in working for a merchant who knows the game and is able to impart his knowledge to his associate or clerk.

I think the general store at Lee must have burned since my last trip over this route. I could find no trace of it.

Pullman was recovering from the effects of a celebration over the opening of a new resort on a nearby lake.

Grand Junction marked the turning of our car Eastward to U S 131.

Berlamont, Bloomingdale, Gobles, Kendall and Alamo all looked good to me. Some of the merchants in those towns happened to be out when I called, greatly to my regret. William Harrison is still functioning at the corner drug store at Bloomingdale, despite the seventy-nine years he has to his credit. He walks with the elasticity of a man of fifty and his store is kept up to standard by an active body and an alert mind.

Mentha looked very attractive as we passed through the expansive fields devoted to the production of peppermint. Mr. Todd is certainly entitled to a great deal of credit for the manner in which he has undertaken and carried through to completion this remarkable development, which I am told is not exceeded in acreage and investment by any other peppermint field in the world.

In passing along the highway from

Pearl to Grand Junction I failed to note any fine farms which are so greatly in evidence in the Eastern portion of Allegan county. The only difference between the two sections is the character of the soil—one rich in potential productiveness and the other largely shifting sand on which the top humus is barely three inches thick. With one of the outstanding railway systems in this country paralleling the roadway, with many lakes and streams of rare beauty and utility, it has always seemed a great pity to me that so many millions of dollars should be expended to ascertain what is under the North Pole and the South Pole and so little money should be devoted to experimental work to place the pine barrens of Michigan on a productive basis.

Guy W. Rouse will probably be discharged from the Ionia prison in about two weeks—a free man so far as his sentence to "hard labor" by Judge Verdier goes. His term of imprisonment was three and a half to five years. With a deduction of seven months for good behavior while a guest of the State he will emerge from the grim walls of Ionia prison in about thirty-five months. If he keeps out of mischief for eighteen months longer, he will have completed the full sentence of five years. In the meantime, he will enjoy freedom from iron bars and prison discipline on a parole.

The policy of deceit and deception which he has pursued all his life is still in evidence. He has been so accustomed to playing false that he cannot throw off the sham and falsehood which have been essential features of his existence. After his enormous stealings from the Worden Grocer Co. were unearthed and he was living in one of the best apartments in one of the finest residential buildings of Los Angeles, he used the stationery of the Glendale sanitarium in writing his friends, sending the letters to a friend at Glendale so they might bear the Glendale postmark. A Grand Rapids man met him on the street in Los Angeles and was informed that he was living at the Glendale sanitarium and confining his diet to soft food, gruel and milk; that the stomach ulcers which he claimed to be suffering from precluded the use of meat. The same evening the gentleman saw Rouse in the dining room of a leading hotel in Los Angeles with a steak of large proportions in front of him. He learned later that Rouse had not been in Glendale for several months.

When he began serving his sentence in Ionia prison Rouse sought immunity from the "hard labor" sentence of Judge Verdier by claiming that he was next door to the grave with stomach ulcers. Governor Green had the State physician examine the criminal with X-ray apparatus. Dr. Kiefer's report was that there was no indication of ulcers in the stomach or anywhere else in his anatomy; that every indication led to the belief that he was in perfect health.

In order to be released from prison Rouse must repay the \$1,800 it cost Kent county to extradite him from California to Michigan to stand trial for some of his many crimes. A relative made piteous appeals to Rouse's friends to contribute to this fund on the ground that Rouse must have a major operation at once and that the prison physician does not desire to assume the risk involved. Of course, this was only another of Rouse's deceptive practices to save him spending ten months longer in durance vile.

This constant resort to deception is in keeping with his entire career ever since he was a small child. Sham and falsehood have been his stock of trade. False to himself, false to his business associates, false to his friends, false to those who should be nearest and dearest to him, false to his church, false to his God! The sooner such a man is backed off the earth the more room there will be for clean, wholesome men who live right lives, who tell and act the truth and who leave a trail of uprightness and happiness wherever they happen to travel. E. A. Stowe.

A Business Man's Philosophy.

When business men greet each other, the third, if not the first, question they ask is "How's business?" Some men keep in touch with the general trend by asking this question at every opportunity.

At one time I doubted that the state of prosperity of my neighborhood grocer or my paper merchant or my tailor or my barber had any relation to the multi-billion-dollar turnover throughout the United States.

My tailor might consider business excellent if ten of his customers each ordered two suits of clothes in a single week. I argued that my tailor might enjoy a rush of orders at a time when general prosperity was at low ebb. Just a few hundred dollars more or less in the monthly billing make a good or bad month for him. How could his business possibly reflect anything of importance?

Strangely enough, however, the prosperity curve of practically all business enterprises, from the steel corporation to the bootback stand, seems to dip and rise with the curve of general business.

When the unfilled orders on the books of the United States Steel Corporation make a poor showing, a dozen or two dozen of my barber's customers decide to let their hair grow one more week, and when they get around to his shop and he says "Shampoo?" they mumble, "No, just a haircut to-day."

William Feather.

Forbids City Employee To Buy From Chains.

Mayor Warren R. Williams of Raleigh, N. C., in a bitter arraignment against foreign chain stores and mail order houses, has issued an ultimatum to city employees declaring that they "can't spend one penny of the taxpayer's money in one of these stores." He also directed a warning to elected officials of the city and county that if they persisted in patronizing chain stores the people would have a sayso about it in the coming election.

SMALLER CANS.

Pernicious Practice By Chains Which Should Be Prohibited.

Of all the sharp practices of which the chains have been accused during the present open season, the most pernicious are those which are strictly legal, and perhaps the most pernicious of those that fall in this class is that of selling food commodities in containers that the imperceptibly smaller than those ordinarily used.

So long as the label on a can states accurately the amount it contains, neither the buyer of it nor the competitor of the man who sells it has any come-back. There is no law against selling fifteen ounces instead of a pound of food in a can any more than there is a law against selling fifteen ounces in bulk, so long as the retailer does not say he is selling a pound. In selling food in cans ordinarily the retailer says nothing about weight at all. If the can appears to be as large as cans of the same product she has purchased before, the housewife assumes that she is getting the same amount.

Nevertheless, the retailer who sells and the manufacturer who packs these smaller sizes are guilty of sharp practice, and they would be convicted by a genuine court of public opinion although they would not be convicted by the courts ostensibly charged with expressing public opinion. A downright liar and a man who gets you to believe a lie without telling it differ only in that the latter is more dangerous than the former.

The selling of undersized cans in the grocery field corresponds in one sense to misrepresenting quality in the meat business, but is much more pernicious. Both practices are beyond the reach of the law, but the misrepresentation of quality is more easily discovered by the consumer. If the housewife buys a steak for choice and later finds it tough, it will not take her long, in most cases, to conclude that she has been the victim of a lie. If she buys a smaller can of peas than she has been accustomed to getting, she may go on for months or years, unless it is called to her attention without noticing any difference.

Unless he is willing to stock smaller can sizes himself and devote his attention to fooling rather than serving the public, the independent has only one recourse—to give as much publicity as possible both individually and through his associations, to this practice.

The extent to which this type of trickery is practiced at present by chains and others is impossible to estimate. It is to be hoped that the present investigation of chain prices being conducted by the Federal Trade Commission will throw some light on the subject.

The fact that the practice is very general, however, is indicated by an editorial which recently appeared in the April issue of the Canning Trade, written by Arthur I. Judge, editor. Mr. Judge not only admits the existence of the practice on a large scale, but condemns it in no uncertain terms

and recommends thorough standardization of can sizes. Since if any one knows the extent of the practice, it is the canner himself, and since Mr. Judge presumably speaks for the canning industry, this editorial strikes us as rather convincing.

Commenting on an article in Truth, pointing out the difference between the sizes of cans of the same product sold by a chain store and an independent, Mr. Judge says:

"There is a fractional difference in the size of these two cans, as there is in many of these smaller and continually growing smaller cans, such a slight difference that the average consumer cannot detect it. And that is one of the very good reasons why the canners should not resort to this deception. Every canner knows that these smaller sizes—just a trifle smaller than standard—are resorted to to please some buyer who wants to cut under a competitor. That is where the No. 2½ can, instead of the No. 3, originally came from, and now the No. 2 is taking the place of the ½ wherever it can be worked in, and the result is confusion and the awakening of distrust in the minds of the consumers. It is crass foolishness, even if the public is not cheated, because it must react upon the canners who are guilty of the change. Here the chain store is blamed for short changing the customers, although in fact he is not, and the next step will be to blame the canner for cutting the fill 1¼ ounces. That brings the industry into disrepute, and it is most unfortunate. You cannot expect the consuming public to equip itself with micrometers and magnifying glasses and then call for an assortment of cans and gauge the possibility with the price. The public rightly expects the canner to take care of it, selling in a standard size which can be depended upon, and the sooner the canners cease this confidence-wrecking practice of packing these small, slightly varying sizes of cans the better for all canned foods. Stick to the standard cans and help avoid this confusion. Trouble was bound to come from this "can-to-fit-the-price" war, and it seems to be here now. The drive should be to reduce the number of sizes of cans to the fewest possible, and then pack them so that the buying public will have confidence in them. In that direction lies the salvation of the industry. These odd sizes in other industries are referred to as bastards, and that is just as true about cans. Have enough backbone to refuse all orders for such, and stick to the standards, for your own sake and business welfare. It is surprising that the can companies, with their wonderful business abilities, should have permitted this fatal mistake.

"There will be objections that there is a demand for these small sized cans to meet the new development in house-keeping. And so there is, and this demand must be met, but let it be with a standard size can which the consumers will know instantly and always recognize.

"The error we are particularly driving at is the canner who cuts this 8-

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ounce can just a little, so as to pack but 7 ounces, and then the next one cuts this last can another slight amount, so as to pack six ounces, and so on to utter confusion.

"It seems to us the can companies ought to deal drastically with this, and, co-operating with the Government, produce a definite standard in sizes of cans and carefully avoid bastard sizes. The people would quickly learn that they can buy their foods in 8-oz. cans, 16-oz. cans, 24-oz. cans and 32-oz. cans, if you choose, and the pure food authorities will attend to the task of compelling the canners to put that amount in the cans, as that feature is the one which is easiest of detection and punishment, the one which is being most rigidly enforced. The founders of the business sought to bring about this uniformity in presenting canned foods to the public through the measure method: the pint (the No. 2 can), the quart (the No. 3 can) and the gallon (the No. 10 can). Probably the pound method is the better, but, whatever it is, uniformity must be retained.

Late Business News From Ohio.

Forest—Murray Pfeiffer has opened a store here in the George Hafer building, handling clothing, shoes and furnishings.

Bucyrus—The Ideal Meat Market has been purchased by A. M. Dye, of Bucyrus, and C. H. Bingham, of Kenton.

Massillon — With other city and Chamber of Commerce officials looking on, Mayor Homer M. Johns recently pulled the switch that set the machinery of the new Central Packing Co. in motion for the first time. The new company, owned by Sam Cohen, represents an investment of \$120,000. The plant is located between Canton-Massillon and South Canton-Massillon roads, and is employing twenty-eight men at the present time. Aside from doing slaughtering the company will manufacture many kinds of meat products, according to Mr. Cohen.

Youngstown—Involuntary bankruptcy proceedings were filed on Thursday in the U. S. District Court at Cleveland against Morris Auerbach, dealer in clothing and shoes.

Hubbard—An involuntary petition in bankruptcy has been filed in the U. S. District Court at Cleveland against Homer D. McMurray, men's clothing and furnishing goods.

Chillicothe — The contract for the erection of a building 120 by 42 feet on Paint street, two stories and basement, to be occupied by the J. C. Penney Co., has been awarded. Work will be started at once.

Liberty Center—Max Save, trading as Save's Department Store has filed a voluntary petition in bankruptcy in U. S. District Court at Toledo, listing assets of \$7,060 and liabilities of \$17,734.

Youngstown—Myron Proser, for the past six months residing at 546 Braden street, Youngstown, but who operated the U. S. Overall Supply Co. at Erie, Pa., has filed a voluntary petition in bankruptcy in the U. S. District Court

at Cleveland, listing liabilities of \$27,607 and nominal assets of \$28,400.

Canton — Involuntary bankruptcy proceedings filed in the U. S. District Court at Cleveland against Mack, Inc., draperies, by Attorney Louis C. Greenwood, representing Kirsch Mfg. Co., \$467; S. M. Hexter Co., \$386; and Whitman Cooney Textile Co., \$240.

Patents Fail To Protect.

A certain Austrian chemist, cannot leave the United States, according to an order of the courts, until he has revealed to his backers who brought him to this country his secret of making a certain kind of coal briquette. He has refused to have his process patented, because he feels that this would open his secret to the public. As a result he has not been able to sell his idea and in departing from the country would leave his backers with nothing. Whatever may be the Austrian's motives, it is possible that he knows more about our patent situation than would be expected of a foreigner unacquainted with our ways.

It is a fact that it is a good patent, indeed, that is not immediately violated by one or more concerns and which does not have to prove itself by passing through one or more suits. Fingers can be pointed at some large manufacturers who persistently violate patent rights and whose money and legal staff protect them in these violations. It has often been said, and not without cause, that a patent is of no use to a poor man. It is not uncommon to avoid a patent when it is believed that a product cannot be copied. It is not uncommon, although it is contrary to the patent law, to leave out essential information in the patent.

Our chemists had difficulty enough to make salvarsan during the war with all the patents before them. It took a large staff of experts many months to do the job. It is not unheard of for a patent suit of the sham variety to be brought under controlled conditions in order that a precedent may be established in the event of future genuine action. There are few trades with more tricks than one finds in the patent business. Apparently, the original purpose of the patent, to protect the inventor, has been somewhat lost sight of. Our entire patent structure needs some revision, but just what the nature of this revision should be and where it is to come from is not clear.

If the Austrian chemist patents his process, as presumably he must, he may yet have the pleasure of saying, "I told you so." Certainly there is such a possibility, and just as certainly this possibility should not exist.

Not Afraid To Tell the Truth.

Sherwood, June 6—I am enclosing check for \$3 for my subscription to the Michigan Tradesman for another year. I surely appreciate your paper. What we need in this country is a lot more editors who are not afraid to tell the truth and stick to it. I wish you continued success for many more years.

H. O. Billings.

Many people bankrupt their ambitions through an over-expenditure of self-pity.

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FINANCIAL

Autumn Should Bring Signs of an Upturn.

No great improvement has come in business when allowance is made for the usual seasonal factor but what we must guard against now "is an excess of pessimism" just as we should last year have guarded against an excess of optimism.

In setting forth this view in its June bulletin the National City Bank of New York cites some interesting precedents in history for anticipating recovery. We have been passing through a period of curtailed production during which consumption has proceeded at a rate in excess of production. It is then only a question of time before shortages will begin to develop and "necessitate a speeding up of the productive machine." At least that has been the record in times past.

It is perfectly true as the bank says that as early as last summer business began to fall off and that it "ever since the stock market break of last October has been on a distinctly subnormal basis." Now experience shows that "this is a long period for business in this country to be down without at least the commencement of the up trend."

Let us survey the historical basis for anticipating recovery that is set forth: "It will be seen upon examination of the records that at no time during the past thirty years (with the possible exception of 1914 when the war broke out) has business, commencing depression in one year, failed to at least begin recovery before the close of the following year. In some cases this upturn was more marked than in others. Generally, however, by some time in the second year following, business had regained full normal activity, while the third year usually marked the peak of the cycle once more.

"It is true that going back of 1900 reveals several instances of more protracted business depressions notably the years following the panics of 1873 and 1893, and the years 1884 and 1885. It should be remembered, however, that the business of the country was far less diversified at that time and lacked the recuperative power demonstrated in more recent years. Moreover, these former times were marked by constant agitation over the money question, which tended to shake business confidence and delay recovery. This was particularly true in 1896 when alarm over the silver question led to an outflow of funds from this country, with consequent heavy loss of gold and tightening of the money market at a time when business was just struggling back to normal."

With this record of past depressions so suggestive of the country's recuperative ability, and the presence of cheap money in abundant supply, "there seems reason for confidence that business will soon begin the climb back to normal prosperity. While this tendency may not be very marked during the summer months it ought to be appar-

ent during the fall, assuming normal agricultural yields."

Paul Willard Garrett.
[Copyrighted, 1930.]

Generalizations on Market Mean Little.

Sensational advances in particular stocks of importance in the market tend to obscure the colorless fact that many stock groups have recovered but little if any from the panic low levels of November 13.

For a true picture of the present price position in stocks set against a background of the 1929 lows let us examine the various Standard indexes. Only half of Standard's forty-four stock classifications, that make up this organization's composite weekly index of 404 issues, have advanced as much as 10 per cent. from the lowest levels reached in 1929. Only five groups of the total of forty-four have risen as much as 50 per cent. Ten groups actually are selling lower now than at the 1929 bottom levels. When this wide variety of groups is thrown into the same pot, to make up a composite index of stock prices, we find that the "average" level of stocks is now roughly 20 per cent. higher than at the 1929 lows.


Now when we approach the subject from this standpoint we find that twenty-two of the forty-four groups of stocks listed by Standard have improved their position more than 10 per cent. These groups, giving the percentage gains over 1929 lows, are: Woolen goods, 74.3 per cent. Theaters, 68.4 per cent. Electrical equipment, 57 per cent. Agricultural implements, 56.8 per cent. Airplane, 50.6 per cent. Fertilizers, 40.5 per cent. Radio, 38.8 per cent. Utilities, 38.3 per cent. Machinery, 38.1 per cent. Tobacco products, 36.9 per cent. Chemicals, 29.1 per cent. Miscellaneous manufacturing, 27.4 per cent. Automobiles, 23.2 per cent. Miscellaneous services, 22.2 per cent. Miscellaneous mining and smelting, 20.9 per cent. Silk goods, 20.4 per cent. Household products, 19.7 per cent. Food products, 19.2 per cent. Paper, 17.3 per cent. Oils, 16.6 per cent. Department stores, 13.4 per cent. Leather, 12.7 per cent.

Those that are selling higher than at the 1929 lows but not as much as 10 per cent. higher are the office and business equipment, auto tire, building equipment, automobile parts, rails, shipping and building, steel, meat packing, anthracite coal, textile and chain store groups. Then we have a list of stock groups that actually are selling under the 1929 lows. These are the drug, lead and zinc, rail equipment, cotton goods, sugar, shoes, rayon, bituminous coal, apparel, mail order and the copper and brass groups.

The lesson to be learned from a study like this is that generalizations on the market mean little at a time when the dominant movements have been in particular groups rather than sweeping swings up or down in the whole market.

Paul Willard Garrett.
[Copyrighted, 1930.]

Judging from the 1930 census, the devil didn't build for permanence when he made the small town.

 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**

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

Bond Financing Is Substitute For Bank Loans.

A continued relentless decline in commercial loans is creating an impression of drooping business activity that is not warranted when full allowance is made for changes in the last six months in forms of trade financing. What lies back of this radical revision in loans since November?

The runoff of nearly \$1,500,000,000 in commercial loans in the last six months portrays not the most extended but the sharpest reduction in recorded Reserve history. It lowers the level of these loans to their February, 1926 position. The reduction that we have witnessed since the end of November perhaps has no parallel in history excepting the \$2,700,000,000 decline a decade ago but at that time the downward movement was spread over a period running from October, 1920 to July, 1922. Outwardly it appears that business has been running off at an unprecedented rate in the last six months. Actually that is not so. We must go behind the figures on commercial loans to get their true meaning.

What this record decline in loans means primarily is that important changes in the form of financing have been introduced. What these are we can see from observations within the market. Outstanding among the contributing elements toward a reduction in commercial loans has been the substitution in recent months of bond financing for bank loans. With the return of a market for fixed interest bearing obligations commercial enterprises have been able to raise funds through the flotation of these instrumentalities and to pay off obligations incurred for business purposes at the banks. This change in form in no way reflects a continued deflation in business but the student who accepts without question the shrinking volume of commercial loans as evidence of declining business must get that impression.

But there are other elements. Nobody can ignore as factors in the decline of commercial loans the growth of commercial paper financing, the decline in local residential building, the liquidation of inventory holdings and the decline in commodity prices. That the lowered rate of business activity enters in nobody will dispute. The only point is that those who look on this lowered rate of business activity as the whole explanation for the rapidly declining volume of commercial loans get a magnified picture of our current business ills.

Paul Willard Garrett.
[Copyrighted, 1930.]

Banks Going Back To Bonds.

Nobody would guess it from the market's response but the banks in recent weeks have been pulling bonds into their investment portfolios with an avidity that resembles the old days. Once more the banks are buying securities on a large scale. It is their answer to the question: Are bonds a buy for banks?

Leading banks over the country in the last ten weeks have increased their investment holdings by more than

\$360,000,000. So rapid an expansion in the investment portfolios of our reporting member banks within that brief a period is something new in recent financial history. It calls to mind 1927 and 1924. What gives this enormous operation particular interest is that nobody seems to know it is under way. The talk of the town still centers on the need for bond buying by the banks. So long has the market been waiting for the banks to make their entrance that it scarcely realizes the desired customer is back.

Up to early March the banks had not been buyers of bonds for a long time. True enough they had bought heavily last November when the stock market's collapse put them in funds. But for more than a year previous to that time the investment portfolios of our reporting member banks had been steadily shrinking. More than \$1,000,000,000 in bonds had been liquidated by the banks. Sellers of bonds during most of 1928 and 1929, indifferent speculators early in 1930 and now active buyers of bonds the banks have run the full succession of attitudes.

Now it is significant to observe that current conditions in outstanding respects favor this buying movement in bonds at the banks even more than did conditions on previous occasions when like now the large institutions turned buyers. World conditions at the present time favor a perpetuation of easy money rates. Our own Federal Reserve System in putting down rates is not committing an act that threatens a reduction in our gold. High rates in England, France and Germany will not pull our metal away. With money easy the world over our banks can buy bonds with a greater assurance that the market will stand up than was offered by conditions in 1927.

Whether this buying wave in bonds eventually will drive prices up depends on the volume of new financing to come. Bond prices have scarcely moved during this recent period of bond buying at the banks. The reason is that a substantial portion of the net additions to our investment portfolios has been not in bonds taken from the open market but in bonds created through new financing.

Paul Willard Garrett.
[Copyrighted, 1930.]

Blues To Lead Fall Neckwear.

Blues will dominate in men's neckwear colors for Fall, according to Cheney Brothers, who have opened their cravat lines for the new season. These shades will constitute practically 50 per cent. of all colors, with reds and allied hues next, followed by browns and novelty greens. Black and white has hailed as likely to prove an important style combination. The trend in the Cheney showing was mainly toward small conservative designs, with tone-on-tone effects stressed in various colors. Dots and Paisley patterns received prominent attention. Stripes were conspicuous and included both wide and narrow effects in color and fabric grouping.

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Investment Securities

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Reports Favorable on Candy Industry.

Lower inventories of candy and chocolate manufacturers than for years and reports that consumption of candy and sweets is steadily increasing each year place the industry in a sound position, according to Joe Putnam, manager of the local branch of the National Candy Co., on his return from the National Confectioners' convention in session in Chicago. Consumption actually gained one pound per capita in 1929 over that of 1928, as shown in a Government report read at the convention and manufacturers look for further improvement in 1930.

One of the best indicators for an increase in this consumption, he pointed out, was in the large business in machines for the manufacture of candy which took place at the convention. While the heavier imports of raw cocoa into the United States last year would, under ordinary conditions, signify an increase in demand, no proof is available to that effect. It seems obvious, however, that if consumption has advanced at the rate as shown in the Government reports what was believed to be a surplus in raw cocoa imports has been well absorbed.

About the greatest problem before the candy and chocolate industry today is the enormous cost in distribution of the manufactured products. Keen competition during recent years has developed and caused manufacturers to pack their products in fancy packages. The public has become accustomed to a candy bar or a box of chocolates that attracts the eye as well as the mouth, in view of which it will be difficult to abandon this practice. A remedy was suggested in finding and perfecting methods of dealing more directly with the retailer.

The increased consumption of candy and sweets, Mr. Putnam stated, was generally acclaimed by members of the candy industry as a victory over cigarettes. The extensive advertising campaign in progress for the past three years has been in part responsible for this, and has been of material benefit to the whole industry. It will be continued for another three years with the same zeal and expectations that it will be still more effective as a means in increasing consumption.

Advertising Tests.

Every now and again we have more or less heated discussions of methods to test advertising in terms of sales. Such discussions seem especially pertinent when volume and profits are not easily maintained. Julius Klein of the Department of Commerce touched on one phase of the subject in a recent broadcast talk in which he admonished those who have goods to sell to avoid ballyhoo, on the ground that the public is in a mood to examine values closely and to turn away from exaggerated claims of excellence. The retailers are busy with the same theme. Some of them go so far as to declare that, in the absence of a reliable yardstick with which to measure their returns from advertising, they are spending millions of dollars in the dark. It is noticeable, however, that in talk of this kind the men who spend most for advertising do not often join. They

care little about theories and are not greatly concerned with tryouts on a narrow scale. They are satisfied with their own experience. They understand that advertising is an essential step to sales, in the sense that knowledge of an article or service is a necessary prerequisite to desire for it. They have learned that if their goods are not kept in the public mind for what they are, demand for them will fall off, and that there is a close relation between this demand and the character and amount of information they impart about what they have to sell. The question, therefore is not how to test the value of advertising in general but how to find out what sort of advertising pays best in particular cases. To the careful observer that problem need present few difficulties. His own records are before him for analysis and what others are doing in the sight of all men he should be able to study to his own advantage.

Postoffice Would Charge For Incorrect Address.

An excess charge will have to be paid on improperly addressed mail, where postoffice employes have to look up directories and trail the correct destination of the letter to its lair, if legislation urged by the Postoffice Department becomes a law.

Whether the charge will be 2 or 5 cents, and whether it shall be paid by the sender or the recipient are matters still in doubt. There is a bill before the Senate which would tax the recipient 2 cents if the sender improperly or incompletely addressed the mailed matter. A House bill would put the cost on the sender, require the postoffice to give him a memorandum of the correct address and charge him 5 cents for it.

The postoffice prefers the plan of collecting the tax from the recipient, because it is easier and simpler for the postoffice.

The framers of the House bill have visions of irate recipients of mail frothing at the mouth because the letter carrier demands extra postage from them on letters they never asked anybody to write, and which turn out to be advertisements or solicitations of donations.

One view of the purpose of such legislation is that the authority to levy the charge would not be exercised in isolated individual cases, but would give the postoffice a chance to correct the bad habits of many users of the mails, who send out their mailings wholesale and nonchalantly.

Straw Hat Turnover Takes Spurt.

Substantial improvement in the retail turnover of straw hats is reported. The gain is chiefly remarked in sennits at popular prices, indicating that the rank and file of consumers are now ready to purchase new headgear following the uncertainty and delay created by recent weather conditions. Panama and body hats manage to maintain their position and promise to account for a larger percentage of the business this year. The total straw hat business is still estimated at well below this time last year.

Repeat Business on Sheets and Cases.

Reports of good business in sheets and pillow cases, at retail, as a result of the low prices at which these goods have been featured, continued to be heard. Evidently many of the stores are finding it necessary to replenish stocks, because there are a number of reports in the primary market about steady business in filling-in lots. Moreover, some state that retailers are doing this filling-in and paying 5 to 7½ per cent. increase over what they paid last, as a result of shortened discount.



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.

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Everlasting Confidence

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NATIONAL
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Grand Rapids Potato Chip Co.
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GUARANTEED

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	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
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Bank of Michigan
Grand Rapids,
Michigan

Resources over
\$5,600,000.

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Investment Bankers

Detroit
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Chicago

Now Available—To the Individual Investor—Participation in the Capital Stock of a "heretofore" closely held—intrenched—expanding business—at a particularly desirable price.

Shall we mail the information?



MUTUAL FIRE INSURANCE

Approved Methods of Catching the Fire Bug.

The problem of catching the "fire bug" is a big one. By the term "fire bug" I mean the incendiary or arsonist. In our department we apply the term "fire bug" to those perverted, hyper-aesthetic, partially unbalanced individuals (generally men) who without any apparent motive or reason set a fire. I think this is the right technical definition of the term "fire bug." The medical men, psychologists and psychiatrists would probably use the technical term "pyromaniac."

These pyromaniacs or "fire bugs" are to be pitied. They generally need medical treatment. Sometimes they are incurable and in such cases should be kept locked up for life. Anyone desiring to know more about these perverts can read Kraft-Ebing, Havelock Ellis and other authorities on sex perversion. I shall leave off here with the pyromaniac. He does not give us much trouble because there are very few of them. Furthermore, the pyromaniac or true "fire bug" is not so hard to locate.

Repeating my beginning sentence in substance, the problem of catching the incendiary or "fire bug," if you like that term, is a big one. In the first place it is often very difficult to establish the corpus delicti or in other words difficult to prove that a crime was really committed. If a store is robbed by a gang of bandits there is no difficulty in proving that a crime was perpetrated. No one would contend that the robbery was an accident. But if this same store should burn some night it might not be very easy to prove that it was set on fire. It could be accidental. Especially would it be hard to prove that a crime was committed if the store should be completely burned.

Now how can we catch and how do we catch incendiaries? There are several methods. All major crimes (and in my opinion, arson is a major crime) have certain things in common and certain general rules of investigation will apply to all of them. On the other hand each case is slightly different from every other, just as no two criminals or two individuals are exactly alike.

Investigating crime is, to a great extent, a study of psychology. How we work, what methods we use, what lines we might have out, and what paths we travel, are not proper matters to discuss here. It would be of no great benefit to you and might be a handicap to us in our efforts to apprehend this particular species of criminal.

However, there is a branch of this general subject about which we can talk to the great and mutual benefit not only of ourselves but to the great mass of our state's citizenry. This branch is the matter of "The Prevention of Arson." But before starting on this let us consider the motives for arson.

The National Association for the Prevention of Arson and the National Board of Fire Underwriters will tell you that at least 40 per cent. of all our

fire losses are the result of incendiaryism. My judgment is that it is nearer 45 to 50 per cent. I will classify motives for arson and place the per cent. of the total number of arson cases resulting from each motive about as follows:

1. Revenge -----about 5%
2. To cover up another crime -----about 4%
3. The motive of the pyromaniac -----about 1%
4. To collect the insurance money -----about 90%

Now I am going to discard the first three motives in our discussion of how to prevent arson. Great religious teachers have been trying to eradicate revenge from the human heart for a long time and I am sorry to say with little success. So we will pass it by.

The same might be said of the second motive. The third motive covers the pyromaniacs. They are few and we will leave them to be studied by some Freud or Havelock Ellis. But note the fourth motive, "To collect the insurance money." This motive is responsible for at least 90 per cent. of all the arson cases in our State.

During the last fiscal year in Indiana, that is, from Oct. 1, 1928, to Oct. 1, 1929, the fire loss was \$8,026,667. If at least 40 per cent. of this loss was the work of the incendiary, then at least \$3,210,668 worth of property was destroyed in our state last year by arsonists. Now if 90 per cent. of all arson cases grow out of the desire to collect insurance, then during our state's last fiscal year there was \$2,889,559 worth of property destroyed in Indiana because the owner of that property wanted to either burn it up or have it burned up so that he might collect the fire insurance. That is a lot of money. Especially a lot of money to be turned over to a bunch of slick criminals for completely destroying that much property. The Indiana public paid the bill, or at least what was paid of it. It wasn't all paid for the reason that some of these criminals were caught and of course didn't collect on their insurance policies.

You men as insurance men know that no insurance company pays fire losses. It merely distributes these losses. Whenever a loss is paid the company has to collect back by way of premiums from its other policy holders a sufficient amount to reimburse it for the amount paid out. If it doesn't do this, it will go bankrupt. Then the policy holders pass it on to the consuming public by one method or another.

What are we going to do about this enormous amount filched each year from the pockets of the public by the incendiary? As I said in the beginning, the problem of catching the incendiary is a big one. Let us discuss preventing his origin and development. Let us come back to the word "fire bug" for a moment and use it as a synonym for the word "incendiary." This "fire bug" is very elusive, just as are a lot of other bugs with which the human race is harassed and pestered.

(Continued on page 30)

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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

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The Net Cost is **30% Less**

Michigan Bankers and Merchants Mutual Fire Insurance Co.
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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.

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1029-30 Grand Rapids National Bank Building, Grand Rapids, Michigan

THE FINNISH MUTUAL FIRE INSURANCE COMPANY

Calumet, Michigan

Pays the BIG PROFITS

In the Fire Insurance Business

TO ITS POLICY HOLDERS

Has paid from 40 to 68% for 32 consecutive years, Issues Michigan Standard Policies — at Michigan Standard rates. Accepts Mercantile and Dwelling Risks.

Has more Assets and Surplus per \$1000 than the largest stock companies.

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LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham Rowena Pancake Flour
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Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

Flag Day One To Be Honored.

Grandville, June 10—The 14th of June is Flag day in our country since it was on that day, in 1777, that our country's flag was first flung to the breeze, the work of the nimble fingers of Betsy Ross whose home was on Arch street, Philadelphia. Her name has been immortalized in song and story, the house in which she lived still standing as a Mecca for visitors from all over the United States.

"Old Glory," known as the Stars and Stripes, was that year adopted by the continental congress as the National flag. It has been symbolical of all that is good and true in government, and since the civil war has not been a protector of slavery in any form.

In the days of John Brown that flag we so rever to was referred to in a song which began with—"Tear down that flaunting lie." That was of course in the days of the anti-slavery excitement which culminated in open rebellion against the Government.

To-day we revere the flag known as Old Glory as a symbol of liberty and law, the embodiment of all that is worth living for and even dying for as the case may be.

To-day every schoolhouse has its flag and our children are being educated to respect and revere it above price. Old Glory floats as an emblem of liberty over every inch of United States territory, and the people who love and revere it will see to it that no harm shall ever come to the stars and stripes from our own people or from the thrusts of a foreign enemy.

Revere the flag. Hang it on the outposts that all may see and understand that to offer insult to the glorious banner means condign punishment to the insulter.

Old Glory has been eulogized in song and story until every child of kindergarten age up understands the meaning of it all. Betsy Ross builded better than she knew when she wrought the emblem of American liberty and loyalty.

From the lakes to the Rio Grande is the flag recognized as the banner of the free, a flag that is respected in every quarter of the globe to-day as never before. President Hoover's eulogy pronounced on the field of Gettysburg where Lincoln once stood and electrified the world with an address, short but to the point, is our latest output of reverence for Old Glory the handiwork of Betsy Ross.

The name of the flag-maker should be forever canonized that future generations may learn to know of the daring men and women of early Revolutionary days who laid their lives and sacred honor on the altar of their newly risen country.

The 14th of June is a date ever memorable in the annals of American history. We cannot be too strenuous in our worship of that emblem lately christened Old Glory, whose stripes and stars fill the heavens with the glory of deeds performed by men and women who sacrificed their lives that this Nation might not perish from the earth.

To-day the flag is safely engrafted on the archives of the world so that the threat of a great naval power in times past, which declared that Britain's navy would drive the bits of striped bunting from the ocean, has to-day no significance whatsoever.

There is something in a flag which excites the warmest feelings of the human heart. We cannot escape a feeling of reverence when we walk along our streets and see that flag floating in the breeze from myriads of staffs, telling to the public that again has come Flag day, a day in which every American citizen's right hand goes up in salute to the flag that makes us free.

Keep the flag flying. In battle soldiers rally around the flag with firm determination to keep the banner of the free flying evermore. We can

but reverence that banner which floated over the starved and shoeless patriots at Valley Forge during that memorable winter of 1778.

There is something in a flag that inspires sacrifice which no other emblem can excite. In all our wars the Stars and Stripes have led the way and while Old Glory remains to the American people we need have no fear of the republic.

Our late Memorial day brought out the banner of Betsy Ross in full flutter. There could be no memorializing the deeds of our dead heroes of many wars without an ample display of the flag which those heroes died to keep floating in the breeze.

In the early school days of the writer American flags were not easy to obtain. One New England school marm made a flag with her own hands which, though not so perfect perhaps as the one made by Betsy Ross, yet did good service in the settlement and long flew from the peak of the schoolhouse on the hill overlooking the Muskegon river.

The early settlers loved the flag as dearly as any people on earth. Home made flags were in evidence until after the beginning of the civil war when, with the advent of volunteering to make up the quota of our settlement, bunting in the nature of red, white and blue strips of cloth were everywhere seen.

My son, whatever else you do, never forget to honor the flag of your country. The sight of the flag cheers the heart and thrills the soul of every loyal American. If we have to do with internal enemies the lovers of Old Glory will see to it that that flag is forever kept in the sky. Old Timer.

Etiquette Instinctive Defense Against Disease Infection.

Polite manners are largely a matter of self-defense unconsciously acquired by people as a great weapon against an unseen and until recently, an unknown enemy.

Sneezing into another's face, for example, was regarded as rude long before scientists learned that such practice really makes the mouth and nose of a fellow being a backstop for a flood of germs. Gentle folk learned to shudder with disgust at the sight of someone spitting upon the floor before anybody even suspected that the tubercle bacilli travel from place to place in that way.

The proper use of handkerchiefs, which polite manners demand must be kept clean and presentable, came into vogue before people learned that the great reservoir for certain contagious disease germs is the nose and throat of individuals.

Small boys learn conventional table manners with the greatest of pain, only to discover as they grow older that using knives, forks and spoons gets a step away from the possibility of carrying to the mouth on fingers unconsciously soiled a heavy load of dangerous germs. When knives and forks and other tableware first came into use it is quite probable that many domestic water supplies were too polluted to cleanse properly the hands even when washing before meals was practiced.

Long ago polite manners dictated the necessity of cleaning accumulated real estate from beneath finger nails before presenting oneself to the family table or to friends or the public. Likewise frequent bathing is a demand upon gentlefolk which dates back into remote antiquity.



Costs Less Than \$400 per Store!

Over a hundred Michigan grocers have made their stores centers of public interest and sources of greater sales and profits by completely equipping with Tyler All-Steel shelving, counters, tables and floor displays finished in beautiful colors. And the average cost has always been under \$400. You owe it to your own future prosperity to investigate today the amazing possibilities of a bright, inviting, scientifically modern store equipped throughout with steel. Tyler expert planning service will submit store layouts and definite costs—in advance, and without obligation.

WRITE for complete information NOW!

TYLER SALES FIXTURE CO.
MUSKEGON HEIGHTS, MICH.

Above, on a background photo of a typical modern grocery, is shown Tyler Model 70 all-steel table, just one of the items in the Treasure Island line.

Our Exclusive Pan Toasting Process



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

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

PURITY OATS COMPANY
KEOKUK, IOWA

Very recently scientific research workers have discovered that a clean skin has a self-sterilizing ability that destroys highly dangerous germs with the greatest rapidity. Accumulations of dirt seriously impair this function, and at the same time provide a safe repository for bacteria.

Good taste frowns upon offering to another a towel upon which one has already dried and to offer a guest a partly eaten apple or biscuit would be rated as very rude indeed. Laying before diners napkins unlaundered since previous use and serving food in unwashed dishes would find disfavor among people otherwise regarded as ignorant in etiquette and the social graces.

It needs scarcely to be added that violating the well-established conventions which demand clean linen and tableware introduces a very dangerous probability of spreading disease germs.

Society leaders rarely have smallpox. It isn't polite. The disease is quite loathsome and nobody of reasonably high esthetic tastes wishes to risk it.

One never hears of smallpox taking root in the White House or in a governor's mansion. People who come to occupy these residences would feel utterly disgraced with a smallpox quarantine sign nailed to the front door.

Some day it will be quite impolite for a family to be visited by a case of diphtheria. Conventional practice will demand that the same degree of concern be manifested toward protecting children against this disease that housewives now exhibit toward cleanliness and neatness of domestic facilities.

Dr. Andy Hall.

Social Obligations of Educated Man.

Imbibing facts does not constitute an education. The mind and heart must be developed so that individual education is a benefit to fellow men.

Unless a piece of pine wood is properly prepared, the resin will continue to come out of it, even though it may take a fine polish in the beginning. So it is with an education; unless the ideals are refined, coarseness and vulgarity will crop out.

Men with a fine technical education, recognized for their leadership in their line of work, may have natures so debased that their education avails little in their human relationships. Even professors sometimes have perverted ideals.

And the suffering and unhappiness in life is the result of false education. Education begins in the cradle, and the teachers must start with the foundation laid by the parents.

Too often it is left to the schools to build up in the pupils ethical standards which will enable them to discriminate between right and wrong, and to create in them a love of beauty and refinement.

Frequently we meet the so-called finished product of a college which is a combination of arrogance of intellectualism and ignorance of ethical discrimination. His very ignorance of refinement seems to take pleasure in flaunting its distorted sense of freedom from moral decency.

We must turn to the schools to better conditions. It is a big problem,

and we must be patient in their solution of it.

Every advance in decency down through the ages has met with ridicule and resentment from those who are satisfied with lower standards of living. It takes courage to launch a new idea in an educational system, and it requires a fine discrimination to know what of the old to discard and what of the new to adopt.

The danger lies in wiping out old standards before we have better ones to take their place. But any standard, new or old, which tends to destroy the appreciation of spiritual beauty and refinement, which represent the slow progress of centuries of civilization, must be discarded.

Solomon Levitan,
Treasurer, State of Wisconsin.

Clerk and Telephone.

When a customer telephones an order to the store she does not like to have the clerk say "all right" and hang up the receiver and leave her with more to say. The customer usually likes to be the one to end the conversation.

A Pasadena grocer on dull days features a basket of assorted vegetables at \$1. Ten cents extra is charged for the basket, but this sum is returned when the basket is brought back. The retail value of the vegetables is over \$1.25, but the grocer effects economies on selling and wrapping costs and on labor, since the packages are prepared in slack moments.

Knew What She Wanted.

A negro woman walked into an insurance office and asked if they dealt in fire insurance.

"We do," a clerk replied. "What do you want insured?"

"My husband."

"Then you don't want any fire insurance," smiled the clerk. "What you want is a life insurance policy."

"No, Ah don't," exclaimed the woman, "Ah wants fire insurance. Mah husband's been fired fo' times in de las' two weeks."

We Want To Help You

That is the reason our salesmen and trucks call so often—so that you can always have a well-stocked assortment of oven-fresh "Uneeda Bakers" products.

The complete line of fresh "Uneeda Bakers" products quickly turned, will give you a better profit and your customers a better product.



NATIONAL
BISCUIT COMPANY
"Uneeda Bakers"

On and after June 1st, 1930

NORTH AMERICAN TRUST SHARES

will be distributed as well as

sponsored by

DISTRIBUTORS GROUP, INCORPORATED

63 WALL STREET

NEW YORK CITY

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.

Short Wraps Most Worn, But Length Is Returning.

As one by one the annual Summer crop of night blooming supper clubs begins the season, fashion interest naturally gravitates about costumes for dining and dancing out. Particularly engaging are the evening wraps of couturier design or inspiration, designed to complement the dresses of the hour, and happily versatile in the matter of price. In amusing juxtaposition to the classic, long-lined sophistication of evening gowns, the majority of Summer evening wraps are brief and decidedly quaint. A leader among them is Chanel's revived "paletot," made of velvet or velveteen, and definitely reminiscent of the daguerreotype period. It appears in several variations, but is invariably nipped in at the waistline, and flared slightly below it, in the accepted 1860 manner. It occasionally includes a little shoulder cape with charming effect.

Such a small garment is often the important nucleus of a group of evening accessories. For such an arrangement almost any bright color is effective. For instance, a paletot of geranium red, slippers and a small evening bag dyed to match, can be worn successfully with white, with black, with beige, with almost any pastel or Summer printed chiffon.

Color contrast in an evening ensemble is quite in favor for Summer. However, in view of the recent mid-season openings in Paris, it would seem that color harmonies will be in particular favor. One of the loveliest evening costumes shown by Chanel at the aforementioned openings was a gown of wine red lace, with a short velvet evening wrap to match.

Not all is velvet in the scheme of Summer evening wraps. Lelong, Molyneux, Patou, to mention a trio of eminent fashion arbiters, have created charming frivolities in the name of evening wraps, concocted of wisps of chiffon. Lelong accompanies a dress of white chiffon with a white chiffon jacket, collarless, cut with a peplum that curves down at the back, short sleeves cut with a flare at the elbow. Patou, the adventurer, trims the cape of a printed chiffon evening ensemble with a band of fur that goes around the neck, down the front and all around the edge. Molyneux presents short wraps of chiffon, some in scarf form that drape and wrap into the semblance of jackets.

When the evening wrap is of chiffon it is invariably part of one definite ensemble. It is only in the heavier materials, velvet, velveteen, satin, taffeta or faille, that a contrast of fabric is smart. Callot, by the way, has made an amusing evening jacket of taffeta. It is fitted snugly to the figure, reaches exactly to the waistline and has sleeves that fit the arm to the elbow, then flare out in an exaggerated bell that is edged all around with a double

band of puffing—shades of crinolines.

Youth is being particularly well served, as far as Summer evening wraps are concerned. For all their almost uniform quality of old-fashioned charm, the new brief jackets are young and modern in spirit. Whether or not she elects to wear a dress of classic line and design, that will add—she feels certain—sophistication to her youthful charms, a peplumed, hip-length evening jacket will keep a young lady young.

All this brevity in the matter of evening wraps is only, one suspects, a Summer arrangement. Not that short jackets will not be worn next Fall, next Winter, next Spring; but their current supremacy is already being threatened. Included in the May couturier collections in Paris—always designed to establish Summer silhouettes and hint at Fall fashions—were too many long evening wraps to be ignored.

Real Jewels Preferred.

Costume jewelry for evening has come to mean something more than colored glass trinkets. At the moment, real gems are preferred by women who may afford them, and old-fashioned jewels are given fine settings, some in modern manner. Opals are used in brooches, pendants, rings that hold a single large stone and as the back of a lorgnon framed in diamonds. Onyx is effectively combined with cut crystal in necklaces and bracelets. Aquamarines in large stones with diamond setting are used in a pendant on a slender chain. The vogue of jeweled clips is unabated, and beautiful new designs are shown in colored stones and diamonds.

Charming things are being done with semi-precious stones in necklaces, bracelets and pendants. Beads of carved crystal and quartz are appearing in small, fine designs. Lelong shows a multi-colored crystal necklace composed of interlocking rings that would be lovely with a black dinner gown or a printed chiffon echoing the colors. Long necklaces are worn in fantastic ways, over one shoulder or hanging down the back. One from Patou that may be arranged in any fashion is made of oblong beads of carved cloudy onyx, clear, diamond-cut crystal and white gold. Another Patou creation is harnessed to simulate his celebrated decolletage. Turquoise is decidedly in vogue at the moment.

Cheap Linen Sheet Caused Many Returns.

Sheets and pillowcases are an ever-prominent feature of most departments. They helped substantially to maintain sales figures during May. An interesting story is being told in this division about an attempt to merchandise a cheap linen sheet. A large quantity is said to have been offered at \$1 retail through a big Philadelphia store. The response to the first advertisement, particularly by mail, was phenomenal. But that was only half the story. One of the merchandisers in recounting the incident, said, "the returns were about 125 per cent. It seemed as though a lot of other linen rags were thrown into the bundles and sent back.

Hand-blocked linens and cottons, mostly imports, are making their appearance in large numbers in local stores. Many of these were brought in in extra quantities in anticipation of a higher tariff, some explain, while others say that their wide use in Europe and improved styling and colors probably convinced buyers of their salability here. There are others, nevertheless, who insist that these colors cannot stand the rough treatment of American laundering methods.

Strong Phases of Sheet Merchandising.

It is regarded as a most interesting commentary on strong merchandising, that several of the best known names in the sheet and pillow case field, were at no time affected by the "war" that had been carried on, as fully outlined in these columns, for the past few months. These well known brand names, in the 68x72 field, were held firm on the basis of their original last opening prices—and these levels have never been changed since, it is insisted. For a while, at the start, buyers didn't know whether to take this stand seriously or not, but they soon realized that the sellers of these goods were not going to deviate from an announced policy. And several of these sellers report they have had a fair business right along, despite the big disparity between what they wanted for their goods and what others were selling at.

We might enjoy work more if we did not have to do it.

PARIS Commands Long Hair and Clean Cut Lines

DuroBelle
HUMAN HAIR NETS

keep the hair in place perfectly and give the smartest coiffure effect

\$9 a gross

all regular styles and colors.

\$12 a gross

gray, white, lavender, purple.

\$9 a gross

Slumber Caps and Water Wave Nets with chin elastic—pastel and hair shades.

Don't forget—on request you obtain FREE a handsome display cabinet that speeds sales.

Also importers of the celebrated

UNICUM

Hair Nets.

Have us quote you on YOUR OWN BRAND.

NATIONAL GARY CORPORATION

Successors to

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



You Don't Stock "Utica-Knit" Underwear —YOU SELL IT

Stock has no time to accumulate. A small stock to start and then pyramided as volume mounts higher . . . A legion of "Utica-Knit" friends as your first customers followed by everyone who compares values and wants quality for their money . . . Many of our customers carry only "Utica-Knit" Bodygard Underwear. We are prepared to meet every man's summertime request for athletic underwear with the following Bodygard styles:

Utica Rayon Athletic
Shirts

Utica Summer Ribbed
Suits



U.K.C. Flexible Ribbed
Balbriggan Shirts
and Drawers
U.K.C. Running Pants
U.K.C. Athletic Union
Suits

Distributed by

PAUL STEKETEE & SONS

GRAND RAPIDS

MICHIGAN

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.

A Good Letter To Use In June.

If you have some slow-selling numbers, there's no need to hold them until your summer clearance sale. Make them the subject of a letter something like the one below, and use them for June trade stimulators. Many stores have found that this idea helps business and promotes a quicker turn on styles that show a disposition to stay on the shelf.

Here's a letter. You may not want to use it just as it is worded here, but you can easily change it to suit your own needs:

Dear Madam:

Why wait until July to buy smart shoes at July clearance prices?

In checking over our stocks, we find we bought too many of several good summer styles. We know right now that we're going to have some of them in stock next month, and that we'll have to include them in our July sale, but—

Our regular customers can buy them right now at the July Sale prices! We believe this privilege belongs to those who trade here regularly, and since we're going to reduce the price, why not do it now, and give you an extra month's service?

This is a real chance to save—don't miss it! It will not be advertised, and the shoes will not be on display, but a word about this letter to any salesman will be all you need to see these bargains!

Very truly yours,

Your Shoe Co.

If you wish, this letter can be changed to tell a little about the particular styles you have to offer, and the prices.

Satin Shoes Are in Fashion Again.

American women learned to choose their accessories with the greatest care in the days when dresses were short and simple and sometimes little more than a background for these important trifles. Now that frocks, and especially evening frocks, incline to elegance, they know the matter of accessories demands no less discrimination. They would avoid the too-obvious; they would achieve the effect that looks as though it just happened to be right, without having been thought about particularly. Which, of course, needs a deal of thinking.

The shoes are of first importance in the evening ensemble. Many that are new in cut and trimming invite your attention, and some of them are charming, but you cannot possibly go wrong if you stick to the plain opera pump in crepe, satin or brocade. (Yes, satin is back.) They are smart when dyed to match some other detail in the costume—perhaps a wrap, a bag, or a necklace. With a white dress, a bright tone such as red, green or blue is still liked, unless one prefers one of the handsome new combinations of antique ivory brocade and gold kid or silver.

Long brown suede gloves and brown shoes with a brilliant ornament accompanied an ultra-chic dinner costume of printed chiffon in tones of beige and brown.

There is little change in hosiery, save that the deep sun-tan tones are no longer fashionable with white.

A Service Every Man Appreciates.

An Iowa shoe store gets the name of every man who purchases a pair of shoes. The name is entered on a card together with a memo of the kind of shoes purchased, the size, and the date of the sale.

About one month after a man buys shoes in this store he gets a friendly little letter expressing the hope that the shoes are satisfactory, and telling him that the store has a record of his size and the style of shoe he purchased.

He is told he can duplicate the shoes at any time, and if he is too busy to come to the store a letter or a phone call will bring the shoes to him.

Men appreciate this service. Most men like to wear one style of shoe, after they have found a style that suits their taste.

Men's Summer Oxfords That Are "Featherweights".

Yes, sir, if you are interested in keeping your feet comfortable this summer you will want a pair of these new "featherweight" oxfords. Just imagine how good it will seem to reach the end of a blistering hot day with feet as fresh and comfortable as when the day began! These new shoes will turn the trick—and as for style, oh! man!

Diverse Are the Footwear Styles For June.

We're having a little Style Show of our own here—featuring the new summer footwear. And it's a show that changes every day for new styles are constantly arriving. What are the new styles? We couldn't begin to tell you! But if you will drop in next time you're passing we'll be glad to show them to you.

The "Right" Slippers For Sunny June Days.

For June's "perfect days" with their round of weddings, graduations, parties and vacation activities you must have the "right" footwear. Here are the styles that have won Fashion's approval—shoes for every summer occasion. New, attractive, exclusive, but not expensive!

A Window To Feature Men's Summer Weights.

A Western store had a pair of men's summer-weight shoes frozen in the center of a large block of ice. The ice was placed in the window in a large tray, and customers were offered a chance to win a pair of shoes by estimating how long it would take the ice to melt.

Slippers That Have Style Individuality.

When we say "individual styles" we are talking about real individuality! We buy only a few of each new style—and we rarely reorder the same style after our initial order sells out. That's why you hear so much talk about our

shoes—you never see the same style twice!

This Matter of Children's Footwear.

It's an important question—particularly now, when boys and girls are being outfitted with vacation footwear. We sell the best shoes obtainable in the price range most parents can afford, which no doubt explains why so many of them bring their children to us.

Label Omission Annoys Stores.

Retailers are voicing considerable complaint that store labels supplied

manufacturers are not sewed into garments when they reach the store. Merchandise managers have encountered so much difficulty recently that the matter has assumed the proportions of a problem and co-operative action to remedy it has been suggested. The labels, according to the retailers, are expensive and when not sewed in by the manufacturer subject the retailer to heavier costs when they have to be attached in the store. In one quarter a plan was offered to charge the manufacturer for each label, with the latter recharging this amount when the label is properly attached to the garment.

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

ABE SCHEFMAN & CO.

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

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

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

MUTUAL PROGRESS CASH ASSETS

1912	-----	\$	460.29
1917	-----		7,191.96
1922	-----		85,712.11
1927	-----		151,393.18
1930	-----		241,320.66

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

\$425,396.21

for
Information write to

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

Never Mind the Form, But Get the Substance.

"I have some bad habits," writes my friend, quoted last issue, "inasmuch as that, in ten years of being on my own, I have never kept a wholesale ledger and never checked my bank book. I confess to New Year's resolutions, which I kept for a month, but when I found everything checking right with the wholesaler, I said 'what's the use?' and quit. I leave the book-keeping to the office staffs of the firms with which I deal."

Frank confession is said to be good for the soul, so I feel that this merchant is on the way toward reform, but some reform is surely needful. For here is one whose stock in trade inventories \$9,000 and he owes \$6,000 thereon—66½ per cent.—to his wholesale suppliers.

There are offsets, it is true. For one thing, he has confined all his purchases—and that means every dollar—during the ten years to one wholesale grocer, one shoe jobber and one dry goods house. Hence, his indebtedness is properly concentrated, his suppliers know just where they stand and he is therefore comparatively safe in their hands.

Another strong point is that he owns his store and warehouse buildings and home, all his realty, clear. Thus he is in far better shape than the vast majority of merchants whose indebtedness is heavy.

But every man should always know for himself precisely where he stands, regardless of what proper confidence he may repose in others. But the forms for the attainment and keeping of such knowledge may be the simplest. Anything like "a wholesale ledger" would entail a lot of work of absolutely no intrinsic value, for what we want is practical knowledge, not forms.

What this man needs is three plain standard files. On one let him keep his unpaid grocery invoices. On another keep his unpaid dry goods and shoe invoices. On the third, his paid invoices from all houses. Having only three parties to deal with, the segregation of the invoices will be the simplest thing he does—yet all information will be at hand and available any minute.

A man so busy, running every portion of his business personally and alone, not only needs an adding machine, but he cannot afford to do without one. It may be simple. In fact, it should be simple and not costly, but it should be available so he can run up any column speedily, accurately, keeping track of his business daily. He can thus know precisely what he owes each supplier all the time.

This knowledge is not mere routine. It is far from being a matter of form. For such exact current knowledge will

be a safeguard to him, prompting him daily, hourly, to cut down his indebtedness; and there is nothing healthier about any business than that. The checking up of a bank balance is a process so simple that it can be reduced to a few minutes' work each month; and it should always have attention as soon as the monthly statement is received for the exact knowledge it imparts and for the sense of being your own master—not dependent on any other "staffs" whatever.

Because this man carries personal accounts far beyond the apparent normal limits of his business, he says: "I have a mortal horror of such an organization as the Credit Men's Association, terribly afraid of finishing up in the poorhouse. I once communicated with our Merchants Association on the advisability of calling in an expert from your country who was in Bigtown—one whose business it is to delve into a business and discover the flaws, but they considered this inadvisable in the case of a one-man store."

That seems to me an inexcusable denial of privileges, for it may be precisely the one-man store, where the one man is kept so busy that many vital details are not handled properly, where an outsider could be of invaluable service. For it is the commonest business experience that a stranger, one with no bias one way or another, a man without interest or prejudice, one free to speak frankly and plainly, can and does discern and point out weaknesses in management the correction of which may mean business salvation.

This merchant, for example, feels the stress of increasing price competition. One neighbor sells cornflakes for 5c which cost him 10c, and "chain stores creeping in." But an outsider, like myself, who is familiar with conditions across the continent, knows that such competition is not so serious as it seems.

First, similarly drastic competition existed fifty years ago. I recall a neighbor who purported to sell yellow sugar at about two-thirds cost. We sent out for a package. It was before the days of paper bags. The package we got was wrapped in several extra ounces of such paper, showing a nice profit on its own cost, and it was short weight. We did not worry much about that and soon that neighbor folded his tent and departed—really leaving his tent behind him, in fact.

But there were some even in those days who thought they could sell below cost and regain the equilibrium some way. We made it a point to tell our customers of all such offerings, and those who went to get such special bargains were keen enough not to buy much else. We thus gained good will and lost not a thing in the long run. So the more trade our friend sends to the 5c corn flake dealer the better it will be for him, and the worse for the neighbor.

As for the chain stores: They are in business to make money, and going has not been so good with them lately that they can afford to play with economic facts. Again, manufacturers (Continued on page 31)

AN ATTRACTIVE DISPLAY STAND

FREE

WITH 12 BOXES (1 Doz. Each)

SANITARY
HANDY PACKAGE
CANDIES

24 VARIETIES

A FINE ITEM FOR
YOUR RESORT TRADE.
ORDER AN ASSORT-
MENT TODAY.

PUTNAM FACTORY
NATIONAL CANDY CO.
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.

In More Homes Everyday

HOLSUM

America's Finest Bread

SANCTUM BAKORIUM
NEWS

Such popularity can only be achieved by unchanging quality, efficient service, and fair prices — all of them typical Holsum sales arguments.

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.

Judging Fresh Meat Tenderness By Machinery.

A machine for testing the tenderness of meats has been designed by specialists in the United States Department of Agriculture and is now being used in a co-operative research program in which the department and twenty-five state experiment stations are seeking to discover what factors cause tenderness in meat. The apparatus is simple and is easily moved. It consists of a blade so arranged that it may be drawn through small samples of meat by exerting pressure with a crank. A scale records the amount of pressure required to cut through the sample of meat. The machine has been used to test more than 2,000 samples of pork, beef and lamb, and although not yet perfected, it gives a remarkably high correlation with the opinion of judges of tenderness who sample and score the meat after it is tested.

Effect of Advertising Inferior Products

Have you ever thought of the consequences of advertising an inferior product?

Such advertising, in the opinion of the New York office of the Bureau of Agricultural Economics, not only is a waste of money for the advertiser but harms the industry as a whole.

"Any packer who spends money to advertise smoked meats, or anything else," says the Bureau in a radio talk that was broadcast recently, "should have quality back of his publicity campaign. Unless he is very new in business he will fully realize that inferior products broadly advertised tend to detract from the business in general, and advertising under such conditions is much worse than none at all."

Freezing May Increase Sale of Choice Meat.

One advantage to the producer of quick-freezing consumer cuts of meat, according to Sleet Bull, professor of marketing at the University of Illinois, lies in the fact that the freezing process widens the market for choice quality meat. In almost every town, Professor Bull says, there are a few families who would buy choice meat if it were obtainable. At present, he points out, the butchers in many places cannot handle choice meat because of the small demand, but they will be able to get the frozen cuts in whatever amount is required.

Flavor of Lamb Not Impaired by Fell.

The flavor of lamb is not improved by removing the fell, or thin, papery outer covering, before cooking, according to a recent statement of the Bureau of Home Economics, Department of Agriculture. Leg of lamb keeps its shape better if cooked with the fell, but shoulder, saddle, and chops are improved by its removal. Unless a roast from which the fell has been removed is rubbed well with flour, it will

require longer to cook than a piece with the fell undisturbed.

Cheaper in Long Run.

It is customary to write off electrical fixtures over a period of from 4 to 9 years. Replacement is needed about every 4 to 9 years. If the investment happens to be say \$500, the dealer is safe in writing off the amount at the rate of about \$71 per year. Let us say that the savings in electrical current charges as a result of this new wiring and equipment equals half the charge against investment. The actual cost of the fixtures, etc., to the dealer in the end would be \$250.

But that is not the important point.

The really important point lies in the benefits that result from an adequate and modern system of illumination. The increase in number of customers, the increase in sale, the utility of store corners otherwise wasted and the attractiveness that is given the store from the street after dark.

Where the store is better lighted, sales people make fewer mistakes, work faster and give the customer better satisfaction.

The eye appeal of the stocks for sale is strengthened considerably and the sale unit naturally rises.

It cannot be said that the trade as a whole is lax or has been lax in this matter of using the most modern methods of illumination. But there are still shops which are muddling along with the old style fixtures and the old style arrangement.

First Anniversary Sale Is Repeated Ten Years Later.

Sievert & Fox, Toledo grocers, celebrated their tenth anniversary recently by repeating a sale featured on their first anniversary in 1920. Twelve specials were offered, the products being exactly the same as those featured ten years ago but the prices different. The prices asked ten years ago were quoted in the handbills advertising the sale along with those asked during the current anniversary.

The products featured and the prices during the first and tenth anniversary sales were:

Potatoes, peck, first anniversary, 99c—current anniversary, 49c; lard, lb., 23½c and 12½c; bacon, whole or half strip, 32c and 27½c; home-made bread, large loaf, 13c and 8½c; bulk Santos coffee, lb., 39c and 24½c; soap, Classic, 5½c and 3½c; Good Luck oleo, lb. 44c and 25c; nut oleo, lb. 33c and 17½c; creamery butter, lb., 69c and 45c; Doughboy flour, ½ barrel, \$2.09 and 89c; sugar, limit 2lbs., per lb., 26c and now 5c with no limit.

Notions Sales Show Gains.

Sales of notions during the last month were ahead of those for April and in line with the steady improvement which has been shown in this business since the first of the year. Thread, hooks and eyes and other items for home dressmaking and sewing have been exceptionally active, it is claimed. Other articles in good demand are dress shields and hair pins. The new styles in women's dresses have been an important factor in improving the business.

When
You
Recommend—



RED STAR YEAST

as the best for all uses

YOU can do so in full confidence of selling the best yeast for all uses AT A SAVING IN PRICE.

You have assurance, also, that RED STAR YEAST is absolutely fresh at all times, and will give complete satisfaction.

20c A DOZEN (Delivered)

YOUR PROFIT is 50% on cost selling at 2 cakes for 5c

Our Branch in or near your city guarantees a Fresh Supply

RED STAR YEAST & PRODUCTS CO.

Main Office - Milwaukee, Wisc.

Detroit Branch—1234 W. Fort St. Grand Rapids Branch—515 Division Ave., S.

★ STRICTLY INDEPENDENT—SINCE 1882 ★

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.

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

M. J. DARK & SONS

INCORPORATED

GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS

SUNKIST - FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables

Healthy Customers are Profitable Customers

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.

FLEISCHMANN'S YEAST
SERVICE

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.

Hot Weather Hints For Hardware Dealers.

With the arrival of really warm weather there is a certain well defined and perfectly natural tendency for the hardware dealer to relax his efforts a little, or more than a little. Indeed, this tendency is more or less evident in all humanity at all times after the first spurt of enthusiasm for any new activity is past. But it is perhaps most in evidence as the result of the enervating influence of early summer heat.

Get right up on your hind feet and fight that tendency for all you are worth.

It is sound policy to set aside two weeks in summer, or even more, for a real holiday, and to adapt your everyday routine to hot weather conditions. And it is good policy too to make the same provision for your staff. But, outside the holiday period, and the hot weather modifications of your routine program, hold up your efforts. In working hours, try to work with the same zest you would show under the most favorable conditions at the busiest season of the year.

The result of any tendency to slacken your selling effort now is shown in the effect upon seasonable lines. Every hardware store carries a wide range of goods suitable to the summer months. If these goods are to sell at all, they must be sold at the very start of the season. A little less effort and enthusiasm, a failure through momentary indifference to clinch a sale here, lack of interest in a prospect there, temporary slackening even for an hour a day—such weakening of your selling effort means a lot of difference in the ultimate result. It means, for one thing, that later in the season you will find yourself with a considerable stock of hot weather lines that must be either carried over to next year or disposed of at bargain prices.

Take such hot weather lines as refrigerators, lawn mowers, screen doors and window screens, hammocks and the like. These are all timely and should be vigorously pushed while the season is still young. Your very best selling efforts are required then, and at this stage you should miss no opportunity to put across these goods.

To say "The business is coming nicely and I'll get my share anyway" is a mistake. It may be perfectly true that you are getting a fair share of this trade with no appreciable effort on your part, and that you and your salespeople are kept humping to attend to customers; but if a little extra effort will result in additional sales right now, it will pay you to put forth that extra effort.

How does the hot weather tendency to slacken show itself? Here's an example. You have been running a newspaper advertisement on lawn mowers. You usually change your copy in the local daily every other day. To-day you are pretty busy, or

think you are. And it is very hot, and you are uncomfortable. And, admit it, lazy. You say, "Oh, it won't hurt to let that advertisement run Friday, and have something with an extra bit of punch for Saturday to make up." So you let the advertisement outlive its usefulness, waste a day's advertising space that costs good money, and on Saturday, with an extra heavy day ahead, you turn in a perfunctory and commonplace advertisement.

It is far better to have your program mapped out weeks ahead, and to change it only in the direction of definite improvement. Know what topic each advertisement will take up, and run according to schedule with regular changes of copy. There is a decided psychological advantage in realizing from day to day that you are keeping up with a pre-arranged program. The longer you keep up, the easier it becomes.

The same thing applies to window displays. You have a limited time in which to display your hot weather lines to advantage. To cover the field thoroughly, you need frequent changes of display. Your object is to bring every timely line to the notice of your public. It is better to put on a lawn display—lawn mower, clippers, garden seats, lawn hose, etc.—for a couple of days and a few days later run something different for two days more dealing with the same general topic, than it is to run the original display for four continuous days. That, at least, is the experience of practical hardware dealers who have studied window display—not merely the theory of display, but its actual results under varying conditions.

The attitude of the buying public toward seasonable goods—particularly hot weather goods—is worth studying and analyzing. There are, of course, a few people who, at the first hint of hot weather, buy to meet their needs. They are the exceptions.

The great mass of folks are prone to postpone buying from day to day. Half way through the season or less they reach a stage where they reflect: "We have got along very nicely so far. If we buy a refrigerator now we'll get very little use of it this year. Better wait until next spring and save tying

This tendency makes it harder, toward the close of the season, to sell timely goods. It is all the more reason why the hardware dealer should push these goods for all they are worth from the very outset of the season. To sell at the fag-end of the summer is difficult, even with the aid of substantial and profit-sacrificing price concessions.

Realizing this mental attitude of probably the vast majority of buyers, the wise hardware dealer will readily appreciate the importance of pushing his timely lines at the very commencement of the season. More than that, it is important after the first spell of selling enthusiasm is past keep on pushing these goods while the summer is still relatively young. There is a point after which concessions are required if you are to make sales; and the wide-awake hardware dealer will

do as much of his selling as possible before this point is reached.

In selling hot weather lines, it is usually worth while to emphasize the argument: "You need this article. Why not get it now and get the full use of it this year instead of buying at the end of the season when you will get very little benefit from it? Why go through a lot of discomfort and ultimately buy when you can save yourself all the discomfort by buying now?"

This argument skilfully reverses the mental attitude of the buyer. It can be used, not merely in personal selling, but in newspaper advertising and window cards. "Buy now" is a slogan you should stress while the season's young. To individual customers who argue that the goods may be bought much cheaper a little later, point out that price concessions, if any, are likely to be slight, and that the important point to consider is, not the article itself, but the service it gives. The service given by, say, a modern refrigerator is worth a lot of money; and the customer who denies himself this service throughout a hot summer in order to buy a few dollars cheaper in September is short-sighted, to say the least.

The same thing is true of screen doors and window screens. "Why wait until the house is full of flies?" your show-card in the window can ask. "Keeping the flies out is better than driving them out."

There are many hot-weather lines the sale of which started as far back as April that can be given a follow-up

display now. There are, too, follow-ups for lines sold earlier in the year. Take, for instance, garden stuff. In April or May you sold seeds and a few tools. To-day a lot of backyard gardeners have discovered the need of extra tools, insecticides, fertilizers, and the like. Devote a display to these lines.

Or the man who bought fifty feet of garden hose earlier in the season is getting tired of lugging it about in an inconvenient coil, and would appreciate the convenience of a handy hose reel. Or he may be tired of standing and holding a nozzle and prefer an automatic sprayer.

Quite a few sales can be made, either by a follow-up display along these lines, or by personal suggestion to individual purchasers of garden seeds, lawn hose and other lines.

It is important not to allow your selling effort to slacken. Keep on pushing your hot weather goods. Now is the time to move out these lines at regular prices and a regular margin of profit. A little later you will have to trim prices, perhaps drastically.

The more goods you sell now, the more money you will make at this stage and the less you will lose later on.

So don't let the hot weather cause you to slacken effort. Welcome the first touches of real summer as an opportunity and a pretext for pushing these lines for all they are worth. Keep your selling efforts up to the mark, regardless of the weather. It may take some effort, but it will be worth while.

Victor Lauriston.

BROWN & SEHLER COMPANY

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Automobile Accessories
Garage Equipment
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Radio Equipment
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Saddlery Hardware
Blankets, Robes
Sheep Lined and
Blanket - Lined Coats
Leather Coats

GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

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

Wholesalers of Shelf Hardware, Sporting
Goods and
FISHING TACKLE

What the Sale of Kirk & Co. Involves.

Virtual completion of the Procter & Gamble Co.'s plan of operating on an industrial zone basis in the future is seen in its purchase of James S. Kirk & Co., of Chicago, which was announced here this week. The taking over of the Kirk plant will obviate the building of a Chicago unit by Procter & Gamble.

That the Procter & Gamble organization was entering on an aggressive campaign to increase its sales in territories where its sales have not been comparable with those in its strongest territories had been made evident by the building campaign upon which it had entered. New plants located in strategic centers had already been announced which will entail an expenditure of \$11,000,000.

First among these is the Baltimore plant located at Locust Point on the water front of that city's upper harbor. This factory, the first kettle of which is expected to be filled around July 1, will supply the company's Eastern market.

Equal in importance is the Long Beach, Calif., plant to be built by the company at a cost of \$5,000,000. Still another plant in progress of construction is a \$1,000,000 one at Memphis, Tenn., which will manufacture sheet chemical cotton from cotton linters for sale to the rayon industry. Also in line with the company's new policies is the announcement that a new district sales headquarters is being opened in Charlotte, N. C.

Unofficial statements from Chicago put the price paid for the Kirk organization at between \$8,000,000 and \$10,000,000. While the company, which has been owned outright by the Kirk family, has not reported its operations, its annual gross business is estimated at \$13,000,000 and its profits last year are estimated at approximately \$1,000,000.

Organized in 1839, it has long held an important place in its territory. It manufactures a complete line of soaps, including Jap Rose, Kirk's Flakes and American Family, besides its line of cosmetics and fancy soaps. It is understood that Procter & Gamble will continue to manufacture the Kirk trade-marked lines, while using the Chicago plant for their own products. Through consolidation of sales forces, reduction of freight charges and operating economies, substantial savings in costs and increases in sales by Procter & Gamble throughout the Chicago territory are hoped for. The Kirk plants are so constructed that they can be greatly enlarged at comparatively small cost.

The Baltimore plant embraces five buildings of the most modern construction. They are designed for the greatest possible efficiency in operation, an illustration being the loading platforms which are arranged to permit exceptionally speedy loading and unloading of freight cars. The company has also built its own dock to accommodate ocean-going steamers which bring in raw materials, particularly vegetable oils imported into this country from abroad.

The plant under construction at Long Beach will be designed to take

care of the company's Pacific Coast business, as well as its trade with the Orient. It also is expected that this plant will handle the company's imports of coconut oil, storing it in huge tanks to be constructed for the purpose and distributing it as needed to the company's factories.

When the absorption of the Kirk organization and the present construction program are completed, Procter & Gamble will have factories in all the major industrial sections of the country, plants being located at Macon, Ga.; Kansas City, Kan.; Port Ivory, N. Y.; Ivorydale, Ohio; Memphis, Baltimore, Long Beach, Chicago and Hamilton, Ont.

Owing to the inability of William Cooper Procter, head of the Procter & Gamble organization, to attend, a welcoming dinner planned by a citizens' committee of Baltimore for the night of June 11 has been postponed until later in the summer. It had been hoped by the committee that the dinner could be given shortly before the opening of the Locust Point plant for operation.

The Male Buyer.

In attempting to analyze our own buying reactions we have arrived at one conclusion at least. Men, as a rule, are not given to bargaining over price or haggling and hawing over quality. They usually have a fair idea of what they want before they enter the store, as any shopkeeper will tell you, and they walk in, ask for it, pay the price asked and exit. Sometimes they may feel they are being imposed upon, but unless the thing is too flagrant there is nothing said. The only result is that the male buyer next time will go somewhere else if it is convenient. Men put service first, quality second and price last, it is granted, but they have some sense of the fitness of things. Of course, we are told what a great percentage of purchasers are women, and perhaps it is just as well for the family pocketbook that they are the shoppers that they are, but if you value your male trade it behooves you to be as careful of the man who enters your store as you are of the woman.

Summer Spread Sales Have Broken Records.

Summer spreads and towels continue to set the high mark in current sales. Towels are of increasing importance with the June sales now under way, while the bulk of the summer spreads probably have been sold already. The reorders are being made in smaller quantities as vacation time draws closer. The summer spread business this season has reached proportions probably never before attained. The cretonne spreads sold at Macy's are said already to have passed the 50,000 mark. These are now selling at \$1.29, the latest wholesale price heard being 65 cents. Another store reports having sold 20,000 printed sateen spreads of one pattern and price.

June Promotions May Set Record.

Plans under way indicate that the current month may set a record for the number and scope of retail pro-

motional events. Prior to entering upon the traditionally dull months of July and August, it is pointed out that most stores will endeavor to close the first half of the year by obtaining increases in volume. Along with bridal, school closing and dollar day promotions, the month will see more than usual attention given to vacation, travel and camping merchandise. The attempt in general will be to make two sales where one was previously made to counteract the effect of the lower dollar unit transaction upon volume figures.

Attitude needs latitude.

STORE BUILDING FOR SALE

Money-making location, with stock and fixtures if you wish. See owner for right price.

E. L. BUNTING,
Walkerville, Michigan

Halloran Detective Agency
High Grade Detective Work
506 G. R. Savings Bank Bldg.
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Nothing as Durable
Nothing as Fireproof
Makes Structure Beautiful
No Painting
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Corduroy Tires

Sidewall
Protection

Made in
Grand Rapids

Sold
Through
Dealers
Only.

**CORDUROY TIRE CO.**

Grand Rapids, Mich.

Jennings' Pure Extracts
Vanilla, Lemon, Almond, Orange,
Raspberry, Wintergreen.
Jennings Flavoring Extract Co.
Grand Rapids, Mich.

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

Nucoa

KRAFT K CHEESE

All varieties, bulk and package cheese

"Best Foods"

Salad Dressings

Fanning's

Bread and Butter Pickles

Alpha Butter

TEN BRUIN'S HORSE RADISH and

MUSTARD

OTHER SPECIALTIES

**The Brand You Know
by HART**



Look for the Red Heart
on the Can

LEE & CADY

Distributor

HOTEL DEPARTMENT

News and Gossip Regarding Michigan Hotels.

Muskegon, June 8—It is positively stated that Andrew C. Weisberg, who has been a frequent visitor at Michigan hotel meetings, as operator of Hotel Oliver, South Bend, Indiana, will open the cafe in connection with the new Merchandise Mart, Chicago, about July fifteenth. It will be the largest affair of its kind in the world, and will have a feeding capacity of 10,000 daily.

An important change in the feeding department of the Detroit-Leland, which is managed by William J. Chittenden, Jr., has just taken place, it being the installation of Frank DeReinert, who has an international record in food circles, as catering manager of that hotel, it being a newly created office. Since the Detroit-Leland became a Bowman unit many important changes have taken place, not the least of which is the one just spoken of.

Facing what they feel to be the worst situation in their history, the smaller hotel operators of Detroit have organized into an association for the purpose of co-operative effort to improve the situation as it concerns the smaller houses. As far back as 1926 the hotel men of Detroit, who were not speculative, sensed an overproduction in their line, but a class of investors, possessed of the idea that hotel operation consisted chiefly in taking gobs of money at the cashier's window, advised their clients to that effect. Mr. Statler sounded a warning, but it was seemingly to no purpose, for the building of superfluous hotels continued there, as well as in other parts of the country. Detroit, for various reasons, had an abnormal demand for moderate priced rooms, based largely on the automobile "drive aways" but this trade has slackened away very markedly and now the small hotel man finds he is the principal sufferer. For this reason he is conferring in a general way, with his fellows, which is always a good thing to do and no doubt will bring forth satisfactory results.

Our old friend, W. C. Keeley, representing the Chicago Title and Trust Company, is said to have fully a score of hotels under his control. His experience, acquired through many years of operation of hotels of merit throughout the Middle West, ought to equip him for scientific hotel operation at any stage.

At Manistee, the other day, I met Will Rademaker and his charming bride. They confided to me that they were married at Lansing in April last, but that this was the first opportunity they had to indulge in a honeymoon. Will, who for years was connected with Hotel Norton, Detroit, gained his first hotel experience in Manistee, I believe, the old Dunham House. His charming wife will certainly prove a pleasing addition to Greeter circles, and I congratulate them both.

Paul F. Strohschein, who was a member of the old staff of the Russell House, and later at the Pontchartrain, Detroit, died recently at the age of 78 years. Mr. Strohschein resided continuously for sixty years in the Motor City and was associated with the hotels mentioned under the Chittenden family until 1915, when he retired.

Stewart B. Howson is arranging to build a 30 room hotel at Mackinaw City for the purpose of handling tourist traffic. The more the merrier, but I wish him well at least.

One of the slickest hotel flim-flam games has just been reported to the

hotel association. It might be well to take a note of it, for if it is a good thing, it might be worked successfully in almost any field. Here are the details:

An individual comes along and registers at a hotel, but keeps the maids out of his room by placing the "do not disturb" card on the entrance door. He keeps this room for several days, but it finally develops that the aforesaid room is working overtime, having different occupants day and night. This would not have been so bad, had not the original occupant added insult to injury by making a claim on the hotel for goods pilfered from his room by the other fellow.

As before explained if hotel grafters find it will work out profitably, there will be many to emulate the work of these crooks.

Now Charley Renner has equipped the kitchens of his hotels with electrified copper screens, whereby flies and other insects are electrocuted on sight. The electric current is taken from the lighting circuit of the hotel, but is minimized to such a small voltage that while it is fatal to insects, it is harmless to birds and domestic animals.

Ray Baker, who fills the position of room clerk at the Morton Hotel, during the winter period, is again at Rochedale Inn, Montague, a resort hotel owned and operated by Gustave Kopp.

A new idea in hotel construction has been put into effect in the Turkey Hills section, near Adrian. The site is on an elevation overlooking the lake. It is square in construction, six stories in height, and each story is smaller in size than the one below it. The elevator is in the center of the building and every apartment is a virtual "corner room."

Mary E. Frymire, wife of Seth Frymire, resident manager of the Barlum Hotel, Detroit, passed away last week. Mr. Frymire, one of the live ones in the Michigan Hotel Association, has been manager of the Barlum ever since its opening, coming there from the Fort Shelby, which was under his supervision for several years.

Grand Haven is to have another hotel in the shape of rooms revamped out of the old Elks Temple. Whether they are needed or not will be demonstrated some time after the money has been spent. I should say that such addition would be superfluous, but I have not been so familiar with conditions there in the past three or four years.

Mrs. Victor Smith, retiring manager of Hotel Herkimer, Grand Rapids, which was recently taken over by the Reids, of South Haven, was the guest of honor at a dinner given the other evening at the hotel. Old time guests and local hotel people, joined in the festivities.

George W. Lindholm, who came to the Book-Cadillac, with Roy Carruthers as his assistant, when that institution was opened five years ago, is to be the manager of a million dollar hotel which is contemplated at Phoenix, Arizona. Mr. Lindholm is well qualified with a personality which wins in the hotel game, and I am glad to know he has lined up a good thing.

Wm. Fox, night clerk and auditor at the Morton Hotel, has been advanced to the position made vacant by the resignation of Ray Baker.

Ward James is carrying out a policy of specially decorating apartments in his Hotels Windermere, Chicago, which contemplates giving to permanent tenants just what they would de-

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"
That is why LEADERS of Business and Society make their headquarters at the

PANTLIND HOTEL

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

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.



Warm Friend Tavern Holland, Mich.

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

E. L. LELAND, Mgr.

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

CODY HOTEL

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

HERKIMER HOTEL

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

"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.

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 -:- Michigan

Columbia Hotel KALAMAZOO

Good Place To Tie To

CHARLES RENNER HOTELS

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

Park Place Hotel Traverse City

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

sire in their own homes, which ought to prove a drawing card. He has in his employ a skilled decorator who ascertains the requirements of the guests and then proceeds to not only decorate, but provide other furnishings to correspond.

Every once in a while the question of hotel advertising bobs up but never seems to get anywhere so far as a solution is concerned. It has always seemed to me that I would spread my announcements in front of the people I would like to have for my guests instead of being so formal as to leave them out of all consideration.

Down in a little Arkansas town a dog that was nameless, that was kicked around and nobody would have it for a gift, got caught in a narrow aperture between two walls and the whole town turned out to rescue it and succeeded, spending much valuable time and effort in the work. Pity did the trick. But let a humane society try to collect money from those same people to provide a refuge for such strays and the usual answer would be: "Take it to the pound," knowing that the pound would mean death in most cases.

I am just stopping in my mad haste long enough to announce that Los Angeles population increased 685,000 in just ten years. Quite enough to make one or two good sized cities and a flock of smaller ones with the trimmings. But at that the City of the Angels has left plenty of wide spaces which may possibly be filled up in the next fifty years at the same ratio of increase.

In this business of eating—you discover that a broad field of discussion has been opened up when you speak about the internationally known Childs restaurants which were started half a century ago in New York, and have finally almost encompassed the world.

There seems to be demand everywhere for this type of restaurant, but the present management—new, because of internal dissensions—claim that since Childs himself was deposed the organization has increased its business at a wonderful ratio. No longer are fads and isms attempted, but the public is allowed, and encouraged to eat, just what they darn please and no questions asked.

The drug store service in the food line has been made a success because its promoters believed that a certain percentage of restaurant patronage desired "speed" and the promoters of drug store service at the same time discovered that "abbreviated" portions helped the scheme along a lot. The day is not far distant when food tablets and sandwiches with visions of fillers printed upon them, will rule the day. That is for a certain class of individuals who want to delude Nature and their own digestive tracts.

For Sunday dinner at the Republican House, Milwaukee, this was the offering for one dollar. The food was most excellent, the portions generous and the service wonderful:

Canape of Salmon, Ravigotte
Consomme Julienne Cream of Chicken a la Reine
Hearts of Celery Assorted Olives
Raidishes
Filet of Sole a la Joinville
Roulade of Beef au Fine Herbs
Fried Spring Chicken a la Maryland
Roast Prime Ribs of Beef au jus
Cold Sliced Ham and Chicken.
Vegetable Salad
Pineapple Sherbet
New Asparagus, Drawn Butter
Carrots and Peas in Cream
French Fried, New Parslied and Whipped Potatoes
Spring Salad, Spanish Dressing
Apple, Blueberry and Custard Pie
Strawberry Shortcake
Maple Cream Dessert
Butter Scotch Sundae
Beverages
Mr. Herman Kletsch, the manager,

expressed great satisfaction with the offerings of the Tradesman, especially commended your leading editorial of last week.

The officers of the Wisconsin Hotel Association are so much interested in the outcome of the hotel course given at the Michigan State College in April that they are making an investigation with a view of giving a similar course at the Wisconsin State University.

The St. Charles Hotel, the first great American hotel, was erected in New Orleans in 1835; the Fifth Avenue Hotel, New York, was the first to install a passenger elevator, in 1859; the Waldorf Astoria, New York, was America's first semi-fire proof hotel, erected in 1883.

I am much pained to hear of the death of W. O. Holden, who for so many years managed so faithfully the Park Place Hotel, at Traverse City. He was a neighbor of mine when I was operating at Glen Lake and was a most wonderful friend. Beloved more especially by the traveling men, he will be missed by everyone he knew. His life's history may well be emulated by the younger generation of hotel operators.

It has been unofficially announced that the consolidation of twelve Detroit hotels, including the Whittier and Imperial, has been effected by a well-known financing company. This consolidation brings together many of the leading residential hotels of that city, placing them under one managing head and consolidating the purchasing, auditing and control.

Detroit Charter No. 29, American Greeters, is arranging to make a further offering to hotel employees, by extending the service recently performed by the Michigan Hotel Association, at Lansing, in April, by arranging for a series of weekly lectures on hotel operation. After the lecturer for the particular occasion has completed his discourse some practical, active hotel man will take up and discuss with members, details of operation, etc. A mimeograph report of such meetings will be supplied to members.

The editor of Hotel World truly says: "Sleeping and eating are the two things everyone must do in order to live. The hotel man sells both commodities. There are times when a man is willing to pay more for both when he is not trying to cut down his expenses. The successful hotel man is the one who plans his rooms and his menus to appeal to the economical person as well as to the person who is willing to spend more money for the luxuries of life."

Padlocking of hotels as a result of prohibition violations is beginning to have its influence on financing corporations who have specialized on loans for hotel construction purposes. It is seemingly unjust to create hazards of this character, but it does look as though the hotel interests have been picked out as special sufferers when it comes to punishing the innocent for the acts of the guilty. However, in the end it may prove a blessing for it has seemingly been too easy in the past to raise money for the purpose of building competitive hotels. Some of the older heads, among them the late E. M. Statler, warned hotel interests against over production, but it had little or no effect on investors. They had become cloyed with mining, oil and other stocks and the hotel field seemed enticing. Hence there is hardly a city of importance in the country which has not got on its hands one or more hotels for which there is no apparent need. These in turn are responsible for unusual competition and

the net result is that the average stockholder in hotel corporations is very lucky if he does not lose every cent of his investment. But over-production still continues and perhaps padlocking may be one way out of the difficulty.

Frank S. Verbeck.

One of Albion's oldest landmarks will give way to the progress of the present age with the probable conclusion of a deal for the Albion hotel property at the corner of North Superior street and Michigan avenue. The location will be taken over by the Shell Petroleum corporation of Detroit for the site of a modern filling station. The building is owned by the estate of the late C. A. Beardsley of Detroit, while the proprietors of the hotel are Mr. and Mrs. Samuel P. Selby, who have conducted the hostelry for nearly six years.

Items From the Cloverland of Michigan.

Sault Ste. Marie, June 10—The number of tourists is increasing each week. This nice weather is doing the business. The hotels are filling up and the rooming houses are also getting many roomers. The parks are well patronized. Fishing is good. Everybody seems to be having a good time.

Otto Crawford has opened a confectionery and soft drink parlor on the Ashmun street hill in the building formerly owned by Mr. Lamb. This is Mr. Crawford's first venture in the confectionery business, but he has a good location, with no immediate opposition and should score a success, as his is the first store coming into the Soo as well as the last one when leaving.

The second State ferry was put into commission last week between Mackinaw City and St. Ignace. Trips will be made leaving every hour and a half from either port, the first trip leaving either way at 6 o'clock a. m., Central Standard time.

Mrs. A. Morrison, who has been conducting a grocery store on South street near the Cadillac Lumber Co., is selling out the stock and expects to retire, devoting her entire time to domestic work. She has not been enjoying the best of health for the past few months and feels that the store was making too much work for her.

The Ojibway Transit Co. is the name of the concern which has succeeded the Williams Transit Co. in transporting passengers and freight between Newberry and the Soo. The new manager is Ernest Booth. The new company will put on two new trucks and a new bus.

A doctor says city people would be healthier if they would walk more. It is jumping that keeps us healthy these motorized days.

Joining hands in a concerted effort to advertise this North country to the tourists this summer, the two Soos, Munising, Newberry and Les Cheneaux Islands, have issued a twelve page booklet. One section is devoted to each of the five places. The books will be handed out at the straits.

C. E. Smoke, manager of the Soo creamery, has resigned. His successor is George Girkack, of the extension department of the Michigan State College. He will also manage the Rudyard creamery. Mr. Smoke has not as yet stated what his plans for the future will be. He has been in the creamery business for the past forty years, starting as a youth of seventeen years in Lower Michigan, serving there eight years, and then went to Wisconsin, where he also served eight years. In Minnesota he served twenty years and then went to Colorado. He came to Rudyard in 1923 and three and a half years ago became general manager and president

of the Sault plant. Mr. Smoke has made a success of the creamery, which has doubled in value during his time.

Joseph Maltas, the popular druggist, has always had an up-to-date drug store, but Joe is spending \$4,000 in fixtures and extensive improvements, completely re-arranging and redecorating. New lighted show cases of the latest design will line two sides of the store and four booths will be installed in the middle of the store. A new set of filing cabinets and electrically refrigerated cabinets for perishable goods will also be installed. When completed, it will be one of the finest drug stores in Cloverland.

The O-Mah-Me-Kong Lodge, on Drummond Island, opened for the summer last Sunday. This beautiful lodge is located on the crest of a hill, overlooking Potagannissing Bay—the bay of beautiful islands. The lodge has accommodations for thirty-five guests. Drummond Island is composed of 87,000 acres at the head of Lake Huron, one-half mile across the river from DeTour. Ferry service for autos and passenger traffic is maintained from 6 a. m. until 8 p. b. Good roads lead to all parts of the Island. They have good boating and fishing. There are many places of historic interest. Among which are Fort St. Joseph, the Indian mounds and Fort Drummond, an old English fort occupied from 1816 to 1825. Drummond is considered one of the finest resort places in Michigan and must be seen to be appreciated.

The Ojibway Annex opened for the season last week and will keep open until September. It has accommodations for about one hundred guests. This will help take care of much extra tourist trade. Meals will be served at the Hotel Ojibway.

A corporation has been formed consolidating the oldest abstracting business firms in this county. John W. Stradley and Robert S. Moore, who have both been in the abstract business, have joined forces and will hereafter be known as the Chippewa Abstract and Title Co. They are both young men, having taken over the business from their fathers, who were old timers in the business. John and Bob are both hustlers and have a bright future ahead of them.

William G. Tapert.

Be On the Lookout For This Chap.

Hastings, June 10—Here is something that would be interesting to your Realm of Rascality department. One day last week a young man about five feet, eight inches tall, twenty or twenty-five years of age, stopped at our store and purchased a bill of groceries, amounting to \$3.50. He said he was a nephew of one of our customers and gave her name and said that the goods were for her. Our clerk, knowing this lady, gave him the goods without any hesitation. We found out from this lady the next day, however, that she had no nephew and had not ordered the goods. I am sure that it would be a good thing for merchants to be on the lookout for this same kind of deal and perhaps this man can be caught at his tricks. If you would be interested in printing this you may do so.

C. H. & W. L. Hinman.

Hotel Hermitage

European

Grand Rapids, Mich.

RATES:

Room and Bath \$1.50 - \$2

JOHN MORAN, Mgr.

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.

Pharmacy Student Asks Questions About Chain Drug Stores.

"I am writing a term thesis on the subject 'The Policy and Basic Principles of the Chain Drug Store versus That of the Independent Druggist.'

"I am having a rather difficult time gathering information on the subject and trust that you can aid me or give me some source of information." That is the text of a recent enquiry received by the Druggists' Research Bureau.

To this question the Druggists' Research Bureau replied as follows:

The basic difference between the chain drug store and the individually owned drug store is in the organization of the two types of stores.

A chain drug store operator really conducts a wholesale drug house with controlled retail outlets. The chain drug store organization is thus both a wholesale and a retail business. It has, as a result, the costs of the wholesale business and the costs of the retail business. On the other hand, it compensates itself frequently for these extra costs in contrast to the individually owned drug store, by being able to buy merchandise at prices as low as those paid by wholesale druggists.

The chain drug stores which have been successful have succeeded principally for the following reasons. The type of store generally chosen for chain operation is one which does a business of at least \$75,000 a year, and usually considerably more than that. The principal item of operating costs in any drug store is salaries. In large drug stores it is possible to effect a considerable saving in the proportion of the receipts paid for salaries because all of the sales people in such a store do not need to be registered pharmacists. For instance, in a drug store large enough to justify the employment of twenty sales people, perhaps not more than four will be registered pharmacists and draw pharmacists' salaries. The others will receive salaries only one-third or half as much. On the other hand, a drug store doing only \$20,000 per year is justified in employing not more than two sales people. With the store open sixteen or more hours a day, it is evident that one of these two people will have to be a pharmacist, and the other either a pharmacist or assistant pharmacist, both drawing salaries considerably above those paid sales people in other stores, although the work they do in the store is not all, of course, professional work.

Chain drug stores also succeed because of the control and supervision it

is possible to exercise in an organization of this type. An individual druggist may know perfectly well that it is a good idea to change his windows every week, but other business and pleasure may interfere with this schedule. There is no one to reprimand him or discharge him, and the lost business from failure to change windows often is not particularly evident, although, it is decidedly real. In a chain drug store organization windows for all the store is a chain not only are planned, but the organization is so constituted that the instructions are carried out.

What is true of window trimming, of course, is true of a thousand other of the varied functions which are incident to the successful conduct of a retail drug store.

A third advantage which the chain drug stores have is the advantage of specialization. For instance, nobody needs to be told that an accurate set of records is an exceedingly important thing for any drug store to have. In an ordinary drug store, such records can be kept in half a day's time a week. On the other hand, it is true that most druggists are temperamentally so equipped that it is impossible or undesirable for them to try to keep their own books. In order for an independent druggist to have accurate facts, he therefore must make some sort of part time arrangement to have his books kept. With a chain store company of ten or fifteen drug stores you will see that the chain is justified in the employment of one special person to devote all his time to record keeping for all the stores. Thus all the stores have the advantage all the time of the constant services of an expert accountant at probably less cost than an individual druggist has to pay for the services of one part time helper.

What is true of accounting and other record keeping, is true also of advertising, window trimming, store location, layout and arrangement, and many other similar problems.

Chain drug stores also profit from the good will established by other stores in the chain. For instance, if a Chicago chain opens a new store in Chicago, the minute that store opens it has for itself the good will that all its stores in Chicago are helping create for each other. An unknown individual must patiently create this good will week after week and month after month, by serving his customers so well that they will want to continue to do business with him.

The disadvantage which the chain drug store organizations have is the cost of the supervision and control described above. It is true, also, that the number of drug stores of a size and type most suitable for chain operation is decidedly limited. Therefore, a chain drug store organization, to grow to any size, must spread its operations over a wide area, a plan which, of course, is more costly than to have the stores concentrated close together. For instance the largest drug chain in the United States to-day, has about seven hundred stores, and they are situated from coast to coast. This is a condition quite different from the chain gro-

cery field. For instance, the largest grocery chain only recently has opened stores West of Omaha, although it has about 20,000 stores. The second largest grocery chain—does not operate must East of Pittsburgh nor further West than the Missouri river.

Chain drug stores do not have the advantage that individual proprietors have in building personal good-will, local contact, civic interest and in developing a home-owned institution. Finally the individual owner can take advantage of practically all of the modern merchandising methods if he is willing to do so. By proper stock control and buying he can bring the cost of most of his merchandise within economically sound limits.

A Successful Pharmacist.

A successful pharmacist is never fish one day and fowl the next. He is not usually president of a baker's dozen organizations, a golf expert, an angler par excellence, an every-night society man, a literary light, and an authority on wild life—from ants to elephants—all rolled into one. All of these things are good in their place and it is often healthful for a man to have an avocation as well as a vocation, but a successful pharmacist cannot become a confirmed scatterer. Is this not his slogan: "The Pharmacy First?"

He has a place for sundries in his stock, he believes in feeding the public what they want, but not in allowing the sundries—tail to wag the pharmacy dog. He also has a warning saying: "He who is swift to overbuy will soon be swift to undersell."

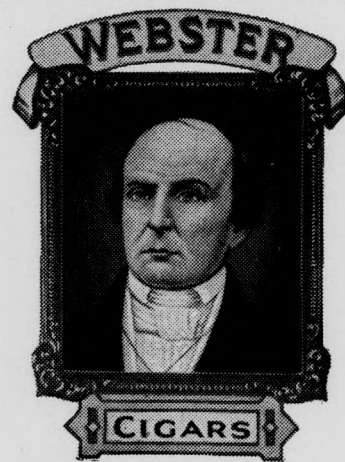
This pharmacist says: "Accumulate a surplus in high tide of business and you can give old Hard Times his quietus when he says: 'Coming! coming!' This reminds us of a ministerial friend whose wife said: 'Herbert, you would look well in a surplice.' His eyes twinkled as he replied: 'I usually have to look well in a deficit.' Even a pharmacist may find it difficult to look well in a deficit.

A successful pharmacist is hand in glove with his inventory. Is the inventory not the watch dog of the pharmacy? Does it not give tongue at every rathole of waste? Does it not bark out on the trail of dead stock? Does it not point out every weak spot in the business fences? A good inventory is a business surprise; does it not enlarge vision, initiative and plan? This coming out about even in business, is a classical myth; we make or we lose, there is no No-Man's Land in business.

Courteous service in such a pharmacy is as certain as the rising of the sun; ill clad or richly clad, ignorant or educated, child or patriarch, Slovak maiden or society leader, the same brand of tact and courtesy is on tap for all—are we not debtor to all?

A pharmacist of this stamp will not be at outs with his force of clerks. A team that will not pull together is valueless—what takes the force out of a store force like dissatisfaction? Why not give a dissatisfied employe an opportunity to find a situation where he will fit with more exactness? A disgruntled clerk is ball and chain to success.

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



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

Distributed Throughout

**Michigan by
Lee & Cady**

GROCERY PRICE CURRENT

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

ADVANCED

Borax
Canned Beef

DECLINED

Pepper
Walnuts
Canned Burdo
Deviled Ham

AMMONIA

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



MICA AXLE GREASE

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

APPLE BUTTER

Quaker, 24-21 oz., doz.	2 15
Quaker, 12-38 oz., doz.	2 35

BAKING POWDERS

Arcotic, 7 oz. tumbler	1 35
Royal, 10c, doz.	95
Royal, 4 oz., doz.	1 85
Royal, 6 oz., doz.	2 50
Royal, 12 oz., doz.	4 95
Royal, 5 lb.	25 40
Calumet, 4 oz., doz.	95
Calumet, 8 oz., doz.	1 85
Calumet, 16 oz., doz.	3 25
Calumet, 5 lb., doz.	12 10
Calumet, 10 lb., doz.	18 60
Rumford, 10c, per doz.	95
Rumford, 8 oz., doz.	1 85
Rumford, 12 oz., doz.	2 40
Rumford, 5 lb., doz.	12 50

K. C. Brand

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

BLEACHER CLEANSER

Lizette, 16 oz., 12s	2 15
Am. Ball, 36-1 oz., cart.	1 00
Quaker, 1 1/2 oz., Non-freeze, dozen	85
Boy Blue, 36s, per cs.	2 70

Perfumed Bluing

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

BEANS and PEAS

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

BURNERS

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

BOTTLE CAPS

Dbl. Lacquer, 1 gross	16
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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
Pep. No. 224	2 70
Pep. No. 202	2 00
Krumbles, No. 424	2 70
Brn Flakes, No. 624	2 45
Brn Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 70
Rice Krispies, 1 oz.	1 10

Kaffe Hag, 12 1-lb. cans

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

Post Brands.

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

BROOMS

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

BRUSHES

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

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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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

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, Minced, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 75
Lobster, No. 1/4, Star	2 90
Shrimp, 1, wet	2 00
Sard's, 1/4 Oil, Key	6 10
Sard's, 1/4 Oil, Key	5 00
Sardines, 1/4 Oil, k'less	4 75
Salmon, Red Alaska	3 35
Salmon, Med. Alaska	3 50
Salmon, Pink, Alaska	1 95
Sardines, Im. 1/4, ea.	10 22
Sardines, Im. 1/4, ea.	25
Sardines, Cal. 1 35	2 25
Tuna, 1/2, Curtis, doz.	3 60
Tuna, 1/4, 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., Qua. sli.	1 40
Beef, 3 1/2 oz. Qua. sli.	2 25
Beef, 5 oz., Am. Sliced	3 00
Beef, No. 1, B'nut, all.	4 50
Beefsteak & Onions, s	3 70
Chili Con Car, 1s	1 35
Deviled Ham, 1/4s	1 50
Deviled Ham, 1/2s	2 85
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, 1/4 Libby	52
Potted Meat, 1/4 Libby	90
Potted Meat, 1/4 Qua.	25
Potted Ham, Gen. 1/4	1 45
Vienna Saus., No. 1/4	1 45
Vienna Sausage, Qua.	95
Veal Loaf, Medium	2 25

Baked Beans

Campbells	1 05
Quaker, 18 oz.	95
Fremont, No. 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

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	2 60
Choice Whole, No. 1	1 80
Cut, No. 10	10 75
Cut, No. 2	2 15
Cut, No. 1	1 60
Pride of Mich. No. 2	1 75
Marcellus, No. 2	1 60
Marcellus, No. 10	8 50

Wax Beans

Little Dot, No. 2	2 80
Little Dot, No. 1	2 10
Little Quaker, No. 2	2 70
Little Quaker, No. 1	1 95
Choice Whole, No. 10	13 25
Choice Whole, No. 2	2 60
Choice Whole, No. 1	1 75

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

Beets

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

Carrots

Diced, No. 2	1 40
Diced, No. 10	7 00

Corn

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

Peas

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

Pumpkin

No. 10	5 50
No. 2 1/2	1 80
No. 2	1 45
Marcellus, No. 10	4 50
Marcellus, No. 2 1/2	1 40
Marcellus No. 2	1 15

Sauerkraut

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

Spinach

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

Squash

Boston, No. 3	1 80
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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
Tapoca	
Pearl, 100 lb. sacks	09
Minute, 8 oz., 3 doz.	4 05
Dromedary Instant	3 50

Jiffy Punch	
3 doz. Carton	2 25
Assorted flavors.	

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

Lee & Cady Brands	
American Eagle	7 40
Home Baker	
Kitchen Gold	7 00

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

Ideal Glass Top	
Half pint	9 00
One pint	9 50
One quart	11 15
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	



Sureset Gelatin Des-	
sert, 4 doz.	3 20
Sureset Gelatin Des-	
sert, 26 oz., 1 doz.	5 00
Sureset 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.	
carton, ass't flavors	2 10

JELLY AND PRESERVES	
Pure, 30 lb. pails	3 30
Imitation, 30 lb. pails	1 85
Pure, 6 oz., Ass't, doz.	9 50
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
Ohio Red Label, 144 bx	4 20
Ohio Blue Tip, 144 box	5 00
Ohio Blue Tip, 720-1c	4 00
*Reliable, 144	3 15
*Federal, 144	3 95

Safety Matches	
Quaker, 5 gro. case	4 25

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

Salted Peanuts	
Fancy, No. 1	14

Shelled	
Almonds Salted	95
Peanuts, Spanish	
125 lb. bags	12
Filberts	32
Pecans Salted	82
Walnuts Burdo	62

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 15
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, Pla.	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 5s	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 Kerosene	14.6
Gas Machine Gasoline	38.1
V. M. & P. Naphtha	18.8

ISO-VIS MOTOR OILS	
In Iron Barrels	
Light	77.1
Medium	77.1
Heavy	77.1
Ex. Heavy	77.1



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



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

PICKLES	
Medium Sour	
5 gallon, 400 count	4 75

Sweet Small	
16 Gallon, 2250	27 00
5 Gallon, 750	9 75

Dill Pickles	
Gal. 40 to Tin, doz.	10 25
No. 2 1/2 Tins	2 25
32 oz. Glass 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
Spareribs	15
Neck bones	07
Trimnings	13

PROVISIONS	
Barreled Pork	
Clear Back	25 00@23 00
Short Cut Clear	26 00@23 00

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

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

Sausages	
Bologna	18
Liver	18
Frankfort	21
Pork	31
Veal	31
Tongue, Jellied	19
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
Mixed 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.	18 50
K 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.	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 35
18, 10 oz. packages	4 40
30, 1/2 oz. packages	4 00

SOAP	
Am. Family, 100 box	6 30
Crystal White, 100	3 35
Big Jack, 60s	4 75
Fels Naptha, 100 box	5 50
Flake White, 10 box	3 70
Grdma White Na. 10s	3 75
Jap Rose, 100 box	7 85
Fairy, 100 box	4 00
Palm Olive, 144 box	10 50
Lava, 100 box	4 50
Octagon, 120	5 00
Pumlo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Triby 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, sc	3 50
Grandma, 24 Large	3 50
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean, 4 dz.	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10	3 85
20 oz.	4 00
Spotless Cleanser, 45,	3 85
20 oz.	2 25
Sani Flush, 1 doz.	3 15
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 12 Large	2 65
Speedee, 3 doz.	7 20
Sunbrite, 50s	2 10
Wyandote, 48	4 75</

Approved Methods of Catching the Fire Bug.

(Continued from page 15)

In the early days of our State the greatest scourge with which the pioneer had to deal was the ague or malaria. Finally it was found that the disease was caused and carried by mosquitos. But mosquitos were hard to catch. The problem wasn't solved that way. Couldn't have been. It was solved by draining the swamps which destroyed the breeding places of this particular bug, the mosquito. If we can do the same with arsonists, the "fire bug," our problem will be rendered quite easy. It will be much better than trying to run him down.

The mosquito can't breed except in a pool of stagnant water. The "fire bug," 90 per cent. of the time, originates in an insurance policy. Our statistics showed us that the motive for 90 per cent. of our arson is to collect the insurance on property.

If the "fire bug" originates 90 per cent. of the time in an insurance policy, does it follow that insurance companies should cease writing fire insurance policies? We can't get along without it. But what kind of a fire insurance policy does engender this "fire bug," who once being brought into existence is not only very dangerous and expensive but difficult to apprehend. The answer is clear. It is a policy of over-insurance. A lot of people will either burn or procure some one to burn their property when they can make money by it. No person (or at least no sane person) is going to burn his or her property when the property is worth more than the amount of the insurance on it.

But when the property is insured for all or more than it is worth, it is entirely different. Over-insurance is not merely an incentive to commit the crime of arson; it is a direct and impelling invitation to do it.

Fire losses are paid by the consuming public of our State. The insurance companies merely collect premiums or assessments from a lot of people and turn them to those who have fire losses, holding out from the money they receive enough to pay salaries, agents' commissions, running expenses, etc. Therefore, the people as a whole pay these fire losses. And keep in mind that a fire loss is much different from almost any other kind of a business loss. If a man loses money in business and fails, what he loses his competitor gains. Society as a whole is not a loser. The amount of the world's wealth has not been diminished. But if the same man has a fire loss, a certain amount of property has been completely obliterated and a certain amount of wealth has been deducted from the state's aggregate amount of wealth, thus rendering future production more difficult and more expensive.

Too many men, when they pick up their evening or morning paper and read of a great fire loss somewhere in the State and note that the owner was well supplied with fire insurance, settle back in their seat and think no more about it. Moreover too many such complacent gentlemen do not

realize who pays the final bill when an arsonist burns or procures the burning of his property. Such men often sit on a jury and vote for the acquittal of an accused arsonist, because they think that the insurance company pays the bill. There are a lot of people who have the idea that there is nothing greatly wrong in defrauding an insurance company, a bank, or some big corporation. They don't realize that in the case of an insurance company, it is not the insurance company but themselves and the public at large that have been defrauded. They do not realize that they are going to pay their proportionate share of every fire loss covered by insurance. They can't avoid that payment. They will have to pay whether they carry insurance or not; for into the price of everything they buy there enters a little of the fire loss, put there by someone who does carry fire insurance.

Thus it is seen that whenever any

making it? Because I could give many illustrations of arson cases and suspicious fires growing out of circumstances and conditions that enabled the property owner to be better off financially by having a fire. Furthermore, if a property owner is covered with insurance only to about three-fourths of the value of such property, such property owner will know that he will be a loser in case he has a fire. Knowing this, he will in consequence thereof be exceedingly careful about keeping that property free from all hazardous conditions out of which an accidental fire might come.

Coming again to the "fire bug" or the incendiary. We have such things because there is a chance to make money out of a fire. Take away the chance of profit and they will practically disappear, becoming almost as rare as the wild pigeon and the dodo. But as long as there is a good chance of property owners making money out

become a rare crime, just as ague is a comparatively rare disease.

Let me ask you why the workmen's compensation law does not provide for full wages in case of injury instead of 55 per cent.

The legislature took into consideration human nature and fixed the law so that no one could receive an injury without being hurt financially. Fire insurance is at bottom a sort of compensation insurance which the whole public pays. But in the case of fire insurance our laws permit property owners to have fires not only without financial loss but often at a profit. They permit an owner to take out insurance for the full value of the property and sometimes for more than the full value. If there was reason for limiting the compensation of an injured employee to 55 per cent. of his weekly wages, there is much more reason for limiting the amount of insurance that can be carried on property to 75 per cent. of its value.

Coming back to my proposition, I wish to state that I believe more in the efficacy of a plan to eliminate the breeding and fostering of "fire bugs" than I do in the success of any system to chase and catch them after they have been hatched out and matured. As we have eliminated the mosquito so can we eliminate the "fire bug." As we solved the problem of ague, so can we solve the problem of arson. The former was solved by getting rid of the swamps where mosquitos were hatched. The latter can be solved by outlawing and making impossible the policy of too much insurance.

In other words, I believe that the best and only successful way to catch the "fire bug" is to remove the conditions in which most of them are bred and fostered and out of which practically all of them come.

Alfred Hogston,
State Fire Marshall of Indiana.

Expect Tailored Curtain Vogue.

Information gathered by converters of curtain cloths indicate that the Fall trend in popular-price curtains will be largely to tailored curtains to replace the ruffled types now popular. Reports reaching the local houses from both manufacturers and retailers, it was stated yesterday, point to consumer preference for the tailored types made up in marquisesettes, nets and similar cloths. Ecru, sand and some pastel shades have been indicated as the popular color tones. There has been little buying of Fall goods so far and interest in Summer merchandise is small.

Adds Leather Testing Service.

The testing facilities of the laboratory of the Better Fabrics Testing Bureau of the National Retail Dry Goods Association have now been expanded to include leather merchandise. Shoes and all types of leather goods may be submitted for analysis and comparison. The bureau, it was added, has made a thorough study of the testing methods used in the analysis of merchandise of this type. The new addition rounds out the testing service which the bureau has developed on fabrics, hosiery and a variety of other merchandise.

Adopt Prompt-Payment Policy for Profit and Prestige

When you fail to discount your bills you are overlooking the equivalent of an excellent investment. You may think that you can use the money to better advantage but a study of the following table may prompt you to change your mind:

1/2 %	10 days, net 30 days =	9 % per annum
1 %	10 days, net 30 days =	18 % per annum
1 1/2 %	10 days, net 30 days =	27 % per annum
2 %	10 days, net 3 mos. =	8 % per annum
2 %	10 days, net 60 days =	14 % per annum
2 %	30 days, net 60 days =	24 % per annum
2 %	10 days, net 30 days =	36 % per annum
3 %	10 days, net 4 mos. =	10 % per annum
3 %	30 days, net 60 days =	36 % per annum
3 %	10 days, net 4 mos. =	10 % per annum

For example, 2 per cent. 10 days, net 30, means the buyer is allowed 10 days, so when he takes 30 days, he pays at the rate of 2 per cent. for 20 days' use of his money. As there are eighteen such periods of 20 days in a year he is paying at the rate of 36 per cent. annually, or conversely, making that much money by taking his cash discount.

And as the bill has to be paid eventually why not get it off the file? Displaying and pushing Nationally advertised products increase the possibilities of taking all discounts.

property is insured for more than it is worth by some careless agent and out of this comes a fire loss the people as a whole suffer. What can be done about it?

The insurance companies are opposed to over-insurance. All honest insurance agents are opposed to it. The trouble is with the unscrupulous, careless and high pressure insurance agents. We have a law that no one can sell securities without a license. There is much more reason for having a license law regulating fire insurance agents. In my opinion some legislation should be worked out whereby it would be next to impossible or at least illegal for any property to be insured for more than three-fourths of its value. Whenever we get this matter arranged so that no one can have a fire without suffering an actual loss, our fire losses in Indiana will be cut at least 50 and perhaps 75 per cent.

Why do I make the foregoing statement? What reason do I have for

of fires, we are going to have plenty of them. And they are going to cost the people of our state millions of dollars each year.

Remove the chance of profit and revamp the situation into such a shape that every fire will mean a loss to the property owner and at least five millions of dollars in fire losses will be saved in Indiana each year. Our present system permits profits out of a fire, thus tempting people to commit arson. Then when arson is committed we spend a lot of time and money in chasing down the "fire bug" as we call him. The system is not fundamentally correct.

I do not mean that any plan would bring any millenium or that no one would ever after commit arson if it were adopted. Nor do I mean to advocate any laxity or letting up of our efforts to apprehend and punish the incendiary. But I do mean that we can so arrange the methods of writing fire insurance policies that arson will

Never Mind the Form, But Get the Substance.

(Continued from page 20)

are not according special prices to chains so generally now as they did a while back. Chain special privilege has been sadly curtailed lately.

Thus chain competition is now easier to beat than ever, and I incline to think that the man who has done the business single handed that this man has done for ten years and who works so diligently, has already given his customers sufficient reason to prefer his way of dealing. What he needs is to remedy some of the defects in management that this outsider is able to see through the medium of his recent letter, and he will find most of his other troubles fade away.

There is a world of significance and encouragement in two things this merchant writes. "I have not a car," he says, "because I feel I cannot afford it, and one thing I have not done yet is to sell an article without making a profit."

These two statements go far toward explaining certain rather remarkable accomplishments. For he began less than ten years ago with somewhat under \$3,000 capital. If he should die today his administrator—perhaps his wife—would find on hand a good home, store and realty clear; a \$20,000 chunk of money from a life insurance policy; a \$9,000 stock of goods, and accounts outstanding of \$15,000, against which would be liabilities of \$6,000. There's \$44,000, not counting the realty, against which we have \$6,000, leaving \$38,000 net equity. It looks pretty good to me.

Believe me, it is a wonderful thing for any man to say he cannot afford a car who can show such a line of tangible possessions; who states he has provided a good home—that item he felt he could "afford"—and has kept up that endowment policy of \$20,000.

I said I was not cast down by this man's letter. Reading it over again, I am elated to find another example of plain, old-fashioned thrift and the will to labor honestly; and I know from plenty of other examples that those old-style, home-spun virtues still persist despite all the talk of "wild youth" and bootleg parties.

This man's credit situation will have further attention when I get additional information requested.

Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, May 22—We have today received the schedules, reference and adjudication in the matter of Charles H. Moore, individually and also doing business as City Awning Co., Bankrupt No. 4129. 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 merchant. The schedule shows assets of \$1,189.35 of which \$850 is claimed as exempt, with liabilities of \$1,419.66. The first meeting will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

Howard Ritter, Grand Rapids	\$ 40.00
Wm. K. Philp, Grand Rapids	175.00
Lawrence N. Stein Co., Chicago	15.00
City Service Oil Co., Grand Rapids	5.00
Reliance Press, Grand Rapids	12.75
Corwin, Norcross & Cook, G. R.	5.00
Louis Ebling, Grand Rapids	53.15
Heth & Pettenger, Grand Rapids	26.00
F. E. Hatch, Grand Rapids	127.00
C. W. Hoyle, Grand Rapids	450.00
George Berry, Grand Rapids	53.40
Protection Products Co., Kalamazoo	9.10
Henry D. Wilson, Grand Rapids	95.76
Fred Hosley, Lowell	10.00
G. R. Directory, Grand Rapids	3.00

Friedrich Music House, Grand R.	15.00
Basch Jewelry Co., Grand Rapids	6.00
L. E. Phillips, Grand Rapids	78.00
Cut Rate Tire Co., Grand Rapids	3.00
Dr. Roland Webb, Grand Rapids	100.00
Association Truck Lines, Grand R.	90.00
G. R. Storage Co., Grand Rapids	7.50
John Van Else, Grand Rapids	5.00
Grand Rapids Awning & Tent Co., Grand Rapids	25.00

May 23. On this day was held the first meeting of creditors in the matter of Julius N. Dunneback, Bankrupt No. 4091. The bankrupt was present in person and represented by attorney L. D. Averill. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Harold W. Haag, individually and as copartner of Veenstra & Haag, Bankrupt No. 4101. The bankrupt was present in person and represented by attorney Richard C. Annis. 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.

May 23. On this day was held the first meeting of creditors in the matter of Harry Newman, Bankrupt No. 4092. The bankrupt was present in person and represented by attorney Myrten W. Davie. 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.

May 23. We have to-day received the schedules, reference and adjudication in the matter of Harry Wait, Bankrupt No. 4130. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon Heights, and his occupation is that of a laborer. The schedule shows assets of \$125 of which \$75 is claimed as exempt, with liabilities of \$2,216.47. 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 23. On this day was held the first meeting of creditors in the matter of Orlbert L. Huey, Bankrupt No. 4099. The bankrupt was present in person and represented by attorneys Eldred & Gemuend. No creditors were present or represented. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

May 24. On this day was held the first meeting of creditors in the matter of Carl L. Adams, Bankrupt No. 4093. The bankrupt was present in person and represented by attorney Amos F. Paley. No creditors were present or represented. Several claims were proved and allowed. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

May 23. On this day was held the first meeting of creditors in the matter of Ida M. Miller, doing business as Miller & Co., Bankrupt No. 4103. The bankrupt was present in person and represented by attorneys Watt & Colwell. Creditors were present in person and represented by attorneys Eldred & Gemuend. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Asa M. Burnett, of Ionia, was appointed trustee, and bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Herman Levitt and Hannah K. Levitt, doing business as Bon Ton, Bankrupt No. 4107. The bankrupts were present in person and represented by attorney B. J. Smith. Creditors were represented by attorneys Cleland & Snyder and Hilding & Hilding and by G. R. Credit Men's Association. Claims were proved and allowed. The creditors voted the election of Shirley C. De Groot, as trustee, and his bond placed at \$1,000. The first meeting then adjourned to May 27, for the examination of the bankrupts, hearings upon claims of exemptions of the bankrupts and such further proceedings as may be necessary for the administration of the estate.

May 28. We have to-day received the schedules, reference and adjudication in the matter of William D. McNamara, individually and as former partner of Jefferson Service Station, Bankrupt No. 4131. 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 \$1,408 of which \$1,400 is claimed as ex-

empt, with liabilities of \$5,816.55. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made herein.

May 28. We have to-day received the schedules, reference and adjudication in the matter of Glen R. Spencer, individually and as former partner of Jefferson Service Station, Bankrupt No. 4132. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids. The schedule shows assets of \$355 of which \$300 is claimed as exempt, with liabilities of \$4,399.61. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein.

In the matter of John J. Seltenreich, doing business as Surplus Machinery Co., Bankrupt No. 4050, the trustee has filed his first report and account, and an order for the payment of current expenses of administration has been made.

In the matter of Gale L. Davidson, doing business as Davidson Furniture Co., Bankrupt No. 4053, the sale of assets at auction was held May 15. The trustees were present in person. The official auctioneer was present in person. Numerous bidders were present in person. The stock and fixtures were sold to O. A. Rasmussen, of Greenville, for \$2,325. The sale was confirmed and the matter adjourned without date.

In the matter of Winnick Bros. Iron & Metal Co., etc., Bankrupt No. 4018, the sale of assets was held May 14. The trustee was present in person. The official auctioneer was present in person. Bidders were present in person. The junk, metal, parts, etc., were sold to Joe Brown & Sons, of Grand Rapids, for \$135. The sale was confirmed and the matter adjourned without date.

In the matter of Galewood Supply Store, etc., Bankrupt No. 4094, the trustee has filed his first report and account, and an order for the payment of expenses of administration to date and a preferred tax claim has been made.

In the matter of Clyde H. Smith, Bankrupt No. 3364, the trustee has heretofore filed his final report and account, and a final meeting of creditors has recently been held. The trustee was present and represented by attorneys Corwin, Norcross & Cook and Brake & Davis. The bankrupt was represented by attorney L. C. Palmer. The trustee's final report and account was considered and approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and a first and final dividend to creditors of 52 per cent. This dividend is in addition to the payment of all preferred and secured claims in full, which claims aggregate more than \$700. 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 29. We have to-day received the schedules, reference and adjudication in the matter of Henry W. Jolman, Bankrupt No. 4134. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a shoe repairman. The schedule shows assets of \$322.50 of which the full amount is claimed as exempt, with liabilities of \$1,001.28. 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 27. On this day was held the adjourned first meeting of creditors and adjourned hearing on the bankrupt's claim to exemptions in the matter of Herman Levitt and Hannah K. Levitt, doing business as Bon Ton, Bankrupt No. 4107. The bankrupts were present in person and represented by attorney B. J. Smith. The trustee was present in person and represented by attorney Nathan Snyder. The bankrupts were each sworn and examined before a reporter. The first meeting then adjourned without date.

In the matter of Lusk-Hartung Co., Bankrupt No. 4128. The sale of assets has been called for June 13, at the premises of the bankrupt, 237 Washington street, S. E., Grand Rapids. The following property will be sold. Office equipment, appraised at \$546.75; stock room equipment, appraised at \$359; shop equipment, appraised at \$311.50; tires, appraised at \$102.69; parts and accessories, appraised at \$1,465.22; sundries, assorted, appraised at \$19.26. Also used cars appraised at \$335. All interested in such sale should be present at the date of sale.

June 3. We have to-day received the

schedules, reference and adjudication in the matter of Leonard C. Boodt, Bankrupt is a resident of Kalamazoo, and his occupation is that of a carpenter. The schedule shows assets of \$330 of which \$250 is claimed as exempt, with liabilities of \$1,312.21. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein.

In the matter of Otto J. Yorton, Bankrupt No. 4122. The first meeting of creditors has been called for June 16.

In the matter of Emmet F. Pelletier, Bankrupt No. 4109. The first meeting of creditors has been called for June 16.

In the matter of Walter C. Blake, Bankrupt No. 4126. The first meeting of creditors has been called for June 16.

In the matter of George H. Huizenga & Co., etc., Bankrupt No. 4051 and Johanna Koiker, individually, etc., Bankrupt No. 4062, cases consolidated by order of the United States District Judge, the composition of 15 per cent. to general creditors was accepted and certificate covering the same has been made and returned to the district court. The offer is in addition to the payment in full of all claims for preference and security.

Arm Paid the Penalty.

"Justice! I demand justice!" followed the attorney for the defense. "My client ad—"

"Silence!" called the judge. "The attorney for the defense will please remember he is in a court room and act accordingly."

"Your honor, the indictment accuses my client of burglary, and I wish to make it clear to the court that he did not break into the house. The accused did see an open window, inserted his arm and removed a few dollars from the plaintiff's trousers. My client's arm is not himself. Why punish his whole body when his arm was the only guilty member?"

"You have put up a good argument," replied the judge. "I, therefore, sentence the arm to five years' imprisonment. Your client can accompany the arm or not, just as he pleases."

The prisoner smiled, took off the artificial arm, handed it to the sheriff, and walked out of the courtroom.

Some women worry themselves gray trying to look young.

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—Small stock of clothing, furnishings, and hats in Northern Michigan industrial and resort city. Best CORNER location. Cheap rent. Address No. 295, c/o Michigan Tradesman. 295

For Sale—An old established clothing firm of twenty years standing, located in a city of 3,000 with splendid farming surroundings, within twenty-five miles of Grand Rapids, wishes to sell its entire business. Address No. 296, c/o Michigan Tradesman. 296

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

Do You Wish To Sell Out!
CASH FOR YOUR STOCK,
Fixtures or Plants of every description.
ABE DEMBINSKY
Auctioneer and Liquidator
734 So. Jefferson Ave., Saginaw, Mich.
Phone Federal 1944.

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

WICKED TACTICS

Practiced By Outside Insurance Companies.

I wonder if you have been paying any attention to your friends, the old line fire insurance companies, lately and noticed their John D. Rockefeller method and their evident determination to eliminate Michigan automobile insurance companies from the field of activity.

In 1921 the insurance rates for automobiles were fully 40 per cent. higher than they were May 1 of this year. Through a succession of reductions by the old line companies on May 19 of this year they had about reached the level with the rate charged by the Michigan companies. They put out a manual on that date and within ten days thereafter they sent a telegram to their agents to reduce their fire and theft by 25 per cent. and their collision insurance 50 per cent.

The Michigan automobile insurance companies have saved the people of Michigan hundreds of thousands of dollars by refusing to put their rates up to where the old line companies had their rates prior to that time. As a result, they have written about 85 per cent. of the business of the State. In fact, very many of them have had each year to go into their investment income to help to defray the losses and expenses, so you can see their rates are not exorbitant, but are just about high enough to wash out and the profit they have been getting is through investment of their funds. With this in view, you will readily see that a 50 per cent. reduction on full coverage collision, which, by the way, has been the most expensive item in the insurance experienced by any company. I do not hesitate to say that no Michigan company could live any length of time if it were to meet the competition with which it is now confronted. In many instances, the agents have made the statement that the field representatives have gone so far as to say that their company was willing to spend a million dollars in Michigan during the coming year in order to obtain the results desired.

Ten representatives of the Michigan companies met at Lansing last week and petitioned the Insurance Department to demand the withdrawal of those unfair rates. The matter was later taken up with the Attorney General and finally with the Governor. Mr. Green was very emphatic in his statement that he would not permit it and instructed the Insurance Department to immediately investigate, and strike hard against the unfair treatment to the home companies. Some of the companies have withdrawn the rates, but the larger Eastern companies

are still continuing to use them and I understand that in some places, they have guaranteed their rates will not change for two years. This is probably the length of time which they believe the Michigan companies could do this by increasing their rates in other states, making those rates the lowest in Michigan. Take, for instance, Canton, Ohio, comparable to Lansing. The rates in the former are about 100 per cent. higher than in Lansing.

The Michigan people will many of them be led to take on insurance at these cheap rates and believe that they are saving money, but I think that after they have eliminated the Michigan companies, the same policyholders will then begin paying back to these companies what they have saved for two years and finally will find that they have paid a very high rate of interest for the year or two they enjoyed cheap rates.

I notice that some of the agents are now trying to tell the people of Michigan that the Governor is wrong in upholding the Michigan companies, thereby preventing the Michigan people from enjoying very cheap automobile insurance rates, and that he is taking from the pockets of the Michigan people money which should remain therein and that this is especially desirable during the present period of depression. Nothing can be farther from the truth than that statement. It is merely a camouflage and a John D. Rockefeller tactic. You know that Mr. Rockefeller once said when asked how he effected his great organization, "If you were a horticulturist and desired to raise a perfect rose, you would snip off the other shoots and direct your attention to the one rose." This is just what the old line companies are trying to do in Michigan. They are trying to fool the people of Michigan into the belief that they are philanthropic.

Frank S. Gould,
President Preferred Automobile Insurance Co.

"Thinks He Sees a Way Out."

I do not know as your readers can be interested in any discussion of an issue long since dead, so the way to the waste basket may be direct, but your correspondent from Greenville asks pertinent questions in economic science which you published in your issue of June 4. If your readers take interest in the queries they surely are interested in the simple answers. He says, "I challenge any one to answer the following questions: Why should we pay interest on our medium of exchange?" This smacks of the heresies of fifty years ago abundantly answered by the experience, since then, in this country and, more abundantly, in Europe.

In reply, we should not; we do not; we never did; we never shall. If he

has any property of any value whatsoever he can exchange it for the "medium", lock it in his strong box and keep it there until the day of his death with never a cent of interest to pay to any one. Men pay interest for the use of capital, for the present use of another man's property. He never hires the "medium" as such; he would be a fool to do so. He hires it to supply needed capital, for another horse or an unpaid-for auto or piano.

"What is the difference between a treasury note and a Government bond?" The one bears interest. The other does not. One bearing interest is usually worth its face. Any long-time promise, by whomsoever made, is never worth its face unless the maker is ready to redeem it at once.

"Where can I find that Congress is required to deposit gold to redeem its currency?" Nowhere. Your answer is in the above paragraph. If Congress is ready to redeem its currency as presented it is worth its face; otherwise it is not. The "wealthiest Government on earth" found this out fifty years ago; Germany and France have recently learned it.

"Why didn't the legal tender greenbacks depreciate?" Because the Government stood ready to redeem them and did redeem them.

"Money that is legal tender is lawful. Then if not legal tender it is not lawful." Reverse this and you come very near the truth. It is unlawful and unconstitutional for any of the forty-eight states to make anything but gold or silver "legal tender." It is very injudicious and very unjust for the general Government to do so and it is never done except in case of dire distress. Its legal tender feature adds little or nothing to its value as we learned and as all Europe has recently learned. Making any paper legal tender smacks of dishonesty (or distress) and inevitably leads to injustice. My own father built, in 1857, a better house than he ought and hired \$600 in gold of his brother back in Massachusetts. He made "lawful" payment with greenbacks worth just two-fifths of what he borrowed and promised. The same injustice was practiced everywhere and was inevitable. On the other hand, those who borrowed greenbacks and paid later in gold were made to suffer. Such is the effect of legal tender paper.

"The people who are upholding the present system of money are causing the people of the United States unnecessary expense." Way back in 1892 the "people of the United States elected Cleveland because he stood solidly for gold. In 1896 the Democrats forgot their ancient anchorage and stood for silver. Republicans stood for gold and elected their man and we have voted for gold men ever since. Gold dollars are now so cheap it takes five of them to pay a ditch digger for a day's toll. Had we given free coinage to silver dollars it would now require fifteen of them to pay the same.

Does your correspondent think, as fifty years ago, that our Government gives money to National banks? Let him and four friends organize a National

bank and learn they cannot issue a dollar until they deposit their own property with United States Treasurer to redeem every dollar. To prevent over issue the Government provides blanks—only this and nothing more.

Daniel Strange.

Need 1,000 More Editors To Sound Warning.

I have read your views, as expressed under the heading "Chain Store Notes," in your issue of June 4. I write to express my appreciation of the fact that we have in this State an editor who is not afraid to express views which are held by many students of government, who believe that unless corporate greed and selfishness are checked, there will be a bloody revolution in this country before many years. What we need in this country is a thousand more editors to voice a warning to "big business," as it continues to marshal the wealth of the country for control of the necessities of the people.

In the early years of our Government our Congress was filled with statesmen who were familiar with the price and struggle that gave us our liberty. They were not afraid to speak out plainly, when the rights of the people were invaded. Our citizens were noted for their loyalty and patriotism. To-day there are few editors who dare to express their individual opinions, but must remain subservient to some corporate interest, which is dominated by "big business." This is largely true in Congress, and the various departments of our State and National Governments. Every applicant for public office is carefully examined to see, if elected, he will submit to party regularity, which corporate interest usually control.

We need great editors and statesmen in this country, to tear loose the grip which corporate interest have upon our Government and to again place it in control of our people. We need a free press, which will permit its editors to speak the truth as they see it and not be compelled to voice only the demands of corporate owners. "Big business" understands well that when you can control what the people read, you can largely control their thoughts and actions. If we are to preserve and perpetuate a democratic form of government in this Nation, it is time the people were waking up.

E. B. Stebbins.

Thirteen New Readers of the Tradesman.

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

Robert Rahn, Muskegon.
Rose & Sons, Muskegon.
Mamie Cochran, Ravenna.
Frank's Service Station, Grand Rapids.
E. J. Bowman, Grand Rapids.
Herndon Fruit Co., Lansing.
John Biller, Fennville.
William Harrison, Bloomington.
A. E. Herren, Grand Haven.
Wm. C. Christensen, Grand Rapids.
J. H. VanZaeren, Holland.
Harry Prins, Holland.
Model Meat Market, Holland.

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 Selling Cost

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

K C Baking Powder

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