

MICHIGAN TRADESMAN

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Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 17, 1930

Number 2452

The Price of Motherhood

I bore him when my faith was new
And crushed him close to me;
Around my thumb I curled each ringlet!
That crowned his head—my baby kinglet!
I did not know that babies grew
Or that they struggled free.

Till one night, dreaming in the gloom,
Of cribs and baby cries—
He faced me there all strangely glowing;
With strange words his tongue was flowing;
His flowing soul relit the room
And smoldered in his eyes.

The world had known it all along;
Had clung about his chair;
Had listened to his words of beauty
And gone remade about its duty—
It was so treacherous and wrong
To leave me dreaming there!

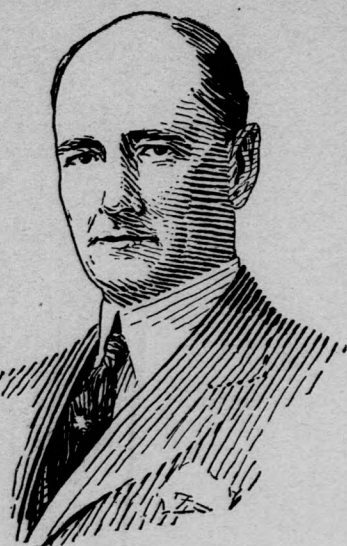
I quit my rocker by the fire
And followed with the crowd;
It was this man of mine who led them!
It was the word of him that fed them!
Because of all his pure desire,
The brain of me was proud.

I garnered all the truths he said
And crushed them close with joy;
Like all the world I stood and listened—
Across my eyes the teardrops glistened;
Where was my boy?

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

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

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



A. Rich
President

PURITY OATS COMPANY
KEOKUK, IOWA

HEKMAN'S

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

Cookie-Cakes
and Crackers

MASTERPIECES
OF THE BAKER'S ART



for every occasion



Hekman Biscuit Co.
Grand Rapids, Mich.

YOUR Selling Cost

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

K C Baking Powder

Same Price
for over **40** years

25 ounces for 25c

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

It will pay you to feature K C

Millions of Pounds Used by Our
Government

MICHIGAN TRADESMAN

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Number 2452

MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

WEAK LINKS IN THE CHAINS.

They are an Evil in Any Community.

The grocery chains have invaded this territory within the last decade, and have attained their peak within the last five years. During the last few years they have been merging, consolidating, combining, and refinancing, and in some cases actually extending.

They came in flashes accompanied by thundered announcements, spectacular advertisements and much editorial comment and boosting from all the advertising mediums, both local, state-wide and National. This advertising made the boldest claims for the chains. The very names, like Piggly, Wiggly, were so meaningless that they excited curiosity. The chains called themselves modern, scientific institutions, embodying every ingenious idea, novel innovation, and improved method. The old, existing grocery stores were made to look obsolete and no longer worthy of the support of the buying public.

The grocery chain also sponsored a general attack on the regular independent grocery and general stores, giving them a bad name through propaganda which pictured them as being kept by ignorant, careless, shiftless people in unfit stores, badly lighted with old style fittings and having unsanitary conditions generally.

All this propaganda found a ready ear from the public, and as the new invader assumed a pompous and wealthy role with ready money on hand to spend for new locations or new buildings or newly fitted buildings, he gained popularity with the real estate and building people, and with all who came in to do any kind of business with this free spending newcomer, whose propaganda touted

the chain store as the new-found liberator of the buying public from the oppression of the old-style grocer and merchant with all his uncouth and out of date operations and his limited means and nondescript methods.

The grocery chain advent in the Western field had followed chains in other lines, such as the Woolworth, Kress, cigar chains, drug chains, and department store chains in the cities, all of which had come in more gradual and orderly fashion over a period of two decades. Their crowding into these fields, however, has had the same general result on the local merchant in these various lines, the smaller merchant being gradually displaced by the bigger, stronger, and more wealthy invader.

But the grocery chain invader came in a more war-like formation. When he struck a city of 100,000 population, he mapped out a plan to put in twenty stores at least, in as many of the best locations as he could find, but not because more stores were needed, as the grocery field has always been crowded to capacity, and generally overcrowded. After this has been done by from three to five different chain store systems, it gives a total of from sixty to one hundred cash and carry chain stores in this sized city, with corresponding numbers in larger and smaller sized communities.

The contest has been an unfair and an unequal one. The invading chain has come to the West with the proceeds of a stock selling campaign in its coffers, with the encouragement of most food manufacturing concerns who themselves have combined and consolidated their positions and have increased their merchandise lines ten times or more, and whose sympathies and methods lend themselves to chain store outlets as a ready plan of quantity sales.

Not only the big food manufacturers, but the Government itself, through the Department of Commerce, has lent every encouragement to the chain store era of distribution. In the publication "Domestic Commerce," thousands of pages have been devoted to boosting and encouraging the "new scientific methods" of chain store distribution.

The chain store is exploiting the public and driving out the independent local merchant throughout this vast territory by capital derived from stock sales by high finance methods and by fraudulent watered stock methods

of capitalization and unrestrained methods of getting other people's money into their coffers, in paying dividends from surplus and capital derived from stock sales. Their methods are not regulated, supervised or inspected. It seems to be a case of "any way to get the money, and go as far as you like."

Anybody knows that the grocery business is not and never has been a money-making commercial enterprise. As a general rule, it has never done more than to furnish a very moderate, generally a very meager return on the investment used in the business, and that only under good management coupled with hard work and the most economical and saving disposition on the part of the owner.

Such an owner and operator of a grocery store can beat any chain store and can defy them to do their worst. But the truth is that the grocery chains have been making their money by stock-selling and their high finance manipulation and unlimited and uncontrolled capitalization methods and not by the successful operation of retail grocery business. The field is overcrowded throughout the country, and chains are competing with each other now.

The chains profits are eagerly and early remitted to their headquarters office, and they are coming back to their suppliers of bread, butter, milk, and all farm produce, demanding lower prices, so that they can undersell on these household staples. "We must have a special cut price or we will not buy. You must sell to us for less than your regular price. Lower and still lower. You take the loss." They are continually demanding from the manufacturer advertising allowances, window display allowances, and special rebates, all of which, unfortunately, has been countenanced and conceded in the majority of cases.

The chains' bombastic and brazen effrontery has accomplished their success thus far, and it remains to be seen how far it will carry them in the future.

Despite the fact that the chain store's presence has had a paralyzing effect on all chain store communities, the chain still continues to wield its magic spell over a goodly portion of the buying public, who think they can see a few cents saving on buying by carrying bundles. These deluded buyers seldom reweigh their commodity purchases, or even add up the sum of their purchase

items. The glamor of the chain advertisement still holds them victim. The hundreds of empty store buildings with "to rent" signs have as yet taught the consumer but little.

That the chains have seen their peak is my firm conviction. That more crashes are imminent among the chains is my expectation. I believe that public sentiment will gradually crystallize against them as a feudal, foreign-owned and operated system without local interest in community building and responsibilities.

The chain did not come in response to any demand to fill any legitimate place in our economic system. Their mushroom growth and sudden appearance was due to stock gambling manipulation. Ultimately, the people will not tolerate an absentee-operated, syndicated system of any kind of stores.

The people of this State want to do the mercantile distributive business of this State; all of it, and as much manufacturing as possible. We want our money to circulate and return as much as possible. We want big Eastern capital to keep out of syndicated retail merchandising.

The people of Michigan are capable of doing their own mercantile distributive business, and want to do it, and so in Dakota or Missouri. The chain grocery store and the chain store in any line of retailing is an evil to the locality infested by them.

In closing, I realize I have touched the subject but lightly and covered it only in part. The foundation of American prosperity is the independent business man. Let us preserve his opportunity and his individual service and protect him from being dispossessed and his place taken by organized dollar reservoirs of capital directed and controlled by stock selling Eastern brokerage and banking houses.

George P. Wright.

Reorder Better Grade Lamps.

Re-orders for lamps sent into the primary market by retailers indicate that the trading-up policies adopted by stores last month are now firmly established. While the call for low-priced goods retailing around \$3.95 is still strong, the volume on \$5.95 and \$9.95 lines is steadily mounting. Rose, green and gold are proving the most popular colors for lamp shades this season. The specter of delivery difficulties on holiday goods pursues lamp producers this season, they assert, because of the reluctance shown by stores to indicate their future requirements.

MEN OF MARK.

Adrian Oole, Assistant Manager Grand Traverse Grocer Co.

Success is an exacting mistress. She demands strong faith of the man in himself and faith in the business through which he achieves success. No man has ever won the greatest reward who has not loved his work. These principles apply with especial force to the wholesale grocery business. When we find a man in the wholesale grocery trade who has won distinction and money in his chosen calling, he is always found to be one who has put his whole mind to the work and has mastered every detail. In this way only can a man win, for this is the only method by which he can make himself stronger than other men who are traveling the same road as his competitors.

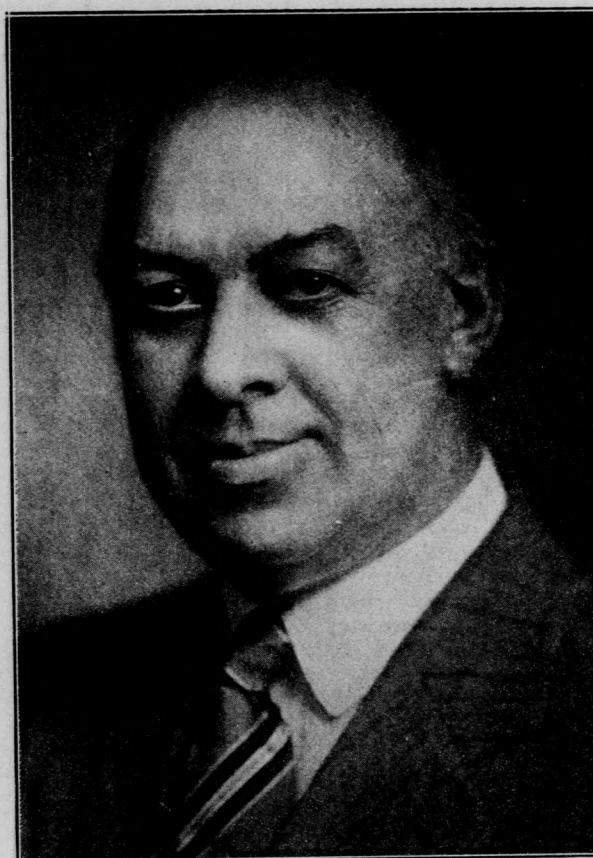
Many striking instances of successful careers in the wholesale grocery business have been made by men who started with nothing except their two hands and their willingness to work and determination to succeed. Nearly all of the successful careers in the grocery business have been made in this way. It is a business which brings one in contact with every class of men; it requires a broad mind, a careful knowledge of all the details of the business and a disposition that will not be disheartened or discouraged by seeming failure. Such a man is the subject of this sketch, who has continually advanced and at each step achieved a higher plane in the business and the commercial world, until today he is associated in a managerial capacity with one of the most promising wholesale grocery corporations in the country.

Adrian Oole was born in the Zeeland Province of the Netherlands June 26, 1876. His parents removed to America in 1891, and he came with them, locating in Grand Rapids. His first work here was as a shellacker with the Phoenix Furniture Co. A year and a half later he took a clerkship in the grocery store of E. Jansema, corner Alpine avenue and Leonard street. Two years later he transferred himself to John VanKeuken & Co., who conducted a grocery store at the corner of Alpine and Tenth. Three years later he obtained employment as clerk for Fasoldt Bros., proprietors of the Empire Clothing Co., on South Division avenue. A year later he formed a partnership with John Dykstra and engaged in the grocery business at the corner of East Bridge and Clancy. A year later he sold out to his partner and took a position in the tax department of the city under the City Treasurer, Marcus A. Frost. After serving in this capacity for one year, he entered the employ of the Musselman Grocer Co. as assistant bookkeeper. Fred D. Vos, his present associate, was head book-keeper in the same house at that time. In 1902 he was promoted to the position of bookkeeper and credit man for the Musselman Grocer Co. branch at Traverse City. He subsequently became assistant manager and buyer under Manager Musselman.

In the re-organization which has recently taken place, he is a large

stockholder of the Grand Traverse Grocer Co. and becomes secretary and treasurer of the corporation. He will continue along the same lines he has followed for several years past, including one day a week covering the retail grocery trade of Petoskey and Harbor Springs.

Mr. Oole was married Sept. 11, 1911, to Miss Clara DeGroot of Grand Rapids, and they have two daughters, eighteen and fifteen years old, respectively. The older daughter starts this week on a four year course at Hillsdale college, having recently graduated from the Traverse City high school. The younger daughter is in her second year in the Traverse City high school. The family resides in their own home at 221 Boardman avenue.



Adrian Oole.

Mr. Oole attends the First Congregational church and is a Master Mason and an Elk. He is also a member of the U. C. T., having passed through all the chairs twice. He was a director of the Traverse City Chamber of Commerce one year. He has never aspired to public office.

Mr. Oole has but one hobby, which is hard work. His motto is constant attention to business, and those who know him realize he lives up to the letter and spirit of the motto.

Few men have worked in more branches of the wholesale grocery business than Mr. Oole. This contact has given him a complete knowledge of the business in all departments and the general information he has acquired and carefully retains enables him to

take up the work at any angle and carry it forward successfully and profitably.

Personally, Mr. Oole is very much liked by all who have the pleasure of his acquaintance because of the perennial good nature which accompanies all his moods and characteristics. In dealing with his friends and customers he always aims to refrain from giving offense by word or act. He deals squarely and generously with everyone with whom he comes in contact and seldom loses a friend through mistake or misunderstanding. Because he is a hail fellow well met his presence is always welcomed in any store or office. He has a keen appreciation of clean and wholesome wit and always enjoys telling or listening

to a good story or an amusing incident.

Seven Celery Fakes Scotched.

Seven companies or individuals engaged in the sale and distribution of celery have signed stipulations with the Federal Trade Commission agreeing to stop advertising that they handle Michigan grown celery, when such is not the fact. They also promise to cease shipping from the State of Michigan celery grown in states other than Michigan so as to deceive buyers into believing that it is Michigan grown celery. Four of the firms listed also agree to stop representing that they are growers of celery, when such is not true. The names of the defendants were not given.

Difference Between Mayonnaise and Salad Dressing.

All mayonnaise is salad dressing, but not all salad dressings are mayonnaise, officials of the Food and Drugs Administration warn the housewife and grocer. Products commercially known as "salad dressing" may look like mayonnaise and perhaps taste like it, but in food ingredients they may be much different. In price they differ, too. "Salad dressing" usually costs less than mayonnaise. Before the United States Department of Agriculture adopted the standard for mayonnaise many products ranging from excellent mayonnaise to a mixture containing much starch or other fillers and being artificially colored were sold under that name. There was no official standard, and as a result there were wide variations in food value and prices. In 1928 the Food Standards Committee called a hearing at which many manufacturers of salad dressings appeared and gave their opinions regarding mayonnaise. The outcome was a definition of mayonnaise. Mayonnaise, according to official standards used in the enforcement of the food and drugs act, is the clean, sound, semi-solid emulsion of edible vegetable oil and egg yolk or whole egg, a vinegar and/or lemon juice, seasoned with one or more of the following: Salt, sugar, spice commonly used in its preparation. The finished product contains not less than 50 per cent. of vegetable oil, and the sum of the percentages of oil and egg yolk is not less than 78. All of which means that mayonnaise must be at least half edible vegetable oil, over three-fourths (78 per cent.) vegetable oil and egg yolk and can contain for the rest vinegar, lemon juice, salt, spice and sugar. Now mayonnaise must come up to the standard or be clearly labeled to show its variation. The product is more or less stable in price as well as in quality. Some of the dressings formerly sold as mayonnaise, but ruled out by the standard, and many new dressings may be sold as "salad dressing." This product is usually made up of less egg and oil than mayonnaise and often contains flour or starch. When properly prepared it is wholesome and entirely satisfactory for table use. It does not contain as much of the expensive egg and oil, and therefore should not cost as much as mayonnaise. The definition for mayonnaise is liberal enough to allow the manufacturer combinations which seem most desirable to make his product individual and at the same time it assures the housewife of a mayonnaise of high quality and purity, and a "salad dressing" at the right price.

Swim Suits and Sweaters Sought.

Sales of bathing suits for next season have been particularly heavy during the past week, and exceed last year's total. The demand has been very strong, particularly from the Middle West. Heavy sweaters are also being called for in large quantities. Jobbers are beginning to operate on a large scale, it was pointed out, due to the fact that stocks are exceedingly low, and a sudden call for merchandise, if cooler weather set in, would find them unable to fill orders.



BRAN

Full strength! Deliciously Good!
There's a combination that means sales

Post's Whole Bran is opening up a great new market—it is winning those millions of people who want a full strength bran but dodge it because of taste.

There's no need for anyone to dodge *this* Whole Bran.

Crisp, tempting, tasty, fairy-light, golden shreds—this bran is a joy to eat!

And those who eat it find all the benefits that they'll find in any full strength bran cereal.

Advertising is already spreading the word, telling your customers about this new combination of effectiveness and deliciousness. Don't miss the extra business this will bring to you—when people ask for this new Whole Bran—supply them! They'll become regular customers.

"Ask the General Foods Salesman"

Principal products distributed by
GENERAL FOODS SALES COMPANY, INC.

POSTUM CEREAL
 INSTANT POSTUM
 GRAPE-NUTS
 POST TOASTIES
 POST'S BRAN FLAKES
 POST'S WHOLE BRAN
 DIAMOND CRYSTAL SALT
 JELL-O

LOG CABIN SYRUP
 MINUTE TAPIOCA
 WALTER BAKER'S COCOA
 WALTER BAKER'S CHOCOLATE
 MAXWELL HOUSE COFFEE AND TEA
 FRANKLIN BAKER'S COCONUT
 CERTO

HELLMANN'S MAYONNAISE
 PRODUCTS
 CALUMET BAKING POWDER
 LA FRANCE
 SWANS DOWN CAKE FLOUR
 SATINA
 SANKA COFFEE

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

MOVEMENTS OF MERCHANTS.

Hemlock—John E. Fuller is closing out his dry goods, furnishing goods and shoe business.

Grand Rapids — The Valley City Creamery Co. has removed its business offices to 305 Scribner avenue, N. W.

Allendale—The Allendale Creamery Co. has removed its business offices to 305 Scribner avenue, N. W., Grand Rapids.

Muskegon—Consumers Tire Stores, Inc., 2 West Western avenue, has decreased its capital stock from \$15,000 to \$8,000.

Detroit—The Perring & McGowen Coal Co., 6100 Hamilton avenue, has increased its capital stock from \$8,000 to \$30,000.

Detroit—Shiffman & Raskin, Inc., 13140 Dexter Blvd., auto accessories, gasoline, etc., has changed its name to Ben Shiffman, Inc.

Tecumseh—Carl Denslow, of Britton, has purchased the East Side Market of C. E. Haarer, and has already taken possession.

Dearborn—The Burton Plumbing & Heating Co., 5941 Orchard avenue, has been incorporated with a capitalization of \$5,000, all of which has been subscribed and paid in cash.

Holland—John Karreman, formerly a local jeweler, was the highest bidder at the public auction of the bankrupt sale of the George H. Huizenga & Co., jewelry stock. The bid was \$4,400.

Hartford—Walter J. Markillie, who recently purchased the High & Thompson elevator property, will occupy it about Sept. 27, under the style of the W. J. Markillie Coal & Feed Co.

Port Huron — Hart, Inc., Huron avenue, has been incorporated to deal in women's wear with an authorized capital stock of \$50,000, \$6,000 of which has been subscribed and paid in in cash.

Detroit—The Ebling Creamery Co. has merged its business into a stock company under the same style with an authorized capital stock of 8,500 shares at \$100 a share, \$850,000 being subscribed and paid in.

Detroit—Toys, Inc., 1207 First National Bank building, has been incorporated to develop and manufacture aerial toys with an authorized capital stock of \$20,000, all of which has been subscribed and paid in.

Detroit—D. W. Burke, Inc., 5740 Cass avenue, has been incorporated to deal in "Electromatic" typewriters and other typewriters, with an authorized capital stock of \$10,000, \$5,000 being subscribed and paid in in cash.

Detroit—George & Henry, Inc., 235 Michigan avenue, has been incorporated to deal in clothing and furnishings for men with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Detroit—Griswold Hosiery, Inc., 37 West Grand River avenue, has been incorporated to deal in hosiery and novelties with an authorized capital stock of \$5,000, \$1,800 of which has been subscribed and paid in.

Pontiac—The affairs of Bartz, Inc., men's clothing, will be liquidated in bankruptcy by Joseph Wieder, of the American Clothing & Furnishings Credit Bureau, Inc., of New York,

Creditor members of the credit bureau recently instituted involuntary bankruptcy proceedings against the debtor. A thorough investigation will be made into the company's affairs.

Ypsilanti—Burton's, Inc., 102 West Michigan avenue, has been incorporated to deal in dry goods, notions, etc., at retail with an authorized capital stock of \$3,000, all of which has been subscribed and paid in.

Detroit—The Paramount Petroleum Co., Inc., 12925 Auburn avenue, has been incorporated to deal in petroleum products at wholesale and retail with an authorized capital stock of \$25,000, all of which has been subscribed and paid.

Detroit—The Frankel Co., Inc., 309 Detroit Life building, has been incorporated to deal in old and scrap metal and new metal alloys, etc., with a capital stock of 5,000 shares at \$10 a share, \$5,000 being subscribed and paid in.

Saginaw—The Saginaw Stoker Sales, Inc., 1830 North Michigan avenue, has been incorporated to deal in automatic stokers and heating apparatus in general with an authorized capital stock of \$20,000, \$10,000 being subscribed and paid in in cash.

Birmingham — The Birmingham Woodward Market, Inc., 124 South Woodward avenue, has been incorporated to deal in groceries, meats and food in general with an authorized capital stock of \$12,000, \$7,500 of which has been subscribed and paid in.

Lansing—Alfred Winter, 35, manager of the King clothing store at 227 South Washington avenue, was drowned at Lake Lansing recently when a canoe in which he was riding with his 11 year old son capsized. The boy managed to keep afloat until he was rescued, but Mr. Winter sank immediately and did not come to the surface again, according to witnesses. Mr. Winter could swim well and it is believed that he was caught in weeds at the bottom of the lake. His parents and five sisters reside in New York. He is survived also by the widow and two children.

Detroit—The Union Guardian Trust Co. has been appointed receiver in involuntary bankruptcy proceedings against Model Homes Furniture Co., 320 Beaubien street. Sale of assets has been confirmed in parcels for \$1,732. In asking confirmation of the sale, counsel for the receiver pointed out the improbability of obtaining service on the debtor, except by publication, and the high rent being paid as reasons for immediate disposition of the assets. The amount owing to creditors is given as \$7,614 in the report of the receiver. Creditors with claims of \$500 or more are: Michigan Upholstering Co., Detroit, \$2,023; Peninsular State Bank, Detroit, \$900; Murphy Bennett Co., Detroit, \$856; C. M. Batt, Buffalo, \$500; Owen Mfg. Co., Logan, Ohio, \$900; Sievers & Erdman Co., Detroit, \$670; A. Krolik & Co., \$846.

Muskegon—Involuntary bankruptcy schedules filed in U. S. Court at Grand Rapids, by I. Gedulsky & Sons Co., clothing and shoe dealers, list liabilities at \$63,084 and assets at \$21,505. Creditors with claims of \$50 or more are: Carson Pirie Scott, Chicago, \$1,650;

H. C. Cohn & Co., Rochester, N. Y., \$1,186; Commonwealth Shoe & Leather Co., Whitman, Mass., \$572; W. L. Douglas Shoe Co., Brockton, Mass., \$1,029; Eisenberg & Anderson, New York City, \$550; Enro Shirt Co., Louisville, \$2,227; Gibberman Bros & Co., \$926; Israel Gedulsky, Grand Rapids, \$8,485; Kalamazoo Pant Co., Kalamazoo, \$993; Meyer-Hess & Co., Chicago, \$1,454; Portis Bros. Hat Co., Chicago, \$2,702; W. Shanhouse Sons Co., Inc., Rockford, Ill., \$1,614; Symons Bros. & Co., Saginaw, \$596; Wilson Bros., Chicago, \$1,184; Michael-Stern & Co., \$3,891, claim assigned to Israel Gedulsky; Levy Bros. & Adler-Rochester Co., \$3,347, claim assigned to Israel Gedulsky; Mishawaka Rubber & Woolen Mfg. Co., \$1,276, claim assigned to Israel Gedulsky; notes to Israel Gedulsky, \$3,995; Louis Gedulsky, Muskegon, \$736; accrued insurance payable, \$807. Israel Gedulsky, of Grand Rapids to whom several claims have been assigned, was president of the firm of I. Gedulsky & Sons Co., and guaranteed these accounts. The store has been under management of his sons, Connie and Louis, who are officials in the company, Israel having retired on account of ill health. George Stribley, Union National Bank building, Muskegon, has been appointed custodian. First meeting of creditors will be held about Oct. 1, it is announced by Charles B. Blair, bankruptcy referee, Grand Rapids. The involuntary petition was signed by Carson Pirie Scott, W. Shanhouse & Sons Co. and Irving Cone, doing business as Irving Cone Co.

Manufacturing Matters.

Detroit—The Detroit Power Shovel Co. has changed its name to the Michigan Power Shovel Co.

Grand Haven—The Eagle Ottawa Leather Co. has increased its capital stock from \$2,000,000 to \$4,000,000.

Newaygo—The Newaygo Portland Cement Co. has increased its capitalization from \$1,695,000 to \$2,195,000.

Grand Rapids—F. C. Mathews & Co., 111 Pearl street, N. W., has increased its capital stock from \$15,000 to \$50,000.

Detroit—The Detroit Parts Corporation, 2526 Grand River avenue, has changed its name to the Puritan Parts Corporation.

Detroit—The Bruce Products Corporation, 173 East Woodbridge street, has increased its capital stock from \$40,000 to \$250,000.

Detroit—The Detroit Electric Co., 101 East Jefferson avenue, has changed its name to the Detroit Majestic Products Corporation.

Pontiac—The Pontiac Cut Stone Co., 90 Lake street, has merged its business into a stock company under the same style with an authorized capital stock of \$50,000, \$10,000 being subscribed and paid in.

Detroit—The Michigan Bedding Co., 1232 Orleans street, 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.

Mt. Clemens—The V. M. Boat Top

Co., Hubbard street, has merged its business into a stock company under the same style with an authorized capital stock of \$20,000, all of which has been subscribed and paid in.

Detroit—The Cactizena Products Co. of Michigan, 452 Piquette avenue, has been incorporated to manufacture and sell products to prevent rust and scale with a capital stock of \$5,000, \$4,000 being subscribed and paid in.

Detroit—The Detroit National Mattress Co., 3959 McKinley avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$75,000, all of which has been subscribed and paid in.

Detroit—The Black Magic Products Co., 5736 Twelfth street, has been incorporated to manufacture and sell automotive chemicals with an authorized capital stock of \$25,000, all of which has been subscribed and \$16,700 paid in.

Dearborn—The U. S. Tool & Manufacturing Co., Kingsley avenue, has been incorporated to manufacture and deal in tools, machinery, hardware and auto parts with an authorized capital stock of 15,000 shares at \$10 a share, of which amount \$150,000 has been subscribed and \$25,000 paid in.

Schoolcraft—A voluntary petition in bankruptcy has been filed in the U. S. District Court, Grand Rapids, by Grames Manufacturing Co., listing liabilities at \$17,327, and assets at \$7,473. Creditors of more than \$500 are: Illinois Bedding Co., Chicago, \$604; Lafrance Textile Industries, Grand Rapids, \$753; Rhode Island Plush Mills, Woonsocket, \$1,007; H. D. Taylor Co., Buffalo, \$546; L. D. Goff, Three Rivers, Mich., \$574; County Bank, Schoolcraft, \$1,218.

Once More on the Up Grade.

The fall season has opened fairly well. Specific indices, however, are by no means brilliant. The best sign of all perhaps is the slight increase in steel output following the always welcome advance in scrap steel prices. Almost all the other statistics are still poor. Compared with last year, car loadings are meager, building contracts are low in total value, automobile production is far down, bank debits against individual accounts are away off, chain store sales were still shrinking in August and electrical power production is lessened. Nevertheless a distinct feeling of hopefulness permeates the business body in contemplation of the winter's activities. The stock market, cautious as a burned child is cautious of fire, is obviously disposed to begin the anticipation of better things. More important, among business leaders there is unmistakable evidence of belief that scars of past injuries are now far less significant than proof that the causes of injury have been largely eliminated, and that the great reserve powers and resources of this country will soon have free opportunity to exert themselves to advantage. Best of all, is displacement of moods, whether of extreme optimism or extreme pessimism, by a reasoned confidence that our feet are once more on the up grade.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 5.20 and beet granulated at 5c.

Canned Goods—With future buying unpopular all season and with speculative buying absent, it is to be expected that there would be no hectic trading in canned foods at this season when deliveries are being made and when available capital is needed in financing earlier purchases. Big business in canned foods for factory shipment is normally restricted in the fall, and this year is no exception, but the market is by no means inactive in that field, provided the buyer can get just the item he wants at a satisfactory price. He is selective in his buying, but he is more willing to listen to postings, to consider offerings and make bids than he was a short time ago. He is not generally interested in the whole line, but as the needs of buyers vary there is a demand from some branch of the trade for practically all offerings. The main trouble is in finding just what is wanted and in getting buyer and seller together on a trading basis. The lines of value have not been clearly defined; quotations were so carelessly made that often prices were put out which did not mean anything, since merchandise could not be had at the figures quoted. Sacrifice lots have disappeared and forced liquidation has spent its force, both among canners who have been unable to carry their loads and second hands who were overburdened with merchandise. There is money in canned foods for the retailer, and the chain stores have staged sales which have been more or less duplicated by independent stores. Through these channels accumulations in all quarters have been taken off of the market, making the trade more dependent upon this season's pack than has been the case in several years. Big packs and heavy carryovers have been the rule in recent years while now the bugaboo of carryover has been eliminated and in many important commodities the size of the pack has been reduced by weather conditions, the inability of the canner to finance a normal pack and other considerations. Canned foods have declined to such a low basis that there is only one course for the market to follow when concerted buying is forced by the shortages which are developing among wholesale grocers as the direct result of a free and uninterrupted consumer movement. The canned food market may not be spectacular just now, but it will be later on.

Dried Fruits—Every item on the dried fruit list was in better jobbing demand last week than in several months, and distribution was made over a wide territory. There was no speculative trend to purchasing spot merchandise, and it was apparent that local and interior dealers are not overbuying their nearby requirements which might put them off of the market even temporarily. Fair sized parcels are being taken regularly in better assortments than formerly and for larger individual blocks; what is more, prompt delivery is insisted upon. The general betterment was more in the volume of business done than in any material price changes. Indeed, out-

side of higher prices on large size California prunes, there was no decided revision, but as all classes of dried fruits have been on abnormally low basis, advances are expected in the near future, not in spurts and setbacks, but in gradual and sustained gains based upon a healthy and unusually broad movement to the consumer and an absence of burdensome supplies on the spot in any branch of the trade. Wholesale grocers say that dried fruits moved toward the retailer in unprecedented volume all summer. The line has been on a low basis, and the fall market starts out without outlets to be opened and developed under the handicap of a high range to the retailer. Neither is there danger of an overstocked spot market for some time to come. Distributors have sold themselves out of merchandise, and there have been no heavy commitments made for early fall shipment. Stocks in sight for the next month are no more than adequate for actual trade needs, and will probably leave no surplus for warehousing purposes. Raisin holdings are particularly light and some lines have been completely sold out, leaving the trade dependent upon goods in transit. In a word, the stage is set for the beginning of a good strong play with some lively action in prospect.

Salt Fish—All descriptions of salt fish are more active in the retail and wholesale market, indicating that consumption is on the increase, and that distributors are giving more attention to this offering. All lines of salt fish are on a low price level which is favorable to an early beginning of the fall movement, which distributors do not believe will be interrupted by violent changes in prices which might tend to curtail the turnover. Price improvement is expected as offerings have been on a low basis as the result of declines in all commodity prices. American shore mackerel continues to be one of the leaders in interest because of the constant hardening in values. Further improvement is predicted.

Pickles—The shortage of over a 1,000,000 bushels of pickles, indicated in the season's harvest, adds a source of strength to the market in all positions, coming after a close liquidation of the old crop. Picklers are not free sellers and many are off of the market until they know more about their outputs. The whole line shows strength at primary points, which is reflected in jobbing centers, but the bullish tendencies are minimized by a disinclination to buy for future requirements.

Rice—The market is more or less awaiting new crop Blue Rose and is meanwhile using Prolific and other types to fill in. Blue Rose will begin to move in early October, and as jobbing stocks throughout the country are light it is expected that the early shipments will be quickly absorbed. There is also a good export demand for this variety in the South, with indications pointing to a movement which will extend through the balance of the year. Prolific is steady here and at the mill.

Sauerkraut—The usual demand has developed in consuming channels, making the wholesale market more active.

Jobbers who have delayed covering their needs are checking over quotations and postings and are acquiring both canned and bulk kraut for shipment from the factory. Both packer and buyer are jockeying for position.

Vinegar—Stocks in second hands have been so reduced that there is no occasion for selling pressure to disturb the market's tone or price basis. Many distributors are inclined to follow the market, covering their needs as they develop.

Review of the Produce Market.

Apples—Wealthy, Duchess and Red Astrachans are in ample supply at 75c @1.25 per bu.

Bananas—5@5½c per lb.

Beets—40c per doz. bunches for home grown; \$1.25 per bu. for fully matured stock.

Butter—Jobbers hold 1 lb. plain wrapped prints at 40c and 65 lb. tubs at 39c for extras and 38c for firsts.

Cabbage—Home grown commands 75@85c per bu.

Carrots—40c per doz. bunches for home grown; \$1.25 per bu. for fully matured stock.

Cauliflower—\$2.25 per crate for home grown.

Celery—40@60c per bunch for home grown.

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

Cranberries—Early Black are now in market. They command \$3.50 per ¼ bbl. of 25 lbs.

Cucumbers—No. 1 home grown hot house, 90c per doz.; No. 2, 40c; outdoor grown, \$1.25 per hamper.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	.....\$7.50
Light Red Kidney	.....8.25
Dark Red Kidney	.....8.25

Eggs—Jobbers pay 26@27c for No. 1 choice stock and 25c for general run.

Grapes—\$1.60 for Calif. Malaga; \$2.50 for Calif. Tokay; \$1.75 per dozen 4 lb. baskets for home grown Concord and Niagaras.

Green Corn—25c per doz. for Michigan grown.

Green Onions—Home grown, 30c per doz.

Green Peas—\$4.75 for 50 lb. crate from Calif.

Honey Dew Melons—\$1.75 for Jumbos and \$1.50 for Flats.

Lettuce—In good demand on the following basis:

Imperial Valley, 4s, per crate	.....\$4.25
Imperial Valley, 5s, per crate	.....4.50
Outdoor grown, leaf, per bu.	.....1.00

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

360 Sunkist	.....\$7.00
300 Sunkist	.....7.00
360 Red Ball	.....6.00
300 Red Ball	.....6.00

Limes—\$1.50 per box.

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

126	.....\$7.25
150	.....8.00
176	.....8.50
200	.....8.75
216	.....8.75
252	.....8.75
288	.....8.75
344	.....7.25

Onions—Spanish from Spain, \$2.25 per crate; home grown yellow in 100 lb. sacks, \$2.10; Calif., white in 50 lb. sacks, \$2.

Osage Melons—Michigan Osage are now in market selling as follows:

12 by 12	.....\$2.00
11 by 11	.....1.75
10 by 10	.....1.50

Parsley—50c per doz. bunches.

Pears—Home grown Bartlett, \$2.25 per bu.

Peaches—Prolifics, South Haven and St. Johns are in ample supply on the basis of \$1.50@2 per bu.; Elbertas and Hales fetch \$2@2.25.

Peppers—Green, 50c per doz. for California.

Pickling Stock—White onions, \$1.25 per box; cukes, 20c per 100 for small; \$2 per bu. for large.

Plums—\$1.75 for 4 basket crate from Calif. Apricots, \$2.75; home grown Burbank are now in market, commanding \$1.25 per bu.; Lombards, \$1.50 per bu.

Pieplant—\$1 per bu. for home grown.

Potatoes—Home grown, \$1.75 per bu.; Wisconsin, \$2.85 per 100 lb. sack.

Poultry—Wilson & Company pay as follows:

Heavy fowls20c
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Light fowls15c
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Radishes—15c per doz. bunches of outdoor grown.

Spinach—\$1 per bu.

String Beans—\$1.75 per bu. for home grown.

Summer Squash—\$1 per bu.

Tomatoes—\$1.25 per bu. and 90c per ½ bu.; 20 lb. baskets, 60c.

Turnips—\$1.40 per bu. for new.

Veal Calves—Wilson & Company pay as follows:

Fancy	.....16c
Good	.....13c
Medium	.....11c
Poor	.....10c

Gabby Gleanings From Grand Rapids.

John Hoekenga has purchased the interest of Arthur G. Hambaum in the Grand Rapids Vending Co., 1338 Alexander street.

William Geelhoed and Cornelius Schoen have purchased the Fulton bakery at 1011 Grandville avenue.

E. J. Harrington has engaged in business as the Leader Oil Co., at 1267 Butterworth.

S. Berger has opened the Berger Auto Parts at 1755 Alpine avenue.

An involuntary petition in bankruptcy has been filed against B. S. Chapin, Inc., women's ready to wear, 128 Monroe avenue, but a stay of adjudication has been granted by the U. S. District Judge Fred M. Raymond. Lindsey, Schivel & Phelps, attorneys for the alleged debtor, are preparing a composition of creditors with a hearing set for Oct. 3 at 10 a. m. The offer will be 40 per cent.—10 per cent. cash and 30 per cent. in notes.

Most people worry so much about their income that the outcome of their work doesn't bring more income.

Consider the never-failing industriousness of the bee and ask yourself: To bee or not to bee?

The fighter seldom loses and the loser seldom fights.

VALUE OF TACTFULNESS.

Happy Faculty of Getting On With Each Other.

We who are gathered here are a family, and the success of the bank and the happiness we have in this business relationship are intimately attached to the manner in which we get on with each other. We were born under different stars, our bringing up varies with our family life, our education, our associations and our ideals. We ought to have learned, before reaching this stage in our career that, even in using the best that is in us, our judgments are many times wrong or at least unwise. And it is vital in dealing with each other in our intimate relationship that we recognize this fact and when we are inclined to criticize an associate to admit to ourselves before uttering a fault-finding note that perhaps we are mistaken and the other is right. Blessed is the relationship when without offense matters of difference can be talked over frankly. This involves a pretty accurate knowledge of temperament and, when counsel is given, great tactfulness. Let me illustrate: Dr. Bonney and Rev. Newman Hall were very intimate friends in London. Some of you perhaps will recall that Mr. Hall was a great prelate in the Church of England. He was a very liberal preacher, a mighty good mixer and many times brought down upon his head the sever criticism of associate ministers in the church who were ultra conservative and who were intolerant of methods unusual to the clergy. These criticisms became acrid and oftentimes seemed to be tainted with medievalism. The criticisms became bitter and, Mr. Hall thought, unchristian. After a while they got under his skin and he went to his study one day after reading a severe onslaught upon his liberal expressions, mad clear through, and wrote a philippic in the same spirit exhibited by his calumniators. After writing it and scratching his signature at the end, he put on his hat and visited his intimate friend Bonney. He threw the manuscript on the desk of his friend and said, "Read that." The reply was, "What is it?" "It is a response to the ugly things that have been said about me by my associate clergymen." Bonney said, "Read it to me," and with rather excited voice the prelate read through the manuscript. From time to time Bonney would say, "That's a hit between the eyes. You gave it to them as they deserved. This is a wonderful document. I wonder if you had thought of a proper title for it, for I suppose you will issue this as a brochure?" "No, I hadn't thought that was vital to the document." I interpolate here that Dr. Hall some years before had issued a wonderful tract entitled "Come to Jesus" that had a tremendous circulation. I found one in an old bookstore in Philadelphia and after reading a sentence or two seized it with joy and now hold it as one of my choicest possessions. It was the most sweet and beautiful message of the kind I ever read. Dr. Bonney had this in mind when he said, "Newman, how would this do as a title: Go to the Devil, by the Author of 'Come to

Jesus.'" Hall took his manuscript and after thinking a minute, arose, and deliberately placed it upon the dying embers in the grate and stood watching until it was burned to ashes; he picked up his hat saying, "This ends it" and passed out. It was an adventure on the part of Dr. Bonney, but he knew that friendship would triumph.

I think I have, in a former address, given you this illustration, but I will repeat it: You will recall that Monsieur Talleyrand was a model of suavity and knew how to get on well with everybody. Having this reputation, one time when he was in the company of a number of court ladies, Madame De Stael turned to Talleyrand and said, "Which of us ladies do you like the best?" and he replied in his debonair way, "I love you all." "Yes, yes," said the Madame, "that sounds very well, but which of us is the closest in your affections?" "Oh, I can't distinguish between you in the matter of affection." "But, Monsieur, supposing for instance that Madame Seville over there and I were in a boat on the Seine and a disaster should come suddenly upon us and we would all be thrown in the water, which one of us would you save?" And Talleyrand with a smile replied, "Oh, Madame, you can swim."

Phillips Brooks sat at a friend's table for breakfast and a little girl in the family had just come into the privilege of sitting at the table with the grownups. She was learning to handle her spoon in taking her bread and milk, and because the Bishop was so interesting in his conversation, in watching him she spilled a spoonful upon her bib. Her mother chided her quite sharply, "Betty, you are careless." The little lip ruffled up, showing that she felt the unkind remark, when the Bishop said, "Oh, my dear lady, Betty's mouth is so little if she missed it by a quarter of an inch she would miss it altogether." The child did not understand, but she saw from the expression of the Bishop's face that he was taking her part and immediately sunshine came in the place of a frown and the pleasant conversation at the meal was resumed.

I know two employers of labor in this town who have been successful and have been in business many years. In one establishment can be found men who have grown grey in the service and whose relationship to the proprietor is one of warm friendship. In the other establishment the men change so often and repeatedly that scarcely an employe of to-day was in the service three or four years ago. This difference comes from the lack of methodical ways of getting on with each other on the part of one of the employers. Two housekeepers of my acquaintance, both of them fine women, well equipped and useful in community, one of them has had five maids in the last year; the other has a maid who has been with her for twenty years. The reason for this difference lies in the fact that one of these good women knows how to get on with her help without friction; with the other, it is impossible.

Sympathy comes into this discussion as a factor and not all of us are sim-



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— you plan to protect your family's future. Have you taken any steps to safeguard the proceeds of this insurance? One way to accomplish this is by adopting the following plan:

Have an agreement prepared under which you deposit your insurance policies with us.

We will carry out your wishes under the terms of the agreement and make payments of income, as provided therein.

We will distribute the principal at the time and in the manner designated.

By this plan, you can arrange practically any method of disbursement of your insurance proceeds, to meet the particular requirements of your family. Let us explain this plan to you in detail.



THE MICHIGAN TRUST CO.
GRAND RAPIDS

FIRST TRUST COMPANY IN MICHIGAN

ilarly endowed in its expression. A friend of mine relates that in the digging of a drain four men were employed and there was no foreman present when a disaster came, a rock falling upon one of the laborers and killing him instantly. The other three, noting the tragedy and remembering that their associate was only a little ways from home, talked with each other about what it was best to do and how they should take the sad news to the family. They finally settled upon a genial and companionable Irishman and delegated him to break the news. The body was placed upon a pushcart and covered up with an old blanket and was wheeled to the residence of the dead man. James was in doubt what to say or how to say it as he went along. Finally as he neared the house a bright thought seemed to come to him and he knocked on the door, taking off his hat, bowed and said, "Does the Widow Quigley live here?" And the reply of the dignified woman was, "There is no Widow Quigley here, but I am Mrs. Quigley." "Ah," he said, "I think you are mistaken and not I" and he removed the cover and exhibited her dead husband. The result was tragic. While the most kindly intentions were meant, the lack of proper expression turned what might have been a sweet and thoughtful expression into a terrible remembrance.

A want of tactfulness on the part of friendly visitors whose duties lead them into poverty stricken homes with the offering of such help as they can give is often very unfortunate in its results. One of these good women, but one who performed her duties mechanically, in visiting one of these homes with a basket on her arm accosted the wife and mother as follows: "Is John still out of work?" "Yes." "Just as I expected. Gone on a drunk again, hasn't he? You are pretty late about doing up your breakfast dishes. This room is a fright. Oh, look at that baby's face, hasn't been washed in a week, but here's something for you to eat. So long." This lady, expecting to do a kindly service, belonged to a class of people which I call "roughers up" as contrasted with the "smoothers down."

Speaking of drunkenness calls to my mind the well authenticated story of Sir Frederick Temple, who was one of England's greatest divines and who was often delegated to give the final instructions to novitiates before they took on the responsibilities of priesthood. He had a little class of four young men and he had been very intimate with them in giving several final bits of instruction and a happy thought struck him. "Young men, very soon after you have entered the service of our Lord as priests you will have experiences in which a sympathetic heart must find its proper expression. I will go in the other room and recline upon the couch. I am supposedly a very sick man and I would like you to come in and administer to me the consolation which is vital to a proper relationship of this kind. The young men consulted with each other and tried to get somebody else to start the job. It was a pretty delicate business and they

finally agreed that a young Irishman should make the first attempt. He went in quietly, lay off his mantle, and with a benign countenance pulled a chair forward to the couch and putting his hand on the head of Sir Frederick said, "Frederick, is it the drink again?" It was too much for the sense of humor in Sir Frederick and he rose from his couch suddenly and decided that the adventure was an error and never was known to repeat it afterwards.

There is a difference in methods of diplomacy in dealing with each other which is admirably illustrated by the English method of years ago, as practiced by Disraeli and the more recent ways of dealing with delicate matters between nations practiced by Theodore Roosevelt—the one cautious, careful, hiding behind very carefully thought out expressions; the other in a language of the day, putting his cards upon the table at once and with the utmost frankness expressing his desires.

In the family circle we find the sweetest, most beautiful and most wonderful relationship in life is expressed in the attitude of a man and his wife toward each other. In this relationship, as children come along, it is vital to their lives that the ideal should be beautifully expressed by their parents. I wonder how many of you who have little families and are bringing up children and have in your mind's eye for each of them a successful career in literature, industry, a profession, have ever considered that there is something more important than any of these objectives; and my wonder is whether you have given it serious thought that, inasmuch as the marriage relationship is the most important one as connected with service and happiness in the world, you are bringing up your boys to be good husbands and your girls to be good wives. In the discussion of my topic this thought has in the end been the uppermost one, and my word of counsel to you is that in thinking over and arranging your lives so as to get on in the world as a "smoother-down" rather than a "rougher-up," you should keep before you some of the ideals suggested in this brief talk. I do not want you to go away from here discouraged with yourselves. I am in sackcloth and ashes often in contemplating my own delinquencies. Please remember the pronouncement of Richelieu to Francois: "In the lexicon of youth which fate reserves for a bright manhood, there is no such word as fail." And then as my final message please recall the words of John G. Saxe when he said:

Never give up, for the wisest is boldest,
Knowing that Providence mingles the
cup,
And the best maxim as well as the oldest
Is the true watchword of Never give up.
Charles W. Garfield.

Luck is ever waiting for something to turn up. Labor with keen eyes and strong will, will turn up something. Luck lies in bed, and wishes the postman would bring him the news of a legacy. Labor turns out at 6 o'clock and with busy pen or ringing hammer lays the foundation of a competence. Luck whines. Labor whistles. Luck relies on chance. Labor on character.

Quaker Brand Products

More care has been taken this year in the selection of Quaker Brand Products than ever before. The quality is the best at the price we can procure.

We will merit the continued approval of the Consumer and of the independent retailer. Your cooperation in distributing Quaker Brand Products will increase your volume of business and the satisfaction of your trade.

LEE & CADY

THE NATION'S HOPE.

A considerable part of the population of this country is untroubled at present by any prospect of unemployment. For there are many millions of school children who begin this month their program of study, and there is no danger of depression or short rations.

The importance of hopefulness in education cannot easily be overestimated. Civilization is nothing without confidence in the future, for the best efforts and most unselfish sacrifices of men and women are for the sake of the years to come and future generations. It is an old story that a man plants an apple tree for his grandchildren's enjoyment; it is a more serious truth that the best plans and purposes of this generation will reach maturity when the world's work is in the hands of this year's school children. We must, therefore, have faith in our schools and prove it by unstinting support of their work.

The "shining morning faces" of the host of children who are back to work and play are education's most encouraging aspect. Most of them go gladly, looking forward to the social exhilaration of the modern school and the variety of occupations which make schooldays adventurous and learning agreeable.

Possibly the teachers must make a considerable effort to match the cheerfulness of their charges. Educators in general are aware of problems multiplied and intensified by the amazing progress of popular education. For as schools are perfected in physical equipment and are crowded everywhere as fast as they are built, the need for wise and capable teaching is becoming more acute. The lack of it was less marked in the vanished days of the little red schoolhouse; the quality of teaching in those times was not contrasted sharply with the perfection of educational facilities. But to-day the wealth of a great nation has been poured into education, and the danger of failure lies not in the lack of tools but in the uncertain abilities of those appointed to use them.

There is evidence everywhere of the need for stricter standards in one of the most important of the professions. It is a problem that is being approached to-day from two directions. One is represented in an effort to provide more thorough training in normal schools and colleges, with a parallel purpose to increase the teacher's salary proportionately. The other phase of the problem is the familiar one of unemployment. There are, apparently, too many teachers. More than 200 qualified teachers are without positions in this city at the opening of the school year, and this condition exists in larger and smaller degree throughout the country.

Probably the world has never seen so promising an army of youngsters as throngs this month to the public schools of America. Certainly no nation has ever been so well provided with equipment dedicated to education. It is inevitable that such conditions should compel new consideration of the quality of the teaching to be done

in these class-rooms. The "jobless teacher" has made the problem an immediate one, but it was already important. The time is ripe for new efforts to attract to teaching the best talent available, to train it thoroughly for its responsible work and to reward it in proportion to its importance to the Nation and these youngsters who are the Nation's hope.

NOTORIOUS UNWORTHIES

It is exceedingly unfortunate that so noble an organization as the Grand Rapids Rotary Club—noble in aim, noble in effort and noble in accomplishment—should have submitted to the indignity it underwent during the primary campaign in listening to the denials of two cheap politicians, both of whom came before the organization with lies on their lips and irony in their souls. Couzens improved the opportunity to report what he had previously stated elsewhere in the State that in casting his vote in the Senate he always had due regard for the wishes of his Michigan constituents. He did not undertake to reconcile this statement with his action in voting against the confirmation of Charles E. Hughes, whom every thinking man and woman in Michigan realizes is the greatest lawyer and greatest judge in the world.

Both of these men knew that it was a fundamental rule of Rotary that no reference should ever be made to religion or politics in the deliberations of that organization, yet both launched out on political tirades in keeping with their records as pot house politicians who have no regard for the rights of others when their own political future is in jeopardy. Judging by the Groesbeck vote in Kent county, every member of Rotary resented his action in violating the glorious traditions of that organization—except, perhaps, the cheap politicians who were responsible for his presence.

BUYING SEASON LATE.

The fall buying season in the merchandise markets is about two weeks late this year in reaching high volume. This year the peak movement did not get started until July 30. It lasted until the week of Aug. 20. There were thus only four weeks of high activity this year as against six weeks last year. In a general way, therefore, it might be said that orders for fall were some 30 per cent. under those of a year ago—a percentage that approximates reports heard in the various markets.

Measuring the volume of wholesale orders by the number of buyers who visit the Eastern market must, of course, take into account that more business is being placed this year through the resident offices. Store-economizing has reduced the number of trips permitted buyers in many instances and in some sections of the country due to depressed conditions small retailers have canceled their usual trips.

In the last few weeks, however, the stores appear to have taken heed of the warning that they may face future shortages on account of drastic curtailment in their buying. They have

placed more liberal orders and last week the number of buyers in the market drew close to the figures of a year ago. There should be three weeks of better buying in the wholesale markets and, since there are two weeks to make up, an even longer period of activity is indicated.

A POOR LOSER.

Four years ago when Groesbeck was repudiated by the voters of Michigan to the tune of 360,000 votes, he was invited by a friend to appear on the platform of the State convention as an evidence of his loyalty to the party. His reply was that the "Republican party can go to hell."

This year, as the result of a three candidate field, he scores second in the race and immediately protests that he was defeated by fraud and the use of money, when everyone knows that Groesbeck had five times as large a fund to draw on as the successful candidate had. He also threatens to precipitate a recount—not with any idea of changing the result, but solely to muss things up and muddle the situation.

Such an attitude on the part of a defeated candidate shows very plainly that he is a poor loser and possesses none of the attributes of a good sportsman and a good citizen. The sooner he reaches the conclusion that he has had his opportunity to demonstrate his ability as an administrator, for six years and been repudiated by the people he served, solely because of his failure to make good, the better it will be for all concerned.

As governor he was a failure. As a politician he is a fizzle. As a citizen he is non est. Peace to his ashes!

DRY GOODS CONDITIONS.

Retail sales continue to hold to their recently improved level during the week. In a number of cases it is reported that dollar volume is close to that of a year ago, despite the decline in prices. Cool weather brings the best results, of course, and in sections where warm temperatures persist the demand for seasonal goods is said to be lagging. Apparel lines draw the best response and buying of dress accessories shows marked improvement.

Buying in the wholesale merchandise markets during the week improved to quite a little extent. The number of buyers on hand crept close to last year's total. Price revisions continue to be made and there are important reductions in cotton prints, hosiery, linoleums and other products. However, a more stable basis appears to be in the making.

DETROIT'S ELECTION.

The recall of Mayor Charles Bowles of Detroit was assured last Tuesday by his defeat in one of the bitterest Mayoralty elections ever held in that city. Under the Michigan recall law, which was invoked to remove him from office less than two months ago, he retained his authority until his successor should be chosen. Furthermore, he was permitted to become a candidate to succeed himself and came near doing so, taking second place in

a five-cornered race. The experiment with the recall in the largest American city which possesses this device for removing undesirable or unpopular officials did not have the full result desired by leaders in the movement against Mayor Bowles. The candidate picked by his group and the so-called good-government forces failed to make the grade. Detroit's second Mayor within a year will be a former Recorder's Judge, Frank Murphy, whose election, like that of Mr. Bowles last November, was aided by the split in the opposition votes. Detroit has a non-partisan Mayoralty election, but its results appear to be considerably short of the ideal.

BETRAYAL BY FALSE FRIENDS.

Every morning's mail to the Tradesman brings numerous requests for information on chain stores which will enable school and college students to maintain their positions and present adequate arguments in behalf of the independent merchants. Dozens of racketeers have pretended to do this and thousands of dollars have been filched from manufacturers, jobbers and independent merchants on the spacious plea that this want will be supplied. In no case has any racketeer ever raised his finger to supply this need and satisfy this requirement.

Because more matter of this kind of an argumentative character has been published in the Tradesman than all other trade papers combined, the management is compiling a series of articles which will be published in pamphlet form and sent free to all authentic applicants on request. It may be a month before this task is completed, but when it is completed the result will be found adequate for any occasion of the kind which may arise.

FORMIDABLE FIRES.

One of the most formidable fires in the recent history of London occurred last week in Wapping, a district in the congested East End, where tenements, warehouses, small factories and drab dwellings run for miles along the river. It did \$5,000,000 in damage, and 300 firemen needed ten miles of hose and seventy engines to bring it under control. A coincidence of dates makes this a sort of anniversary bonfire in memory of the Great Fire of London, which burned from September 2 to 6 in the year 1666. That historic blaze, it is admitted, was one of the most wholesome things that ever happened to the ancient city. It burned out the Black Death, it swept away miles of undesirable streets and dwellings and it cleared the way for the first effort to build a healthy and good-looking London. Possibly the blaze in Wapping will suggest a similar improvement in a section of London which needs it badly.

The fountain of contentment must spring up in the mind; and he who has so little knowledge of human nature as to seek happiness by changing anything but his own disposition, will waste his life in fruitless efforts and multiply the griefs which he purposes to remove.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

If there is a finer stretch of gravel road anywhere in Michigan than the fifteen mile stretch between M 131 and Belding I have yet to discover it. The roadbed is wide and smooth, the farmers along the way are mostly prosperous and the scenery is varied and beautiful, enlivened by the shores of Silver, Bostwick and Green lakes. I suppose M 44 will be covered with cement some of these days, which will add to its attractiveness for those who prefer a solid roadbed to a perfect gravel surface.

Russell Sage, who purchased the grocery stock of L. J. Kimberly, at Cook's Corners, has added to the stock and fixtures of the establishment, which presents a much more attractive appearance.

Since my last call on the Belding Basket Co., Cornelius Gerber has been elected Vice-President of that corporation to succeed the late D. N. Gerber. The Gerbers appear to take to the basket business like a duck takes to water. I can recall when they manufactured baskets at Douglas, keeping a tug boat on Kalamazoo river to tow their timber down that stream to the factory. Since transferring their headquarters to Fremont they have achieved success in the banking and canning business also.

The great Brinton F. Hall orchards, just East of Belding, look very thrifty, as usual, but many rows of trees are minus any fruit this season. Mr. Hall says he will have about 30 per cent. of an average crop—no Baldwins, 10 per cent. Northern Spys and 60 per cent. McIntosh Reds. I asked him why the Jewish people refuse to purchase any other variety of apple when McIntosh Reds are obtainable and he replied:

"Because they know a good apple when they see it."

Lepley & Wilson, the Greenville clothing merchants, are in the market for a steam pressing machine. Perhaps some reader of the Tradesman can supply the needed article.

The Isaac Kipp grocery store at Greenville was offering beet sugar at 4.95c per hundred Saturday. I failed to see any very active demand for the article, which naturally led me to believe that the dear people do not recognize a bargain when it is thrown at them. As the second generation of Kipps are not much given to throwing away money, even to attract bargain hunters, I naturally assumed they had located a job lot of beet sugar somewhere which they were able to purchase at a bargain price.

Mr. Geo. C. Pratt, President of the Herpolsheimer Co., recently sent me the newest biography of Theodore Roosevelt by Owen Wister, which I read with much pleasure and satisfaction. I was greatly disappointed over one omission, however—the failure to even mention the name of Jacob Riis,

who was probably as close to the great President for many years as any of his high brow friends. To write a history of Roosevelt and overlook the part Jacob Riis played in the life of our greatest National hero of modern times seems to me like writing a history of Pythias and omitting all reference to Damon.

While in Greenville Saturday I called on three Danish business men and undertook to discuss Mr. Riis with them. To my surprise, none of them had ever heard of him. Because he was my good friend for over twenty years and was my guest on several occasions, I think I ought to write a word for my Danish friends concerning him. He was born in Ribe, Denmark, May 3, 1849. He came to the United States under humble circumstances twenty years later and worked at different trades until he secured a position as reporter on the New York Sun. In this work he gained a thorough knowledge of the conditions in the slums of the city and by his lectures and writings aroused interest in the reformation of the tenement house districts and became a leader in the reform movement. When Theodore Roosevelt was police commissioner Riis' thorough knowledge of the city was of the greatest aid to him and the commissioner was almost invariably accompanied on his all-night tours of investigation by Riis. Under the leadership of the latter, police station lodging houses were abolished, small parks in crowded districts were opened, playgrounds were purchased and equipped and many tenement house evils were done away with. His greatest accomplishment was the condemnation of the Five Points district and its conversion into a playground for children. This represented constant effort every day in the columns of the Sun for six years. The great editor of the Sun, Charles A. Dana, co-operated with Mr. Riis in this undertaking by devoting many columns of space in his editorial department to the reform. This meant much, because at that time the editorial page of the Sun was universally conceded to be the strongest editorial department in the world. When the work was finally accomplished and the park thus created by the diplomacy and persistence of Mr. Riis was finally dedicated to the children of the city, about the only man of prominence in the city who was not invited to sit on the platform and witness the ceremonies was Jacob Riis, showing how little use Tammany and the Democratic organization of New York City had for a man who devoted his life to opposing vice and crime and creating better living conditions for the poor and the underfed. Mr. Riis took no exception to the intended slight. He was abundantly satisfied with the applause of his own soul.

Mr. Riis wrote many very wonderful books which had a large sale because his work of reformation was conducted along thoroughly practical lines. Theodore Roosevelt insisted he was the "most useful citizen of New York." In 1901 he published his own biography under the title of "The Mak-

ing of an American." I well recall the heartiness with which it was received by the reading public. Two other notable autobiographies appeared the same year—"Up From Slavery" by Booker Washington and the personal reminiscences of Clara Morris, the great emotional actress. "The Making of an American" contained a novel feature in that the chapters devoted to the courtship of the author were written by his wife, Elizabeth. She performed this service so well that I recall telling her on one occasion that she should have espoused the profession of writer, instead of being content to be the wife of one of the greatest social reformers the world has ever seen. Mrs. Riis preceded her husband to the Great Beyond by several years.

The Wister biography is dedicated to Mrs. Roosevelt and there are evidences all through the book that she took an important part in furnishing authentic information which added greatly to its value as a dependable record of the life of a great man. I happen to know that she thought well of Mr. Riis and shared the admiration her husband had for the innate goodness and greatness of the Danish-American. How she permitted the Wister biography to appear without some reference to Mr. Riis is one of the things I am unable to explain.

The Detroit Stock Exchange is still permitting the common stock of the National Grocer Co. to be sold on its board. This security has not had any actual value for many months and every sale of the stock is a swindle, for which the Detroit Stock Exchange should be held personally responsible.

In driving into the city every morning, I have had occasion to comment on the large amount of bachelor button flowers which have been in evidence on the roadside for the past eight weeks and are apparently good for two weeks longer. No wild flower of which I have any knowledge has been in bloom so long this season.

I certainly appreciate the following personal reference to the writer from the pen of the gifted editor of the Ionia News:

We shall remember for a long time the pleasant visit we received last Saturday from Mr. and Mrs. E. A. Stowe, of Grand Rapids. We had anticipated this visit for several months and are happy to say that its fulfillment brought us only pleasure.

Editor Stowe is a man of remarkable attainments and ability. Although his years have been numbered for some time among the sere and yellow he remains dynamic in thought, ambition and personality and manages to turn out enough work each week to shame any man half his age.

Forty-eight years ago Mr. Stowe began publication of the Michigan Tradesman and with the exception of seven months while ill following an attack of typhoid fever he has been on the job every week getting out one of the finest trade journals in the entire country.

Mr. Stowe represents to us something ideal in the way of citizenship. His editorial career has been marked throughout with high purpose and extraordinary courage. He has fought the battle of the retail trade in Michigan for nearly a half century and

much of the showing made by these men in the mercantile life of the State has been brought about through his efforts. We can only wish for him a continuation of his fruitful years.

New Troy, Sept. 1.—I am a reader of your paper and find some very good articles in it, but I have never seen anything about our terribly high freight rates. I am wondering if many people know how the freight rates affect them. I have heard lots of people say that they did not care for they did not pay any freight. How foolish. There isn't anything that we eat or wear which we don't pay freight on. At present we pay 50c per hundred on sugar from New York to Kalamazoo. That doesn't sound like much, but let us figure a little. A common freight car has a capacity of 80,000 lbs. or 800 bags of sugar. A freight engine of to-day will haul at least 80 cars. Figuring it is 1,000 miles from New York to Kalamazoo, it would take ten crews to handle it with five men to the crew. It will also take ten engines and eighty cars, allow them what you like for overhead and you will have an enormous amount left. Just figure it out for yourself. Allow 200 tons of coal and \$10 apiece for the men—they don't get that—but give the railroads the benefit of the doubt, and see what you have left. I would like to see something in your Realm of Rascality about this. Or have you some railroad stock, too? Hoping to see something soon.

F. R. Maxim.

The architect of this department has never owned stock in any railroad. The complaint registered by Mr. Maxim is a very just one and should have the most careful consideration on the part of those who are able to discuss the matter fairly and intelligently. When this has been done and definite conclusions reached all merchants who are affected by the abuse—and who is not?—should join hands in seeking to remedy the situation.

I have always maintained and frequently asserted that the Pennsylvania Railroad is the greatest liability Grand Rapids and Western Michigan have ever had to face. It has never done a thing unless it could see two dollars ahead for an expenditure of one dollar. It has with great deliberation effectively milked the country traversed by its Michigan division, wrecked many of the towns through which it passes by exorbitant rates, arbitrary rules and reckless management. Nothing in the history of railroad management or mismanagement has ever approached the high handed policy of the Pennsylvania Company in dealing out death and destruction—so far as possible—to every community which it touches, every shipper whom it serves, every person who places any confidence in its professions of fairness and good faith.

Because of this situation, which every Western Michigan citizen thoroughly understands, no surprise will be manifested over the announcement of the management that when the winter schedule goes into effect Sept. 28, no day train will be run between Grand Rapids and Mackinaw City. The night train will be maintained, as heretofore, but the morning train out of Grand Rapids will go only as far as Cadillac and then return to Grand Rapids. This arrangement will deprive the residents of all towns between Cadillac

and Mackinaw City of any day service and force them to resort to aeroplanes, busses and automobiles to handle mail, express and day passengers. Such a curtailment of service is exactly what might be expected from a greedy corporation which has always pursued a rule and ruin policy and by so doing has deliberately forced the people along the line of the road to find other methods of transport than that afforded by the Pennsylvania Company.

There is only one way to meet this sort of warfare and that is to refuse to use the road in any capacity whatever. No shipper in Michigan should ever pay the Pennsylvania Company a dollar. He should refuse to ship a pound of freight over the road and refuse to accept any freight sent him over that line. Considering how the System has treated Grand Rapids no loyal citizen should ever ride on the road or permit his family to do so. Manufacturers as a body should decline to permit their products to be transported over the Pennsylvania and goods ordered in Eastern markets should be routed over other lines than the one which aims to destroy them. This is drastic advice, handed out as drastically as I know how, but is the only kind of advice which is in keeping with the condition which confronts us.

It is currently reported that the Pennsylvania Company is planning to close its depot at Sand Lake, because the people of that town do not use the passenger train service to any extent, and confine its contact with the town to accepting potatoes and other farm products for shipment. When this action will be put into effect has not yet been announced by the transportation company.

The G. R. & I. has always been owned by the Pennsylvania Company, but for many years permitted the branch to be operated by local management. Very naturally, this sort of management was very popular with the traveling public and shippers, and the road enjoyed a long period of prosperity. Then the owners took over the management of the line, Pittsburg being represented here by puppets who did not dare cough without first consulting the headquarters at Pittsburg. This policy rigidly enforced, has caused the road to become literally two streaks of rust, without a friend anywhere along the line.

A Michigan friend who now resides in Tampa writes me as follows regarding business conditions in Florida:

There isn't a thing the matter with Florida to-day except in the minds of its citizens.

Practically everybody in Florida is in debt for real estate for more than the real estate is worth, so the individual is hard up and sees everything through blue glasses. The crops are good, prices are good, we have had no drought, the weather has been perfect, so what more can we ask for? If we had a little money now, we could make up on citrus groves what we lost during the boom, but, unfortunately, we are not able to take advantage of the situation.

A large number of canning plants have been established in the state dur-

ing the past year; cold storage, which until within a year ago, has been an unknown quantity in Florida, is now coming into its own, so that the citrus industry apparently is about to be stabilized and that industry is the foundation of Florida's wealth. A year ago groves were a drug on the market; to-day there is absolute activity and there is a real market for every grove that is offered at a fair price.

The great thing about Florida is, of course, the climate. We never have excessive heat, nor excessive cold. If you plan a picnic or an outing of any kind and fix the day as December 20 or January 15 or July 4, you know you will have good weather. Our hot summer weather is just the kind of weather that Michigan people want if they go to Mackinac Island or any other summer resort. The ladies want to wear their summer clothes and the men their light flannels and go in their shirt sleeves. Florida turns on that kind of weather 365 days in the year and would turn on more if there were more days in the year, so there you are; and this does not mean that I have lost my love for Michigan for, to me, Michigan is to-day the land of opportunity as is Florida.

The Grand Rapids Rotary Club is a very remarkable organization of remarkable men who have accomplished much good for themselves, the city and the State. It has done much to relieve the pangs of hunger and bring surcease from suffering and sorrow. It has generally hewed close to the line and refused to permit politicians to make political harangues at the weekly meetings. This year an exception appears to have been made to the universal rule of Rotary all over the world. Chase Osborn was the first to be invited to speak and presented an interesting talk without mentioning politics at any point or referring to his own candidacy for public office. By so doing he paid a great tribute to the fundamental principles of Rotaryism and its long continued policy to refrain from introducing politics or religion into its deliberations. Couzens and Groesbeck came later and smashed every tradition of Rotaryism by making their talks purely personal and political to the highest degree. It can hardly be assumed that such a violation of Rotary policy was not voluntarily intended by them. Their defiance of decency and good taste was evidently due to ill breeding and contempt for established custom of long standing—which, by the way, happens to be in keeping with their conduct generally.

E. A. Stowe.

Expenses Top Heavy.

Mr. Roy Lindquist, a certified public accountant, who has assisted in a number of National studies and surveys on costs and accounting gives reason for high expenses adding that just the opposite would apply economics.

1. Wages too high in proportion to business done. This is by far the most important and prevalent cause of high overhead.

2. Rent too high.

3. Inefficiency of proprietor. Poor management as to employees and customers, and spending too much time away from the business.

4. Purchases of customers confined to short periods of the day. Additional labor hired for the rush hour trade so

that much of the clerks' time is unprofitably employed.

5. Careless granting of credit and loose collection methods. Results in bad debt losses, extra collection expense, and dissipation of merchant's time in making collections.

6. Excessive investment in fixtures and equipment. Results in high depreciation and interest charges.

Lindquist also refers to the causes of high wage expense for volume of business done and gives the following reasons:

1. Too many clerks.
2. Waste of clerks' time.
3. Poor supervision of labor on the part of proprietors.

Announce Linoleum Price Changes.

In line with the action taken by two of the leading manufacturers of hard-surfaced floor coverings, other large producers yesterday announced downward revisions in the prices of their products. Plain linoleums in most cases were reduced by 15 per cent., while figured goods were cut from 5 to 10 per cent. Those who announced new low prices yesterday were the Armstrong Cork Company, linoleum division; the Blabon-Sandura Company, Inc., and the Certainteed Products Corporation. Smaller producers have not completed their revisions, but are expected to announce changes before the close of the week.

PROFITS

waiting for you

Royal Baking Powder has been used by generations of customers. They insist on Royal, the only nationally distributed Cream of Tartar Baking Powder.

Royal Baking Powder is backed by a great national advertising campaign in the leading women's magazines throughout the country.

Tie up with this advertising and get your share of the profits.

ROYAL

Baking Powder

Distributed by

Standard Brands Incorporated

5 BIG REASONS Why You Should Push STANDARD BRAND Products

- 1—Prompt Service and frequent deliveries.
- 2—Small stocks properly regulated require small investments.
- 3—A reputation for freshness with every product.
- 4—Nation-wide advertising.
- 5—Quick turnovers and Quick Profits.

For Over 47 Years

... Since 1882



RED STAR YEAST

HAS been marketed under the most exacting requirement... that it be of the highest quality... regardless of production cost. Strict adherence to this policy has merited a host of friends who insist on Red Star Yeast as the...

*BEST FOR ALL USES

It will fulfill Your Customers' expectations, too!

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 ★

CHAIN STORES HERE TO STAY.

Not the Worst Things in the World.

Every time I contact with the Frankford Grocery Company I find it constructing, or about to construct, an addition to its warehouse; and every time I hear from it between visits, similar conditions seem to obtain. Then, whenever expansion is in process or about to take place, membership lists are closed, there being no room for more members until large physical facilities are provided.

The Frankford organization is more than a generation old. What started it, I am not certain; but I know that stress of competition with old-time chains, such as that of Thomas P. Hunter, who built the Acme Tea Co. to 465 stores before he died, vastly stimulated Frankford's growth. For Philadelphia has been a preferred center of chain grocery expansion for more than thirty years.

Frankford Grocery Company is an incorporated body whose stock is own-

that any strong, worthwhile institution is "the lengthened figure of one man;" and Frankford owes its present outstanding strength, influence and beneficence to the unswerving good sense and honesty of the man at its head.

Results tell; and the results of Edgar's management are evinced in folder before me, reflecting as it does an organization that stands firm regardless, unafraid of any "conditions" or competition on earth. Let us glance at the elements of stability and accomplishment, reviewing business for 1928-29. We begin Sept. 1, 1928, with

Cash Balance of	\$	970.96
Receipts.		
Merchandise Sales	\$7,392,079.10	
Interest on Securities and Deposits	12,773.94	
Manufacturers for Sales Service	16,551.02	
Manufacturers for Advertising	28,330.11	
Securities Called and Sold	9,461.30	
Auto Truck Sold	1,475.00	
Withdrawals from Savings Funds of Second Nat'l Bank	\$80,000	
Frankford Trust Company	65,000	145,000.00
Capital Stock, Sales	45,367.00	
Miscel. Receipts	3,442.18	
Total		\$7,654,479.65
Grand Total		\$7,655,450.60

Disbursements.		
Merchandise—Purchases	\$6,895,306.33	
Salaries, Wages, Office and Warehouse	139,379.78	
Garage Expense and Wages	43,940.80	
Office, Warehouse and Gen. Expense	18,503.66	
Sales—Salesmen's Salaries, etc.	16,807.00	
Advertising	18,536.87	
Insurance—Stock and Fixtures	1,964.10	
Taxes, Federal, State and City	33,966.00	
Real Estate Purchased	12,282.50	
Delivery Equipm't	19,452.00	
Office and Warehouse Fixtures	886.25	
Securities Purchased	11,187.50	
Second Nat. Bank, Savings Fund	150,000.00	
Frankford Trust Co., Savings Fund	115,000.00	
Dividends Yr. ending Aug. 31, 1928	30,550.00	
Capital Stock, Cancelled	144,076.00	
Total		\$7,651,838.79

Cash Balance Aug. 31, 1929	\$	3,611.81
Assets.		
Cash	\$	3,611.81
Merchandise	530,304.84	
Accounts Rec'able	99,668.78	
Office and Warehouse Fixtures	7,868.42	
Delivery Equipment	32,027.00	
*Real Estate	92,486.89	
Securities	210,245.75	
Second Nat'l Bank, Savings Fund	95,000.00	
Frankford Trust Co., Savings Fund	65,000.00	
Total		\$1,136,213.49

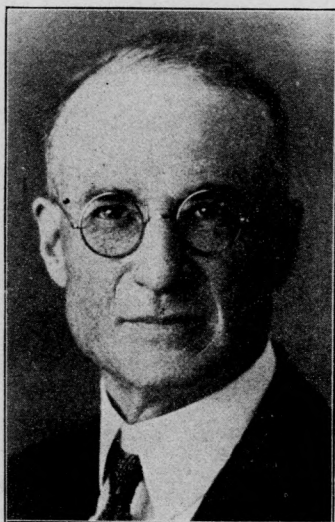
Cash -----	\$ 3,611.81
Merchandise -----	530,304.84
Accounts Rec'able -----	99,668.78
Office and Ware-	
house Fixtures -----	7,868.42
Delivery Equipment -----	32,027.00
*Real Estate -----	92,486.89
Securities -----	210,245.75
Second Nat'l Bank	
Savings Fund -----	95,000.00
Frankford Trust Co.	
Savings Fund -----	65,000.00
Total -----	\$1,136,213.49

*Worth \$500,000.
Note: 107,335 Shares, Par \$10. Paid in
Surplus \$50,519.

**Surplus.	
Increased sales over last year, \$589,503.98.	
Operating Overhead, .031%.	
Edgar also manages the Grocers Building & Loan Association of Frankford, Incorporated in 1908 of which the twenty-second annual report shows assets of \$369,240.97.	

With a record like that to back him, it is not surprising that Bro. Edgar can talk plainly to his members and others. Let us not fail to note the

(Continued on page 30)



Paul Findlay.

ed by members of Frankford Grocers Association. It is a buying exchange—rather it was a buying exchange until it became a regular wholesale grocery corporation. The 1928-1929 report is before me, period ending August 31 last; and the note sent with that report states baldly: "New addition to warehouse 66-235, five floors, 1600 members." Whether this new addition was made in 1929 or since the last report was completed, this condition is, as I say, characteristic.

The central moving spirit of Frankford is J. A. Edgar, who with thirty-eight years of personal experience with co-operative work, is known as Czar Edgar or Father Edgar, depending on the angle of contact. For Edgar "talks turkey" without paper frills to buyers, sellers and members when the occasion comes for "plain talk;" but he is a real father confessor to anyone who comes for help with a mind and heart opened by sad experience or hunger for genuine knowledge.

Organization is a great thing. Incorporation has its advantages. "In union there is strength." And all that kind of thing. But nothing is truer than

Royal Garden TEA

It has stood the test of time and the most discriminating tea drinkers of the age. Sold only by

The Blodgett-Beckley Co.

MEMBER INDIA TEA BUREAU
TOLEDO, OHIO

MICHIGAN BELL TELEPHONE CO.

Long Distance Rates are Surprisingly Low

FOR INSTANCE:

for **95^c** or less, between 4:30 a.m. and 7:00 p.m.—

You can call the following points and talk for THREE MINUTES for the rates shown. Rates to other points are proportionately low.

Day Station-to-Station Rate	
From GRAND RAPIDS to:	
DETROIT	\$.95
MONROE	.95
ELK RAPIDS	.90
WAYNE	.90
PONTIAC	.85
TRAVERSE CITY	.80
ANN ARBOR	.80



The rates quoted are Station-to-Station Day rates, effective 4:30 a.m. to 7:00 p.m. :: Evening Station-to-Station rates are effective 7:00 p.m. to 8:30 p.m., and Night Station-to-Station rates, 8:30 p.m. to 4:30 a.m.

For fastest service, give the operator the telephone number of the person you are calling, which can be obtained from "Information"

FINANCIAL

Loan Deflation Is No Myth.

With all our statistics on deflation in market credits Wall Street itself still half believes that somewhere outside its pack of cards the joker is held back.

Harold V. Roelse makes an intelligent examination of our changed security loan position in the current Harvard Economic Society's bulletin that concludes in effect there is no joker. The popular notion that our country banks are burdened down with a load of frozen security loans is not supported. He finds instead that the country banks in this important reserve district stand in a "surprisingly good" condition with their security loans. And it is on the country banks that the suspicion of the pessimists centers. The fear has been that an admittedly reduced volume of brokers' loans at New York City banks is more than offset by an expansion in collateral loans at member banks generally.

Confusion over loans is not hard to understand. We follow loan changes through three separate series. Each tells part. None tells all the story. Only by combining scientifically figures from the reports on loans to brokers, borrowings of Stock Exchange members and total security loans of the member banks do we arrive at a satisfying picture of what has taken place in the last year.

Mr. Roelse's composite study leaves no grounds for doubt on the question whether security credits have been deflated. He finds that between October 4, 1929, and June 30, 1930, "the indicated totals of all reported security loans show that, notwithstanding the fact that the security loans of weekly reporting banks have been higher recently than ever before, except for two weeks at the time of the stock market break last autumn, the total volume of security loans at the end of June was about \$4,500,000,000 less than at the high point of last summer." Mr. Roelse's familiarity with the country's loan statistics, resulting from his own connection with the Federal Reserve Bank at New York, adds to the weight of the conclusions.

Still further to emphasize the condition of country banks he refers to a recent study by the New York bank of collateral loans at 118 member banks in the second Federal Reserve District outside of the larger cities.

He finds that "out of the 118 banks, 76 either had no security loans for which the current market value of the collateral was less than the amount of the loans or had a negligible amount of such loans; 16 additional banks had 1 per cent. of undercollateralized loans among their loans and discounts; only 9 banks had 5 per cent. or more of undercollateralized loans.

"The proportion of market value to the amount of the undercollateralized loans varied widely in the different banks, but for the whole group averaged a little over two-thirds of the face value of the loans. In many cases, the personal credit of the borrower will assure eventual repayment of the loan in full. On the whole, therefore, the results of this study indicate conditions in the security loans of these member

banks in the Second District to be surprisingly good, in view of the wide fluctuations in security prices during the past few years."

Paul Willard Garrett.

[Copyrighted, 1930.]

No Sustained Rally Expected Until Spring.

Private economic studies of two of the Nation's largest corporations are reported to support the view that the actual low point of the business depression has been passed. Seasonal and psychological factors indicate such may be the case and precedent suggests it.

Expressing the opinion that a return of confidence and a substantial and enduring business recovery are inevitable, Edward B. Smith & Co. points out, that the important question is, when can they be expected? The answer, says the firm, is uncertain.

Several more favorable factors are cited, such as a more cheerful sentiment, elimination of fear of a calamitous crop failure, a more vigorous bond market and greater stability in commodity prices.

"We can hazard an opinion," the firm continues in answering its own question, "based on our weighing of a few known factors and our estimate of a much larger number of currently 'unknowable' ones.

"It is that there will be no broad and sustained recovery in American trade prior to the spring of 1931. Such a revival would require the participation of most of our leading industries, as well as some improvement in the outlook for our foreign trade. This appears to be too much to expect in the four remaining months of 1930.

"The domestic building situation is vastly different from that which so stimulated the 1921 recovery. The automotive industry has little to look forward to until after the turn of the year, and second half year earnings, with an exception or two, seem likely to be negligible. The near term prospects of any number of other sections of the business community are no better.

"All of this in no way precludes the possibility of some measure of seasonal recovery in domestic business this fall, but suggests that reports of improving conditions should be analyzed with unusual care, lest the significance of normal expansion be interpreted too optimistically.

"In estimating the possible extent and duration of such a recovery, it will also be well to consider the effect of political uncertainties which may arise out of the fall elections, and of psychological uncertainties should the passing of dividends become more widespread, and should third quarter earnings statements be more unfavorable than is now anticipated."

William Russell White.

[Copyrighted, 1930.]

Constructive Developments Could Easily Spur Market.

With conditions in financial markets exactly reversed from those prevailing a year ago, a turn for the better is being made, in the opinion of economists and trained observers.

Sentiment is generally pessimistic, margin holders in the stock market

are few, trading volume is relatively small, the short interest is large. Least resistance is encountered on price advances. These facts are cited by Morrison & Townsend in a review of the year's business recession and a discussion of the immediate outlook.

The firm looks for a gradual transition which will be well under way before it attracts general notice. Signs of an increased demand for merchandise, especially raw materials, have already appeared, the firm points out.

"A number of constructive developments could easily take place in the next few months to heighten bullish sentiment and maintain security prices in an upward trend," the firm contends.

"Seasonal influences alone should

help retail sales and enable merchandising companies to issue a succession of improved sales and earnings statements. United States Steel might well declare an extra dividend of \$1 at the next meeting as the company is strong in cash and apparently has adopted a more liberal dividend policy. A number of companies, like American Can, Eastman Kodak and Case Threshing Machine are believed to be contemplating substantial stock dividends or splitups, and any substantial change for the better in business conditions might influence directors to action.

"The conclusion to be derived from all this is that now is the time to begin accumulation of sound stocks. This is not a suggestion for indiscriminate purchase of securities, but it means

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

Investment Securities

E. H. Rollins & Sons

Founded 1878

Phone 4745

4th Floor Grand Rapids Savings Bldg.

GRAND RAPIDS

Boston

New York
San Francisco

Philadelphia
Los Angeles

Chicago
London

Denver

that investors might use 25 per cent. to 50 per cent. of available funds to buy the better grade of securities, either for cash or on conservative margin."

In a study of the effect on prices of more than 400 companies of the shrinkage in earnings, the firm finds that while the average decline in earnings of industrials was 30 per cent., the fall in stocks was 37 per cent., while in the case of rails earnings dropped 36 and prices 31 per cent. Utilities fell 36 per cent., even though earnings improved 1 per cent. on the average.

Attention is called to the remarkable increase in the number of stockholders of leading companies, the assumption being that to a large extent stock held by small investors has been paid for in full and withdrawn from the market.

William Russell White.
[Copyrighted, 1930.]

Market Rise Based on Faith.

Whether the market meets its test in the present proving area seems to depend on the chances of tangible replacing intangible forces.

Fears of getting left behind in the next major advance rather than any visible signs of improving business have been providing the impetus since mid-August for a stock rise. When stocks in the July-August setback did not break through the June lows the charists turned bullish. Wealthy investors took it as a sign that business was scraping bottom, and that the time for accumulating equities had arrived.

With each point of advance in the last month converts to this belief have multiplied. It is a typically American trait, that shows itself plainly in market operators to run no risk of losing out. School themselves as they will, the insiders generally try to beat the gun rather than await a clear signal to go.

Belief that business is somewhere near bottom must sooner or later be backed by tangible evidence to make the faith stick. Except for the extraordinarily clean loan position of the market these intangible forces would have been sorely tested before now.

With the market up again to its high July levels stocks are meeting a test of their strength to push through old tops. The journey so far has been based on a faith in what lay beyond.

Whether stocks move on forward substantially depends on the ascendancy of tangible evidences of improving business from this point over a confidence born of hope. Historic precedent means something, a favorable loan ratio is helpful, and confidence is a potent market factor but improving business in the final analysis must point the way if a rising stock market is to be maintained.

Paul Willard Garrett.
[Copyrighted, 1930.]

Fool Advertising By Brazilian Coffee Handlers.

To me the silliest thing I have ever seen in the way of National advertising, undertaken to increase the demand for the food product advertised, is the advertising the Brazil coffee people have done for several months and are still doing, to increase the demand for Rio and Santos coffee.

With the market for these coffees in the condition it is, the advertising is the feeble gesture of a month-old babe. And the thought that the advertising could save the market from what happened to it, is of about the same value. The coffee market is suffering from an overplus of coffee. It is breaking the market's back—has broken it, in fact and none of the artificial schemes the Brazilians have used to prevent an oversupply from having the result it always has, has amounted to a row of pins or could.

Besides that, even if the advertising didn't have that to contend with, I question whether it could ever have any effect. Coffee isn't a thing that can be advertised into better demand. A particular brand of coffee can, but coffee in general is used or rejected according to the taste of the user. If he likes coffee he drinks it—drinks as much as he wants and he can't be advertised into drinking two cups when he used to drink one. If he doesn't use coffee it is because he doesn't like or is afraid of it. In neither case can advertising change his feelings.

This seems to me like the simplest logic, but I must be wrong, because the coffee people who had the biggest interest, didn't see it.—E. J. Buckley in Grocery World.

A Business Man's Philosophy.

More good can be accomplished by encouraging people to believe that they can become economically comfortable than by stimulating them to imagine that they can become millionaires.

There is more discouragement than help to the average individual in the suggestion that he may become a Rockefeller, a Woolworth, or a Ford. Reasonable economic success is clearly within the range of every person in this country who is above the twelve-year-old-mind group.

Success will not be won, however, by false enthusiasm.

Building up a competence is usually slow work. But that's the way ninety-nine per cent. do it. They think in terms of years and not of months. They don't sacrifice much each day, but they pinch off something, and at the end of a year or a decade they have accumulated a sizable amount.

Ford, Woolworth and the others are not just like the rest of us. We can follow their principles with profit on a small scale, but there is no use deluding ourselves that we have anything but a remote chance of equaling their records.

The achievements of tens of thousands of lesser, but enviable, men offer us a target we can hit. In taking an accurate inventory of ourselves and recognizing our limitations we show good sense.

William Feather.

More Scotch.

A Dutchman, an Irishman and a Scotchman were boasting of their generous expenditures. The Dutchman, to show his little concern about the high cost of living, pulled out a cigar and lit it with a \$50 bill. The Irishman, not to be outdone by the other, did the same, except he used a \$100 bill. The Scotchman, unwilling to take defeat at the hands of his neighbors, wrote out a check for \$1,000 and lit his pipe with it.



L. A. GEISTERT & CO.

Investment Securities

GRAND RAPIDS—MICHIGAN

506-511 GRAND RAPIDS TRUST BUILDING

Telephone 8-1201

8 ADVANTAGES of a Life Insurance Trust

1. Replaces speculation with a balanced financial plan.
2. Protects the principal from inexperience or extravagance of heirs.
3. Assures regular income and complete safety principal.
4. Provides flexibility to meet the expenses of illness, accident or unusual items.
5. Can be varied to fit large or small estates.
6. Cost is but a small percentage of the annual income.
7. Replaces individual opinion with the judgment of experts.
8. Gives you peace of mind by safeguarding your family's future.

BANKERS TRUST COMPANY OF MUSKEGON

GRAND RAPIDS NATIONAL BANK



Established 1860—Incorporated 1865 — Nine Community Branches

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

Advertising Beacons Lesson To Others

General Apathy has a blood brother in General Depression.

While some business concerns, large and small are grumbling, worrying about whether business will ever get "back to normal," but doing nothing to restore public buying and public confidence, others who have that far-seeing vision which makes for success, are up and at it.

No one conversant with merchandising over the past decade or two can gainsay the fact that the gigantic captains in mercantile enterprise are those who, years ago, took advantage of advertising to hitch their wagon to a star and went on up into commercial heights.

To-day a great banking institution, a great home building corporation and a great daily newspaper are working, in different ways, perhaps, but all aiming at the same goal.

When one stops to realize what the Old Kent Bank of Grand Rapids is undertaking, one cannot help but admit the wholehearted spirit back of the movement. This is not merely a gesture to the galleries. It is not intended to emulate h. ford in his press agent acrobatics. It is a sincere desire to do that which will help the city as a whole and the bank incidentally.

It may seem passing strange to many that the local Association of Commerce has failed to pioneer in the path now taken by the Old Kent Bank. In various quarters over a long period of time, there has been the urge that Grand Rapids secure new industries, but for some reason, undivulged, the effort to win new industries lacked a punch.

It has remained for the bank to step into the breach and now millions of executives and business enterprises will know about Grand Rapids. It costs real money to purchase space in Forbes, Nation's Business and magazines of like character with their millions of circulation among the better classes.

Yet this campaign is not niggardly in regard to size of space or to the number and class of mediums used. Hooking up with the retailers of this section is this idea, that if the Old Kent Bank can step out and spend an immense sum to advertise a city, is it not a beacon light for the retailer to follow as regards his own business?

If industry can be attracted by the means of printers' ink, how much more could trade be brought to the corner store by the same means, locally applied?

Then we see Stiles Materials Co., furnishing many articles for the home, selling lumber and roofing and household appliances, using large advertisements, costly space each Sunday over a long period in the Grand Rapids Herald, and what does that copy say?

Does it aim to interest men and women in Stiles merchandise, in their business?

No. That copy has been steadfastly concentrated on the idea of getting people out of their fear and trembling relative to hard times. It has been cheerful, optimistic copy, splendidly

created to instill hope and optimism among the masses.

It has gone far, but it has been limited. One house cannot hope to swing the tide alone, yet here is a keen, calculating business concern which says in effect, "We know that advertising can sell anything, it has untold power, it should be able to sell hope and confidence to the public. If it were carried on in the right way, along the broad, teeming highways and byways it would succeed."

Advertising to shake a fear-sick public out of a foolish dread which has no basic foundation in fact.

Now the Grand Rapids Herald sounds the tocsin call to arms, again stressing the importance of carrying on in more generous manner the work initiated by Stiles.

In the history of the State there has never been before such concerted and high powered proof of what the financial and business heads of the section think about advertising, about publicity.

Yet small town and community dealers stand back, in the same category as the public which refuses to step up and buy at their counters. These dealers do absolutely nothing. They, like the public hold that which they have, and there is no more coming m.

This object lesson in Grand Rapids should be studied, then acted upon universally by all business houses. But so many, many business men never even open the covers of their textbooks, and not knowing, in ignorance, they go to the foot of the class, then into oblivion.

This advertising beacon stands so high and burns so brightly that no one need overlook the significance of the whole matter.

Here is the concentrated essence rendered out to a nicety—business will return to normal as soon as the business world itself acts in normal fashion. If each firm would go on about business, use plenty of publicity and exercise an extra amount of aggression and push at this time, going after business, making a real effort advertising, cleaning up, hustling and smiling—it would be contagious and when optimism becomes contagious there is no need to wonder "when we will return to normalcy"—normalcy is right there shaking hands with you.

Hugh King Harris.

He Didn't Know.

A dealer in South Georgia carried Rastus Johnson during the Spring and Summer so that Rastus could make his cotton crop. It turned out to be a good year and Rastus had enough money to pay his account at the store and still have some left over.

After paying his account, he went across the street and bought quite a lot of goods for cash. The dealer who had given Rastus so much credit learned of this and the next time he saw him said, "Rastus, I carried you all Spring and Summer and now you go across the street and buy stuff for cash. What's the idea?"

"Why, Mistah Boss," replied Rastus in a surprised tone, "Ah didn't know you-all sells fo' cash!"



**If
you buy or sell
abroad, our Foreign
Department
can save you time,
worry and money.
May we explain?**

OLD KENT BANK

Grand Rapids' Oldest
and Largest Bank



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

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

A Capacity To Serve That Wins
Everlasting Confidence

**PETTER,
CURTIS &
PETTER
INC.**

Investment Bankers and Brokers
— PHONE 4774 —
Grand Rapids Muskegon

Fenton Davis & Boyle

Investment Bankers

Detroit
Grand Rapids
Chicago

"Surplus funds can only be hoarded, or speculated, or invested."

P. of B. I.

It is the straight-thinking, far-sighted investor that this banking house invites to review its offerings — and is prepared to serve satisfactorily.



POTATO CHIPS

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

Cities Service Company earnings for the 12 months ended June 30, 1930, were 46% greater than for the 12 months ended June 30, 1929.

We suggest the purchase of the common stock at present levels. Current yield about 6 3/4 %.

Securities Department

The Industrial Company

Associated with
Union
Bank of Michigan
Grand Rapids,
Michigan

Resources over
\$5,600,000.

MUTUAL FIRE INSURANCE

Twenty-eight Ways To Lose Fire Insurance.

In the past I have devoted quite a few articles to discussing fire insurance policies—the extent to which they are not understood, or to which their provisions, through ignorance of their existence, are ignored, or to which policy requirements as to what shall be done after a fire, are not kept.

The point is that unless the conditions of the policy, not only while the risk is being carried, but after a fire, are strictly observed, the insurance may be lost. And remember that the stock insurance company which is carrying your insurance knows and understands every line in the policy and will jump at the chance to seize on some sin of omission or commission on your part.

Not long ago a group of insurance auditors decided to check over a lot of policies on which the insurance had been lost by some inadvertence on the part of the insured. Their examination covered a considerable period, and was finally summarized in the following list, which certainly ought to be widely printed.

Remember here are twenty-eight types of negligence which cost and are still costing policyholders the full value of their insurance:

1. Policies do not correctly state name of insured—individual, co-partnership, trade name or corporation. Not properly revised when changes in firm status are made.
2. Policies covering chattel mortgaged stocks of merchandise and lacking chattel mortgage clauses.
3. Where policyholder thinks he has fixtures insured but policies cover only stock or vice versa.
4. Policies which have not been renewed: i. e., policies which are not in effect, but which the owner thought had been properly renewed.
5. Policies written with non-concurrent forms. All policies on the same piece of property should read alike.
6. Policies not permitting other insurance on property but other insurance being carried.
7. Over-insurance. Policies totaling in amount more than the value of the property.
8. Policies intended to cover merchandise stored or located in building attached to or adjoining the main building, but which do not, on account of the attached or adjoined building being of different construction.
9. Policies covering property where fireworks are handled without proper permit.
10. Several policies covering the same property, some of which carried a co-insurance clause and others did not.
11. Policies containing co-insurance clauses which policyholders did not know were in the policies.
12. Policies containing co-insurance clause where the amount of insurance was not in proportion to the value of the property.
13. Policies containing co-insurance clause, but proper credit in the rate not given.
14. Policies on property where a reduction or increase in rate had been

made, but proper credit or charge had not gone through.

15. Policyholders who fail to check up the amount of insurance carried.

16. Errors in location. Policies covering on the same property, some written at wrong location.

17. Policies which were improperly signed or not signed at all.

18. Policyholders who think furniture and fixture insurance covers a gasoline pump located on the curb and other equipment outside the store not specifically mentioned.

19. Policies covering one specific item of merchandise or fixtures in contradiction or duplication of other policies covering on all merchandise or all fixtures.

20. Policies written on annual basis that could be written on a three-year basis at considerable saving to policyholders.

21. Policies that contain freak or unusual forms, detrimental to the best interests of the insured.

22. Errors in describing construction. Concrete or tile buildings described as brick; brick veneer described as brick; shingle roofs described as composition, and vice versa.

23. Policies written covering the same property at different rates.

24. Iron safe clause attached to policies and its provisions poorly understood.

25. Gasoline being handled without gasoline permit.

26. Foundations included in building values, when they might safely and economically be excluded.

27. Slight alterations and improvements of property and risk which would permit of rate reductions.

28. No rate reduction account insured failing to notify companies of the removal of exposing hazards.

Among the readers of these articles there will be a few—a very few—who will know that their fire insurance situation is free from all of the above. The great mass won't know anything about it. My advice to them is to call in a mutual insurance agent, and have him check up on the whole twenty-eight ways in which they can lose their insurance. E. J. Buckley.

[Copyrighted, 1930.]

Twenty-two Types of Poor Credit Risks.

According to the Retail Merchants Association of Colorado, the following twenty-two types of customers are considered poor credit risks:

An individual laborer who has only 100 days' work a year.

A professional man without an income, depending on chance business.

A man who appeals for credit who has always paid cash.

A person who does not respect the property rights of others.

A person who takes no care for tomorrow.

A person who cannot hold a job or position on account of watching the clock.

Character credits, without job or position.

Charity credits.

Married people living beyond their means.

People trotting in the Codfish Aristocracy class.

The shiftless young man without a bank account.

A man who asks credit on his supposed Christianity.

Advancing credit after broken promises.

A swelled head when asked for reference.

A professional dignity man, who tries to use dignity as an asset when asked to pay, or for references.

Credit to minors without a written order.

Credit to irresponsible heads of household who are feeding working sons and daughters who do not pay for their food.

People who hold out on food money to pay on installments.

People who are loaded down with installment goods.

A love nest on credit is not a love nest; it's a hell of a nest.

A man who is not willing to tell you of his financial condition and his ability to pay, giving you a chance to prove his statement.

A man who will ask credit charity from the grocer before asking the proper authorities. He could pay the proper authorities the same as he could the grocer.

Personality is largely enthusiasm for one's work. Hundreds of otherwise mediocre salesmen have risen to high positions through developing enthusiastic personalities. It is a gift to which anyone can help himself.

Have You Received Full Value For Your Money?

In years past we have all paid considerable money for fire insurance; have we not? Some of us, however, have gotten out of it much cheaper than the rest because we have had our insurance placed with THE FINNISH MUTUAL FIRE INSURANCE COMPANY of Calumet, Michigan.

This old and strong company shares its profits with the policy-holders by paying dividends of 40 per cent every 3 years. You can get in on this too, if you want to. Rates are no higher than anywhere else, and no extra charges. It will pay you handsomely to look into this.

THE FINNISH MUTUAL FIRE INSURANCE COMPANY
CALUMET, MICHIGAN

444 Pine Street

Phone 358

Affiliated with

The Michigan Retail Dry Goods Association

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

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.

Grand Rapids, Mich.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

MEN OF MARK.

Wm. R. Roach, Head of the Roach Canneries.

In the biographies of strong men of the United States one finds that in the majority of cases their origin was lowly and that the boyhood of each was one of hardship, deprivation and strenuous labor, generally for mere subsistence. In numerous instances that start was made on a farm, often in a new country where conditions were as hard, as laborious as can be conceived. In the older countries of Europe the boy reared to such a life is apt to become stupified and ambitionless under the influence of his very surroundings, and some apparently have no motive to rise above these. In this country it is different—or was in respect to the generation that is now in the saddle. If one should spend a year or more in reading the biographies of the men of America who have made their mark in business and the professions he would find a monotony of origin on the farm, in the workshop or among the laboring poor who have no recognized status in the community at large.

The query then arises, What motive or impulse has made American boys of lowly origin so different in respect to aspirations from the youth of the corresponding class in Europe? Evidently the answer to this question can be found in the genius of our Government, which precludes class privileges and gives one individual as good an opportunity to forge to the front as another. No matter how humble one's origin, he can by education and the acquisition of wealth and the distinction and power that wealth confers reach the highest position in the land and take his place with the most exalted in the community. Our system of education, beginning with the free schools and ending in the universities, which encourage the ambitious young man or woman, is a strong incentive for the young to rise from a lowly to a higher and broader station in life.

Still, the privileges and opportunities of the young American would be of little avail in the development of character and career without an ambitious trait in the youngster, "bred in the bone" as it were, that impels him forward and upward. It is a noticeable feature that so many farmers' boys have early been seized by the notion that the first step in their coveted rise from physical drudgery must be by the means of education. That, they rightly think, is the way that leads to positions in which men live and thrive by practice in the professions, in trade and as engineers, architects and in the higher mechanical arts. No doubt the general prevalence of the common school has furnished the inspiration that has impelled thousands of our youth to get away from the humble life on the farm, with the object of reaching success in what they consider a higher and more refined calling.

William Robert Roach was born on a farm near Pierrepont Manor, Jefferson county, New York, Sept. 5,

1862. His father and mother were both natives of the North of Ireland, but were married after becoming residents of America. William worked on the home farm until he was 24 years of age, attending district school at such times as he could be spared from the farm work, which included a three year course at Hungerford's Collegiate Institute, at Adams, N. Y. At the age of 24 he went to Iowa, locating in Poweshiek county and engaging in the growing of vegetable seeds for himself. He continued this business five years with very satisfactory results, when he headed eastward and secured employment as traveling salesman for the Jerome B. Rice Seed Co., of Cambridge, New York. His territory included the entire United States. As soon as he struck his gait he increased his sales to \$500,000 a year, which was a larger volume than had ever been attained by any three seed salesmen up to that time.

About this time Mr. Roach conceived the idea of forming a gigantic combination of all of the pea canning establishments in the country. Forming an alliance with W. G. Rouse, of Mellair, Maryland, he secured options on 65 per cent. of the canning plants and also an option purchase the Chisholm-Scott pea viner, which every packer had to have in order to carry on his business successfully. Mr. Roach succeeded in enlisting capital for this project to the amount of \$10,000,000 and would, undoubtedly, have carried his plans into successful execution but for an unfavorable decision in one of the Federal courts, throwing doubt on the validity of viner patents. Disappointed but not disheartened, he formed a copartnership with Robert P. Scott, of Cadiz, Ohio, and purchased from Seager Bros., of Hart, their canning factory at that place, paying \$30,000 therefor. He spent the winter of 1901 in Old Mexico and the following spring took charge of the business, which he has worked up to remarkable proportions. He is now one of the largest pea packers in the world and packs a full line of other goods as well. The business was incorporated in 1902 and now operates canneries at Hart, Scottville, Kent City, Edmore, Owosso, Crosswell and Yale. A subsidiary organization packs tomatoes at Gweneville, Ind., under the style of the Roach Indiana Corporation. Pea and bean seed farms are owned and conducted at Northport, Mich., St. Anthony, Idaho, and Belfrey, Mont. During the season of greatest activity 3,000 people are on the payrolls at the various plants. The officers of the corporation are as follows:

Chairman of the Board—William R. Roach.

President—B. C. Nott.

Vice-Presidents — Lloyd Demond, Robt. O. Seeley, Ralph E. Balch, L. A. Sears.

Secretary—Bert Wickham.

Assistant Secretary—G. B. Rollins.

Treasurer—W. I. Andrus.

Assistant Treasurer—B. M. Robinson.

Roach goods are known from ocean to ocean and are found in a conspicuous place on the shelves of the best

grocers in the country. In April, 1927, a National advertising campaign was inaugurated, starting with two page color pages in the Saturday Evening Post and followed by full page announcements in the Women's magazines of National circulation. The headquarters of the company were maintained at Hart until 1919, when the executive offices were removed to Grand Rapids and located in the Murray building. A year or so ago the offices were removed to the ninth floor of the Grand Rapids National Bank building.

Mr. Roach was one of five canners who inaugurated the National Canners' Association. He has been high in the councils of the organization ever since, having served one year as President in 1911. L. A. Sears was President during 1910 and B. C. Nott during 1928.

Mr. Roach was married June 1, 1904, to Miss Olive Nott, of Adams, New York. The union has proven to be an exceptionally happy one. Mr. Roach has never held any public office, but he is a 32d degree Mason, a Shriner and Knight Templar, a Knight of Pithias and an Episcopalian from way back. He was elected a vestryman of the Episcopal church of Pierrepont Manor when he was a very young man and his interest in the church of his adoption has never waned.

Mr. Roach's hobby is the raising of Holstein cattle. He owns a large stock farm near Watertown, N. Y., which affords him great enjoyment.

Mr. Roach attributes his success to hard work, close attention to duty and a disposition to give the other fellow a square deal.

The world is full of men bubbling over with big ideas who experience difficulty in holding down even the most inconsequential position.

There are office men in plenty who seldom think in less than six figures—unless it be when they draw their pay—and complain continually because they are kept in the background while others less gifted mathematically pass them on the road to success.

None of these would prove world starters if they lived for a century. They have big ideas, but they are living refutations of the assertion quoted regarding those elements that have enabled Mr. Roach to gain the front rank in the business world.

Mr. Roach has big ideas, it is true; and it doesn't matter a particle whether it requires four or six or eight figures to represent what they involve.

But he is not content with thinking. He puts those ideas into concrete form, and stays with them until they have been carried out successfully or their incorrectness has been demonstrated. For unlike the Scotchman of the story, who asserted that he was always open to conviction but added proudly that he had never met a man who could convince him, Mr. Roach does not doubt the ability of others to demonstrate the error of his way if he is in the wrong.

This attribute has played no small part in winning the success which has been his portion in a life still young when counted by years. It also ac-

counts in a large measure for his popularity among those with whom he comes in contact and the absolute loyalty pervading every nook and corner of the big institution whose destiny he shapes.

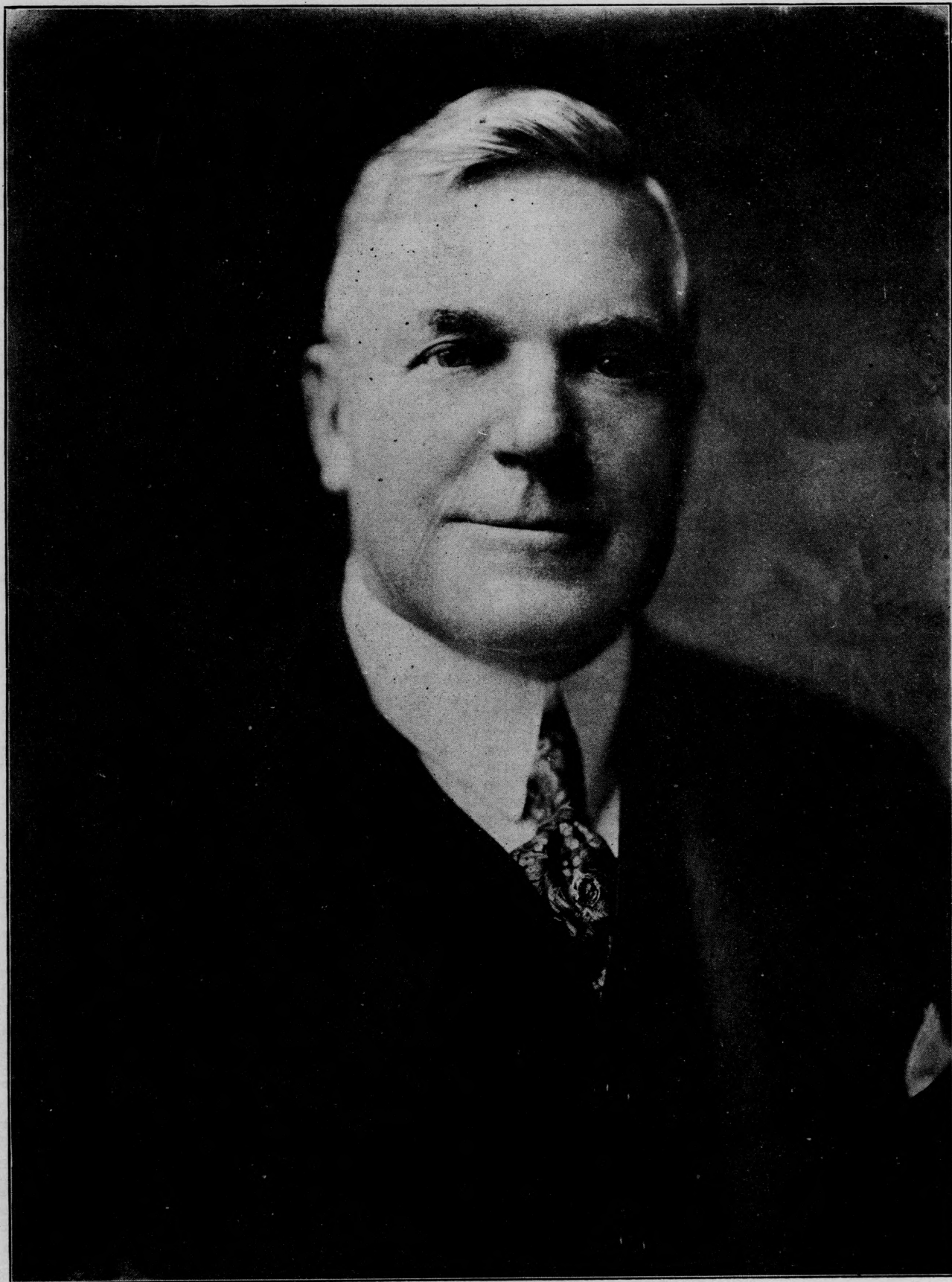
He realizes that all the brains are not monopolized by one man. A janitor in any of the Roach plants is just as free to stop the head of the concern whenever they happen to meet and suggest a change in his department or anything else having to do with betterment of service as the highest salaried expert about the place. If it proves worthy of adoption he will be peculiarly benefited through a system of awards prevailing in the factory, but above all else there will be a consciousness of having done something worth while. If the idea is not practicable he will probably be told why. For Mr. Roach is a shrewd Irishman who knows that the surest way to get the best out of those around you is to meet them as man to man, irrespective of rank.

He gets it—quickly, too. There is scarcely a man in authority in the big institution but can recall the time when, having received instructions from the head of the firm, almost before the door was closed Mr. Roach reappeared on the scene to enquire whether those instructions had been fulfilled. There is no nagging, no fault finding, no criticism—provided always that no unnecessary time has been wasted. The seemingly undue haste is occasioned not by a desire to figure as an industrial slave driver, but by the prodigious energy of the man and his ability to dispose of matters almost before others have begun their consideration. There isn't a man about any of the Roach plants—and this statement is made without fear of successful refutation—who can hit the terrific pace set by his chief. If he could he would not be in the employ of others, but would be heading an undertaking of his own.

Mr. Roach has little time or inclination for details further than those involved in formulating a plan of action. He is chief of the strategy board, placing the conduct of a campaign in the hands of trusted lieutenants and holding them responsible for results. He picks a man for a certain duty because convinced that he is best qualified for that position; and, having once settled that point in his own mind, he keeps his hands off until it becomes apparent that he is wrong. Then there is no hesitancy about making a shift. Mr. Roach has plenty of sentiment without being sentimental. He has the kindest feeling for the men associated with him, and if one of them fails to measure up to the standard he is told so as much for his own good as for the welfare of the company. He pays liberally for results—but he insists upon getting results, and if the man entrusted with a task proves incapable of making good someone else gets his place, after he has been given every chance.

Mr. Roach never forgets. When a line of action has been decided upon and the work assigned he keeps track

(Continued on page 31)



WILLIAM R. ROACH.

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.

Sheets Continue To Draw Most Attention.

Whether one considers the past week, month or season the leading item in the domestic departments hereabouts seems to be sheets. Constant featuring of the gradually declining prices in this division has served to draw comparatively more business to this item than at any other in the department, local buyers point out. Many stores report sheet sales for the whole season considerably ahead of last year, with no sign of the "saturation point" in view. More than one buyer has expected this condition to arrive before this, and some are frankly at a loss to explain where all the sheets are going to. Interest in formal and fancy linens which usually develops at this time of the year is back again this season with surprising vigor. The tendency away from the more elaborate articles in the domestic departments, which was declared to have been so marked during the spring of this year in the better stores, has abated considerably, it is said. This relenting in consumer caution combined with the reduced prices at which the fancy linens can be offered this fall, contributes materially to the active interest in these articles. This type of business is particularly welcomed by the retailers because it represents large individual sales.

Smaller Types of Afternoon Bags Are Favored.

Time was when one good, stalwart handbag was all that one needed. But when street clothes are as sharply distinguished from afternoon ones as morning is from night, the same handbag for both is out of the question. Very decidedly what will go with tweeds will not go with furs and silks, not to mention that the tweeds are quite likely to be brown this season and the silks and furs black.

There is also a considerable difference in the correct sizes for daytime and formal handbags. Those that go with our street clothes and coats are plenty large enough for shopping list, a sample or two and all the odds and ends that invariably strain a bag's capacity. But afternoon bags are usually small, for one needs to carry in it only a handkerchief, change purse and compact.

By their size, then, are they known. And by their materials, frames and ornaments, too. Antelope heads the list of materials, with heavy crepe, moire and slipper satin following close behind. With all the contrariness of which fashions are generally capable, many of the antelope bags are crushed into soft folds as if the leather were a soft fabric, while the silks frequently make little stiff-shaped bags.

There are all sorts of shapes—pouches, semi-envelope bags, softly gathered bags on frames and stiffened ones on frames. Some have no handles, others have a back strap and

still others have fine chain handles. In this respect it is a case of suiting one's self.

But it is their decorations that particularly distinguish them from their less formal neighbors. Frames set with real semiprecious stones, such as turquoise, or frames covered with a delicate patterning of marcasite are lovely against black bags and costumes. Lift-locks sometimes take the form of a basket of flowers done in Galliera style; or, again, they are fashioned from a bit of carved crystal or jade. Real tortoise shell has been used for ornaments and whole frames and is both new and smart on black antelope. Marcasite-set initials are always a distinguished accent for a corner of a formal envelope.

For the individualist who can afford to satisfy her whims, there are beautiful afternoon bags made of real antique Persian and Oriental brocades; or she may prefer to match her costume with a bag made to order of the same material.

If one of the new muffs is to be part of an afternoon costume the bag question requires special consideration. One may select a muff that has its own purse, or a bag small enough to slip in the muff, or a handle bag that can be hung on the arm.—N. Y. Times.

Revival of Poplin Shirts Seen.

Reports that poplin shirts will enjoy an extensive business during the coming season are being substantiated on all sides, according to reports in the trade yesterday. One of the resident offices has been promoting a shirt to retail at \$1.95 for the past few months and reports a tremendous demand for it. The producers of the leading branded poplin fabric stated yesterday that their volume of business has been steadily mounting and that a definite revival of this type of shirt is well under way. A men's wear chain group which has been featuring a well-known brand in several of its stores said it intended to offer a lower-priced shirt under its own name some time next month, and that it looks forward to a heavy business in it.

Fix Dates For Furniture Show.

The mid-Winter furniture opening will be held in New York City next year from Feb. 2 to 14, officials of the New York Furniture Exchange decided last week. Official notices of the dates are scheduled to be sent to manufacturers and retailers this week. The coming show will be the last mid-Winter event, according to present plans of the industry. Beginning with the Summer openings in June the trade will confine itself to one major style showing, holding a minor exhibition in the Fall. Buying activity continues to gain at present in the market. The number of buyers visiting New York furniture showrooms so far this month has established a record to date.

New Device Identifies Fabrics.

Patent has been applied for by a leading silk manufacturer on a device for the protection of fabrics against inferior substitutes. Through the use of this device the identification label is not destroyed until the last quarter-

yard of a piece of the fabric is sold. The end of the piece of goods to be rolled on the tube from which the merchandise is to be sold to consumers is partially split. This loose end is folded over so that it extends beyond the end of the tube, where it is sealed with a paper band bearing identification labels. The combination identification mark is the first to be used on rayon piecegoods under the provisions of the recently established Viscose Company quality-control plan.

Grocery Price Index at Low.

The index of wholesale grocery prices, compiled each month by the bureau of business of New York University for the National Wholesale Grocers Association, continued to fall in August and reached a point 20.9 per cent. below the same month last year. The revised index number for August was 89.5, compared with 90.5 in July. This is the lowest level since 1921. The index number is based on the price of a typical bill of groceries. Items which showed price gains in August were cheese, corn syrup, flour, oats, cornmeal, red salmon, corn, cottonseed oil and lard. Lima beans, peas, rice, prunes, sugar, coffee, pink salmon, tomatoes and pineapples were lower.

Announce Spring Shoe Colors.

Nine colors will be featured on the Spring (1931) shoe and leather color card to be issued shortly by the Textile Color Card Association. Seven of the colors are new, and comprise sea sand, putty beige, Indies brown, swagger brown (a medium russet brown), sky gray, paddock green and grenat (a deep garnet red). Almora brown and admiral blue are repeated from the Fall (1930) card because of their continued style significance. The colors have been chosen in conjunction with the Tanners' Council of America, the National Boot and Shoe Manufacturers' Association and the National Shoe Retailers' Association.

Spring Underwear 5 Per Cent. Lower.

Prices on 1931 lightweight underwear lines average about 5 per cent. below the quotations of last year. For the first time buyers have shown interest in Spring underwear this week. There have been only a few retail representatives in town, most of them still concentrating on the Fall heavyweights, but they indicated that prices on the Spring goods were attractive. Most of the other houses in the primary market have been waiting for a more active interest by merchants before naming their prices, but it was thought that they will publish their lists before the week is out.

Good Business in Percalés.

Corporation printers have been encouraged by the volume of business received since their price reduction on percales. An optimistic outlook regarding future trade is being taken, due to the firm tone of the gray cloth market. Converters will make no immediate reduction in their price, it was said yesterday, as the spread between their quotations and that of the printers is now a little more than 2 cents, which was the differential prevalent before the converters took the

initiative in reducing percales this year.

Glass Enquiries Encouraging.

While the increase in business booked in window glass during the week has been relatively light, enquiries are more numerous and of a generally encouraging nature. Production schedules at the factories held without change. The demand for plate glass continues along quiet, seasonal lines, with little change for the better this past week. The outlook is for steady improvement, however, as the Fall season advances. Current demand in the rough rolled and wire glass branch is below the seasonal normal.

Percalé Prices Are Reduced.

Price reductions of $\frac{3}{4}$ to $\frac{1}{2}$ cents on percales for near-by deliveries were announced last week by the leading houses in the trade. The new quotations, which revised prices to a basis of 14 cents for 80-squares, were named by M. C. D. Borden & Sons, Pacific Mills, Algonquin Printing Company and the Pepperell Manufacturing Company. The Windsor Print Works Division of the Consolidated Selling Company will announce its prices today. On 64-60s the new price was $\frac{3}{4}$ cents and on 68-72s 12 cents.

C. W. Slade, grocer at 127 Graves avenue, Battle Creek, renews his subscription to the Tradesman and writes: "I could not get along without it. I am one of your old timers, I have taken it about thirty years and it gets better all the time."

**It pays to buy from us—
BIG importers—you get the
benefit of our large scale
operations.**

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HUMAN HAIR NETS

\$9.00 a gross—all regular styles and colors.

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\$9.00 a gross—popular

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Slumber Caps and Water Wave Nets with Chin Elastic — pastel and hair shades.

Sales-making counter display cabinet free on request.

We also import the

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Hair Nets.

Get our quotations on **YOUR OWN BRAND.**

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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, 90. Transportation Bldg., Detroit.

Call a Halt on Rising Store Operation Expense.

In recent months, problems arising from the decline of commodity prices are demanding the attention of all students of economics. Profitless sales volume is the big ogre of to-day and how to combat it successfully is one of our most serious questions. Getting business on a more profitable basis in the face of difficult conditions and still protecting our employees and paying our bills is what worries all of us.

First of all, have we become too extravagant in the make-up of our stores, have we lavished too much capital on this particular item, do we get that return on the expenditure that we are entitled to? Personally, I say we must call a halt. Let us have well-lighted, well-ventilated, well-appointed stores, but we must not be extravagant, either in the fittings of the stores or in having too costly a location.

We should eliminate hit and miss merchandising policies, all unsound business practices such as extravagant services, discounts and inside prices. Our advertising must be tempered for our direct needs; our policy must be well defined. We must advertise with these thoughts in mind—will the advertising bring volume, will it add prestige, will it help build a price line? If you cannot foresee result from any of these, then change your advertising policy.

My answer to the first question on profitless sales volume is that the responsibility of this condition must be shared by all engaged, from the head of the house down to the lowest employee. Where one individual accepts all the responsibility, he is courting disaster and there must be unified endeavor to bring about satisfactory results.

Our merchandising must be done with the idea of not forcing the customer to accept what he or she does not want, but with the idea that we have on our shelves that commodity which is being called for. Cut down on your lost sales, and your volume will increase. In that way, we will not only put our business on a profitable basis, but bring about a condition in this business of ours which we must all agree is not functioning as we would wish.

I very much decry the special sale habit, department store habit, I might call it. To bring up volume, merchandise is bought and sold without any idea of profit. Volume is their great cry and they are willing to gamble with the great cost of advertising just to attract and possibly sell other merchandise. Statistics are showing the fallacy of this policy and I predict that in time it will be stopped. Speaking about statistics, I advocate procuring all the valuable information regarding the details of our business, but when statistics do not give that information necessary for us to make progress in

our business, then statistics are not either valuable or necessary.

Show me the executive who is alive to the situation and I will surely know that he is making an adequate return on the merchandise sold. Mark-downs we must have, but they must be treated as a merchandise loss and not as an expense item. Early reduction sales bring loss of business and profit.

We have just passed through the summer, which to most of us is the most trying time, but if the storekeeper has studied his problems and if he is in a healthy state both financially and mentally, he should be ready to tackle the many problems confronting him.

Calvin Coolidge says: "Some people are much afraid of doing something for which they are not paid. This is the attitude of class and caste which leads to fossilization or decay. It represents the foreign system of servants, not the American system of partners in industry. It is the most certain road to unemployment. Those who do only what they are paid for will never be paid very much.

"The work of the world cannot be done on any such basis. No business can be a success in which that system is fostered. Whenever employees, whether in the office or in the shop, begin that practice they are bound for part time and a shutdown. There is no market for that method of production.

"Success comes to people who are not considering the narrow question of what they are paid for, but the broad question of what they can do to be helpful. It is that attitude which leads to the promotion of the individual the profit of the business and the prosperity of the nation.

"Prosperity does not result from cheap goods but from fair profits. Our ideal is not cheapness in either goods or men. The country is most benefited by a business profit secured through a fair price for commodities and high wages for labor. We expect science and invention to decrease production costs but not to a barren level of cheapness. We want our people so well paid that they can afford to meet the price of prosperity." John Slater.

Curiosity and Traffic Accidents.

While there are many things, known to every driver, which will arouse curiosity, one of the times when it is most dangerous to exhibit this trait is when something has happened on the highway. It invariably occurs when a car is stuck in the mud or has skidded into a tree or fence, that the cars traveling both ways stop in the roadway, all the people get out, and the crowd which gathers actually hampers those engaged in rescue work.

The real danger lies in the fact that accidents of this type usually occur in bad places, such as curves or near the top of a hill. Those standing around are liable to be struck by approaching cars, the drivers of which, by reason of the natural hazards of the location, have no means of knowing that a crowd has gathered there. Again and again people and vehicles have been hit in such circumstances.

There are exceptions, of course, to the rule of noninterference. There are

cases where an exhibition of humanity is called for by every moral law and one must stop and give aid. There is no reason, however, why under every unusual circumstance inquisitiveness, having no end to gain, should be exhibited and indulged in. The misfortune of another ought never to be a spectacle.

Curiosity causes accidents largely because it induces less attention to the job on hand. If the mind of a motor vehicle operator is distracted by a happening in which he has no immediate part, it is easy to see that his car may be poorly driven while curiosity has hold. Even an instant is enough in some circumstances.

Sometimes the results of curiosity are unusual. Recently a car being towed was stopped in a certain street. A crowd gathered. One woman ran to see what had attracted the crowd. She fell over the tow rope and hurt her hand. As she was being picked up another woman arrived in a hurry and also fell over the rope. They occupied adjoining cots in the hospital.

Robbins B. Stoeckel.

Small Stores Buying Gift Wares.

Small stores located in medium-sized communities are furnishing most of the business for selling agents of gift wares and articles for home decoration. The small establishments are buying in quantities equal to and in some instances greater than they did last season. Although many of the sales agents said that the big stores are holding up orders because they are confident of being able to get whatever they require later, it was

learned in other quarters that association office, according to Maxwell Copelof, executive director, has been "besieged with demands that something be done to safeguard the interests of the wholesalers and manufacturers along sound business lines." Group buying, the submission of samples to resident offices for comparison purposes and the movement away from showroom selling, he said, are causing great concern.

Tile Top Tables Sell Freely.

Wrought iron tables decorated with tile tops are developing into a major item in the occasional furniture field this season. The tables, which retail from \$2.95 to \$22, are being used widely for smoking stands and magazine tables in the smaller sizes and for coffee tables in the larger. The call for other pieces of novelty furniture has been limited to pieces which can be retailed under \$10. Orders being placed at this time are to meet the demand of consumers refitting their homes for the Winter.

Muskrat Meat Used For Food.

The current report of the Game Division of the Michigan Conservation Department indicates that muskrat meat is widely used as a food. The report states that 2,578 muskrat carcasses were sold for food in Michigan last year. The carcasses average about a pound of meat each and sell for as much as \$2 a dozen.

Beaver meat also, according to the division, is often used for food.

Distrust the man who doubts everything.

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,

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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.

Storekeeper Comes in Handy in a Pinch.

Plenty is said about how the individual merchant partakes in the home activities of his town. Often this has selfishness too plainly in evidence. It is pleasing, therefore, to copy this letter from a prosperous Canadian general merchant—whose identity I conceal carefully for obvious reasons. He writes last August:

"We have in our village just said good bye to Chautauqua. We had four days in the tents. For the first time we had the experience of going in the hole and had to kick across ten dollars for each guarantor. I don't mind that, for I think it is well worth the investment. Not to have a Chautauqua would, to my mind, be indeed sad, for it gives a holiday to a class of toiling farm women who never get anything else; the programs are so high class and instructive.

"Why do you know these farm women, some of them, figure ahead and save the prospective cost out of their cream checks.

"This year the children's performance was changed from the usual rabbit in the hat and ventriloquism to a pantomime, 'Jack and the Beanstalk.' You can judge for yourself how it went down with the kiddies when I tell you that one little girl shouted: 'Oh, Jack, do be careful—you'll wake him up!' This was as Jack purposely brushed against the giant's leg to reach the purse of gold.

A lucky thought struck me that day. I felt it would be a fitting moment to be a bit generous to the kiddies; so I had the ice cream man attend and I gave every child in the audience, some 300, an ice cream cone, after first of all having the Fairy Godmother announce that another fairy was going to give every boy and girl a treat. It cost me \$15, but I got that many hundred out of the smiles on their faces.

"I don't think we would have run behind but for the fact that we never dreamed of such a thing and, consequently, we rested on our laurels of other years. Some of the guarantors looked down their noses when they had to come across and some have not yet paid up. It finished with yours truly signing a note at the bank to cover the deficiency. Good old storekeeper. He comes in handy in a pinch.

"Harvesting has commenced and is in full swing. Wheat is good and will average 22 bushels, I think. Oats and barley are heavy, though late sown barley has burned up with the excessive heat. A lot of barley has been sown to check wild oats." (I wonder whether this is the familiar crop so often sown by young men—and some old ones?) "The initial payment in the wheat pool this year will I think

be 60c to 70c on a basis of No. 1 Northern Fort William, which means about 40 to 45c initial payment here. The best barley is 8c initial payment here; but there may be an upward trend later. Feed barley is worth nil at present."

"The initial payment for eggs in the egg pool is 18c. Butter is retailing at 15c and 20c per pound over my counter, but with harvesting coming along, there may be a slight raise. Anyway, 15c to 20c is far too little for dairy butter. The egg pool made a final payment recently and, including an initial payment of 17c, the prices ranged as follows:

'Extras, 22c; firsts, 19c; seconds, 17c; crax, 15¾. The grading system has worked wonders in Canada. It has had the effect of inducing people to eat more eggs, for they are now sure of what they are getting; and this has attained such an extent that consumption has doubled in the last five years.

"At a later date I shall again write to you to bring to you observations of things as they bob up in front of my counter. The world is a stage and we people are the actors. And it is not so much the entrance that counts. We may be able to lay claim to relations who came over in the Mayflower. That's all right, but it is the sort of exit we make that counts—if there is someone waiting for us as we make our bow to the audience, someone in the side wings with a glad hand and a "Well done!"

What can we get out of a letter like that? To my mind, we might better ask what can we not get out of it. For it reflects rather completely a well rounded character and personality of which any man might be proud and which any community is the better to hold.

If we read between the lines, we shall see herein the kind of personality of which we speak so glibly—often hardly realizing what we are talking about.

This general merchant has been so successful that I have corresponded with him at length in the hope that I might find and put my finger on the secret of his hold on his village and hence the basic reason for his progress. I feel that I can find the answer in this letter, although I have received much of my present impression from former letters he has generously written to me.

Let us first note the unselfishness with which he describes the Chautauqua and its effect on—well, what? On his own business? Not at all. He feels that this is a good thing for the community in which he lives—good in thousands of ways; that it is educative, while affording relaxation and recreation to farm women, many of whom have in times past gone plain crazy for want of some of the contacts which are everyday matters to city folks.

This understanding sympathy of his is genuine and direct from the heart. Hence his customers feel its truth and human strength. Such genuine unselfish interest always rings so true that folks instinctively understand it and value it at its true worth. Here is (Continued on page 31)

Putnam's

NEW PACK

MALTY MILKIES

Wrapped in wax lined gold foil which makes a very attractive and handy pocket package.

Ask about our Introductory Offer.

PUTNAM FACTORY

National Candy Co., Inc., Grand Rapids, Mich.



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"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham Rowena Pancake Flour
Rowena Golden G. Meal Rowena Buckwheat Compound
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Satisfaction guaranteed or money refunded.

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Grand Rapids, Michigan

VEGETABLES

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SMALL, LIGHT PACKAGE DELIVERY SYSTEM.

SEVERAL TRIPS DAILY TO SURROUNDING TERRITORY.

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R. E. TIMM, Gen. Mgr.

CRATHMORE HOTEL STATION,

GRAND RAPIDS, MICH.

MEAT DEALER

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

The Pros and Cons of the Loss Leader.

A good many independent retail meat dealers have followed along the lines of the department stores and are frequently and upon special occasions, offering selected items on a no profit basis with the single objective of building business. Here we have one of the most disputed and, at the same time, most prevalent practices in modern retailing. However the individual meat dealer may feel in regard to this matter, he either has engaged in the practice or has been sorely tempted to do so in his business career.

Approaching the matter with an open mind, there is much to be said upon both sides. The idea that no profit sales as business builders are mere price slashing is untrue; some of the meat dealers of the country who are dead set against price cutting as such, have utilized the trade winning possibilities of a judicious no profit special and have vastly benefited therefrom.

The big question is: will the practice actually build trade and prove profitable, in the end?

I have talked to a great many meat retailers on this subject and find a great many differing viewpoints, experiences and beliefs. Even those who are most opposed to price cutting can see the judicious application of the no profit offering as a perfectly legitimate merchandising move, and one that will brisk up trade when it is most needed.

It is certainly very doubtful whether the retailer who decides to use the no profit item as a magnet for trade should offer it to the buying public as such. It also is very doubtful whether these no profit offerings should extend over any great variety of the store's stocks. The best results in building business by no profit offerings have come where items in demand have been selected in a series, displayed and pushed at cost price. It is patent that only a portion of any shop's stock can be so offered on this basis with assurance of the results sought.

The weekly offering of items in series at cost price have the effect, in the long run, of attracting new customers. This applies to the store, of course, which is not on a cut price basis and which makes no appeal to the public on that basis as a general policy.

There is, of course, a tremendous difference between an occasional no profit offering and of a demand item and a cut price offering of a slow moving or slow selling item. There also is a big difference between the markdown of a whole stock or large portion thereof and the offering of a selected item or items, for a short period, at actual cost. In the one case, the retailer is out to unload a surplus or to move items that are not in great demand; in the other case, the store is getting the benefit of an offering comprising a current and demand item at

a price that attracts attention and causes talk.

As one retailer put it:

"We never have subscribed to a cut price appeal. But, we have found it profitable to offer goods in fair demand at cost price, considering our loss of profit as an advertising or business building expenditure. Unless the retailer can satisfy himself that the no profit plan really is productive of new business, he can scarcely justify its adoption. We have found that it works to our advantage in the long run."

Much depends upon the way in which the no profit item or series of items are exploited.

Unless they are given prominent display, the effect is not likely to be achieved. This means, of course, window and counter exploitation with perhaps some special effort on the part of counter people.

A great deal naturally depends upon the selection of the particular item which lends itself to this kind of exploitation. Reference is made in this article, in all cases, to live merchandise. The more an item is in demand for the moment, the better will be the advertising "pull" of the cost price (or less) appeal.

In this connection, one very intelligent retailer had this to say:

"One trouble lies in the fact that when you once offer a demand item at cost or less, there is apt to be a reaction when the price goes back to normal again. Hence, we always make it plain that the offer is temporary only and that from time to time we will make other no-profit offerings. We do this on placards, in our verbal contacts with customers and in any special advertising we may do."

The regulation price cutters in the trade who rely largely upon the price appeal for their volume are able to create an interest in their stocks from day to day that the non-price cutting dealer finds it somewhat hard to get. Usually, his trade is such that he doesn't have to resort to a general markdown in order to get his share of sales and—profits. The occasional no profit offering, therefore, tends to liven up trade and rouse a greater degree of interest in the store.

Very often the price cutter gets volume, but volume in sales from day to day will not alone insure a permanent business nor a profitable one. A heavy volume of sales, due to a general price cutting policy often brings about a situation in store management that precludes even a fair net on the operation. The costs of handling stocks rises with volume, the cost of selling at the counter and the cost of doing business generally. However, where the store resorts to markdown merely to the point of offering a few selected, demand articles at cost or less, the overhead costs of doing business change but little while the greater profit on the sales that are made remains.

In other words, we have a compromise here between the out and out price cutting shop and the shop that never cuts on anything. We get, in a measure, the benefits of both systems.

The subject is particularly interesting at the present time since the era

(Continued on page 31)

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INCORPORATED
GRAND RAPIDS, MICHIGAN

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UNIFRUIT BANANAS
SUNKIST ~ FANCY NAVEL ORANGES
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PAPER

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Comes in handy rolls, wall cartons or boxes as preferred. Write your paper merchant today and receive a liberal supply of samples.

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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.

COLD STORAGE FOR APPLES

We will BUY your APPLES for you.

We will STORE your APPLES for you.

We will SELL your APPLES for you.

We Guarantee Proper Temperatures — Best of Service — Lowest Rates — Liberal Loans. Write for Rate Schedules — Harvest Your Apples Direct Into Cold Storage and Get Full Returns for Your

Crop. Our Warehouse is a Public Institution Open to and Soliciting the Patronage of All.

KENT STORAGE COMPANY

GRAND RAPIDS

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

HARDWARE

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

Should Charge Be Made For Installing Stoves?

In the handling of any line of business, methods and practices differ; and it is really impracticable to lay down one set rule applicable to all conditions. For conditions differ in different localities, and in many respects each individual hardware dealer must be a law unto himself.

The question as to whether or not a charge should be made for installing stoves is an old one, with, as usual, two sides to it; and these sides are best expressed in the views of two dealers who have adopted diametrically opposing methods.

The head of a small town hardware firm states decidedly that the work of installing a stove should be made a separate charge—that it is not correct to throw this service in for nothing.

"I make this statement," he says, "after careful consideration and after giving a thorough practical test. I have been installing stoves for some time, and for some time have been charging for this work. This is absolutely necessary to keep accounts straight.

"The work of installing is done by the tin shop. Now the tin shop is charged with everything it receives from the hardware store. Also it is credited with whatever it gives the hardware store. Why, then, should it not be credited with something for the work of installing a stove? That takes the work of one or two men for an hour or more. A couple of hours' time means quite an expenditure. That this should be given free just means that the tin shop is being robbed. It is giving something for which it is receiving no credit, and doing this while its own earnings are being carefully watched."

Whereas, in this store, the departments are run separately it does seem right that the sale of the stove and the work of installing should be treated as two separate transactions, yet there may be a question as to the advisability of letting people know that the work is treated in this way. People nowadays like to know the exact cost of the article they buy. They don't want to find out afterward that there are a number of extras. Such a discovery annoys them, and may incline them to look with disfavor on the store.

This dealer states that he has not found this to be the case, however. When the sale is made it is stated that the stove will cost so much, and that it will cost so much more to have it installed. There is absolutely nothing held back. People know what the cost will be, and are satisfied. The large number of stoves sold by this dealer indicates this.

But in a place where competition is keener and less scrupulous, such methods might not be successful. Suppose one dealer is making a point of installing stoves free. Will the purchaser be likely to pay for the work of installation as done by another firm? The fact that the aggregate

cost of the stove in the former case is identical will be lost on the average purchaser.

Another dealer selling stoves in a suburb of a large city cites a different experience. He says:

"Perhaps because there have been so many tricksters duping the unsuspecting, people have come to be exceedingly suspicious of little additional items. Tell a man that he can have some land for nothing merely on payment of the outstanding taxes and he at once becomes suspicious that the taxes will come pretty high. Mention a low price for a stove and add that there will be a small additional charge for installing, and at once the customer becomes uneasy. He does not think he will be charged more than is right, perhaps; but he does not like to buy without knowing what the complete cost of the stove will be.

"I have had quite a number of people who were satisfied with the price quoted, but in every case they would ask, 'Does that cover the installation of the stove?' When I said 'No' they were plainly displeased. I might say, as I did, that the cost of installing would be only a dollar or two. This did not seem to give satisfaction. People, I have found, want something definite. They are not content to merely know the price of the stove and to pay whatever is proper for installation. They tell me they want the whole thing lumped together."

Other dealers report much the same attitude toward extra charges for installation. A few dealers believe that their customers are fearful that the cost of installation will be exorbitant. But most dealers take the view that the purchaser wants to have the whole business completed in one transaction, which prompts him to ask for an installed price. They are anxious to know what the stove is going to cost altogether, and do not care to do a sum in mental arithmetic in order to discover this.

"I have determined," says one dealer, "that it is better to set a figure upon all my stoves which will cover the cost of installing. Of course there is a difficulty here. It costs more to install some stoves than it does others. With gas stoves, for instance, much depends on where the main is situated. But I have found that it is possible to strike a pretty fair average.

"Really, though, I have not added anything to the price of the stove. I find that the installation costs only about \$1.50 or \$2 and I let that much profit go. I mark the price plainly upon the stove and when the customer asks, 'Will that price cover the cost of installing?' I say, 'Yes.'

"That statement seems somehow to carry a tremendous amount of weight. I know it has helped me make a number of sales. I am so convinced of this that I am now putting the word installed under the price, which I show plainly on every stove."

At the same time there is the tin shop and its balance sheet to be considered. Especially is this the case where the tin shop is treated as an entirely separate department.

Whether or not a charge should be made to the customer for installing a stove is a matter to be determined

largely according to local conditions. But where a tin shop department is maintained, and is expected to make a profit and is required to handle stove installations, the tin shop must be credited with something for attending to this work. Efficient management of the tin shop demands it.

I recall a hardware dealer who conducted a fairly extensive tin shop. It was kept pretty busy, but at the end of the year the book-keeping indicated that it had just about broken even.

"Is it worth while?" I asked the hardware dealer.

He chuckled. "Oh, I guess it's all right. You see, the tin shop installs all the stoves I sell, and I sell a lot of them. So I make my profits there."

"You don't keep track of these installations?" I asked.

"No. It's too much bother."

"But how do you know," I asked, "that the tin shop is making what it should, even allowing for these installations." Then, as he did not answer, "A tin shop which doesn't keep track of going in and coming out is apt to become a sinkhole. You have a pretty fair system of keeping tabs," I added. "Why don't you extend it to

include book-keeping charges on your stove installations?"

He took the advice. He didn't wait a year to discover where he stood. At the end of three months a careful check-up indicated that, instead of making a fair margin, even with the credits for stove installations the shop was just about paying its way. The upshot of this was, that the dealer spent some time carefully investigating the workings of that tin shop. He discovered several serious leaks he had never suspected. Until then, he had consoled himself with the assurance that credit for the installations would show a substantial profit. Now that it didn't show anything of the kind, he got to work and put the tin shop into the sort of shape where it did show a profit.

As has often been said, guesswork is the most unprofitable thing in a tin shop. To the average hardware dealer, mere book-keeping charges between store departments may seem foolish. Yet this matter of charging the stove department and crediting the tin shop with installation work and materials may mean a lot to the hardware dealer. It may on the one hand

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disclose that the tin shop is not as profitable as he fondly believed, and may therefore result in prompt corrective measures. It may on the other hand disclose that a supposedly unprofitable tin shop is more than paying its way through work done for other departments of the store. In either case, knowledge is power for the hardware dealer.

What charges are to be made is a matter for the individual dealer to determine. The cost of labor expended on installations should of course be credited. As for the basis of this charge, it varies with different stores that have adopted the practice. But in inter-departmental charging, a common basis seems to be that of exact cost. Victor Lauriston.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Aug. 26—On this day was held the adjourned first meeting of creditors in the matter of J. Frank Quigley, Jr., doing business as Quigley Lumber Co., Bankrupt No. 4178. The bankrupt was present in person and represented by attorney Roman F. Glocheski. Creditors were represented by attorneys Dunham, Cholette & Allaben; Cleland & Snyder; Charles H. Lillie and T. I. Elderdink, and by Grand Rapids Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. The Michigan Trust Co., of Grand Rapids was appointed trustee, and its bond placed at \$100. The first meeting then adjourned without date.

Sept. 2. We have to-day received the schedules, reference and adjudication in the matter of Lloyd A. Ide, Bankrupt No. 4221. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Paris township, and his occupation is that of a laborer. The schedule shows assets of \$147 of which the full amount is claimed as exempt, with liabilities of \$1,300.83. 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.

Sept. 3. We have to-day received the schedules, reference and adjudication in the matter of Arthur M. Schneider, Bankrupt No. 4222. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Lowell, and his occupation is that of an implement dealer. The schedule shows assets of \$18,417.67 of which \$2,330 is claimed as exempt, with liabilities of \$18,526.76. The first meeting will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

Village of Lowell	\$ 82.00
International Harvester Co., Chicago	15,000.00
Brown & Seher Co., Grand Rapids	400.00
Flint & Walling Mfg. Co., Kendallville, Ind.	59.00
Butler Co., Butler, Ind.	60.00
Boyer Chemical Co., Chicago	18.00
F. E. Meyers & Bros. Co., Ashtabula, Ohio	67.00
Electric Service Sta., Grand Rapids	12.42
Whitaker Bros., Chicago	41.32
James Mfg. Co., Fort Atkinson, Wis.	32.20
J. E. Porter Corp., Hammond, Ind.	20.45
F. C. Mason Co., St. Johns	59.00
Moore Plow & Implement Co., Greenville	112.00
Continental Steel Corp., unknown	240.38
Pittsburgh Steel Co., Pittsburgh	349.00
Peoria Cordage Co., Peoria, Ill.	80.00
Osborne Co., Newark	44.69
Kennedy Oil Co., Grand Rapids	8.50
National Refining Co., Kalamazoo	12.50
John Christianson, Flint	80.00
Oliver Equipment Sales Co., South Bend	450.00
John Deere Plow Co., Lansing	275.00
A. J. Brown & Son, Inc., Grand Rapids	135.00
Alfred J. Brown Seed Co., G. R.	165.31
Goodyear Tire & Rubber Co., G. R.	71.38
C. H. Runciman, Lowell	80.00
E. C. Foreman, Lowell	15.00
Lowell Ledger, Lowell	26.60
Lowell Journal, Lowell	40.00
Lowell State Bank, Lowell	100.00
City State Bank, Lowell	75.00
H. L. Weeks, Lowell	35.00
Walter Gibson, Lowell	14.00
D. G. Look, Lowell	5.00
Holland Ladder & Mfg. Co., Holland	21.25
Mike Driscoll, Grand Rapids	35.00
Poster Stevens & Co., Grand Rapids	85.00
M. W. Gee, Lowell	35.00
G. Bruner Mfg. Co., Ferndale	48.76
Fineis Oil Co., Lowell	20.00

In the matter of Winick Bros. Metal & Iron Co., et al., Bankrupt No. 4018, the trustee has filed his first report and account and an order for the payment of expenses of administration to date has been entered.

Sept. 4. On this day was held the first meeting of creditors in the matter

of Louis Bonofiglio, Bankrupt No. 4194. The bankrupt was present in person and represented by attorney Myrten W. Davie. Creditors were represented by Grand Rapids Credit Men's Association. 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.

Sept. 4. We have to-day received the schedules in the matter of I. Gudelsky & Sons Co., Bankrupt No. 4197. The schedule shows assets of \$21,505.32 with liabilities of \$63,084.19. The first meeting will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

City of Muskegon	\$920.00
County of Muskegon	2,501.74
Beals & Selkirk Trunk Co., Wyandotte	225.02
Belemont Co., Milwaukee	97.81
B. A. Brown Mfg. Co., Franklin, O.	45.56
Carson-Pirie-Scott, Chicago	1,650.63
Clifton Shirt Co., Cincinnati	63.00
H. C. Cohn & Co., Rochester	1,186.61
Commonwealth Shoe & Leather Co., Whitman, Mass.	572.43
Irving Cone Co., Chicago	450.38
S. Deiches & Co., Chicago	106.71
Dessauer-Kalven Co., Chicago	77.75
Detroit Suspender & Belt Co., Detroit	21.74
Doniger Bros., New York City	312.70
W. L. Douglas Shoe Co., Brockton, Mass.	1,029.25
Eisenberg & Anderson, New York	550.00
Enro Shirt Co., Louisville, Ky.	2,227.74
C. J. Farley & Co., Grand Rapids	246.92
W. M. Finck & Co., Detroit	136.92
Fit Rite Cap Co., Indianapolis	81.00
Gibberman Bros. & Co., Chicago	926.74
Albert Given Mfg. Co., Chicago	221.25
J. Glock Suspender Co., Milwaukee	128.86
Israel Gudelsky, Grand Rapids	3,485.60
Daniel Green Felt Shoe Co., Dolgeville, N. Y.	36.00
Halper, Levinson & Co., Chicago	144.04
Jos. M. Herman Shoe Co., Boston	63.46
Holland Shoe Co., Holland	13.32
Hood Rubber Products Co., Detroit	174.60
Hork Bros. Co., Chicago	182.89
Int'l. Hdkt. Mfg. Co., New York	34.75
Kal. Pant Co., Kalamazoo	993.40
A. S. Kreider Shoe Mfg. Co., Elizabethtown Pa.	304.90
Markow & Brandwein, New York	28.00
Meyer Suitcase Mfg. Co., Detroit	35.00
Meyer Hess & Co., Chicago	1,454.04
Milwaukee Cap Co., Milwaukee	246.00
Milwaukee Hosiery Co., Milwaukee	393.50
Milwaukee Knitting Co., Milwaukee	200.00
Paragon Raincoat Co., Chicago	245.02
Parrotte, McIntyre & Co., Chicago	196.55
Parsons & Parsons Co., Cleveland	4.13
Peerless Glove Co., Grand Haven	216.00
Phillips Bros., Chicago	141.00
Portis Bros. Hat Co., Chicago	2,016.69
H. E. Rice Co., Muskegon	16.37
Prosterman, Spiesberger Co., Chi.	180.00
M. J. Rubin & Co., Chicago	160.15
Morris Saffer & Sons, New York	175.00
Sager Glove Co., Chicago	45.00
Sanitary Knitting Co., Grand Rapids	284.40
Selz Schwab & Co., Chicago	30.38
W. Shanhouse Sons, Inc., Rockford, Ill.	1,614.50
Shields Consolidated, Bombay, N.Y.	89.14
A. Stern & Co., Chicago	78.52
Steindler Paper Co., Muskegon	390.00
Sweet Orr & Co., New York	140.90
Symons Bros. & Co., Saginaw	596.23
U. S. Rubber Co., Chicago	120.24
Weiner Cap Co., Grand Rapids	209.30
Weisman & Sons Co., Detroit	7.41
Weyenberg Shoe Mfg. Co., Milwaukee	281.71
Wilson Bros., Chicago	1,184.77
I. Gudelsky, Grand Rapids	25,905.28
Louis Gudelsky, Muskegon	736.15
Leon Gudelsky, Muskegon	75.00

In the matter of Wynn R. Pemberton, Bankrupt No. 4150, the trustee has filed his first report and account, and an order for the payment of expenses of administration to date has been entered.

In the matter of I. Fine & Sons Upholstering Corp., Bankrupt No. 4002. The final meeting of creditors has been called for Sept. 22. There will be a first and final dividend for creditors.

In the matter of Bernard L. Maller, Bankrupt No. 3959. The final meeting of creditors has been called for Sept. 22. The trustee's final report and account will be approved at such meeting. There will be nothing for creditors.

In the matter of Marshall G. Champion, Bankrupt No. 4111. The final meeting of creditors has been called for Sept. 22. The trustee's final report will be approved at such meeting. There will be no dividends for creditors.

In the matter of Harry E. Morris, Bankrupt No. 4077. The final meeting of creditors has been called for Sept. 22. The trustee's final report and account will be approved at such meeting. There will be no dividends for creditors.

In the matter of Clarence M. Lutes, Bankrupt No. 4167. The final meeting of creditors has been called for Sept. 22. The trustee's final report and account will be approved at such meeting. There will be no dividends for creditors.

Sept. 5. On this day was held the first meeting of creditors in the matter of John L. Greene, Bankrupt No. 4200. The bankrupt was present in person and represented by attorney Clare J. Hall. Creditors were represented by Central Adjustment Association. 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 Arvid Nelson, Bankrupt No. 4210. The bankrupt was present in person, but not represented by attorneys. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The first meeting then adjourned without date. The bankrupt was sworn and examined, without a reporter. 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 Carl F. Pickett, Bankrupt No. 4206. The bankrupt was present in person and represented by attorney Myrten W. Davie. Certain creditors were present in person. Claims were filed only. The bankrupt was sworn and examined, without a reporter. No trustee was appointed for the present. The first meeting then adjourned to Sept. 12, to permit further proceedings, if desired.

On this day also was held the first meeting of creditors in the matter of James Carr, doing business as Jimmie Carr, Bankrupt No. 4201. The bankrupt was present in person and represented by attorney Bert C. Moody. Creditors were present in person and represented by Grand Rapids Credit Men's Association and Central Adjustment Association. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Shirley C. De Groot, of Grand Rapids, was elected trustee, and his bond placed at \$100. The first meeting then adjourned without date.

Sept. 8. We have to-day received the schedules, reference and adjudication in the matter of David E. Acker, Bankrupt No. 4225. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Sherman township. The schedule shows assets of \$848.24 of which \$80 is claimed as exempt, with liabilities of \$19,737.25. The first meeting will be called and note of same made herein.

Sept. 8. On this day was held the adjourned first meeting of creditors in the matter of John G. Partlow, Bankrupt No. 4190. The bankrupt was not present or represented. No creditors were present or represented. One further claim was proved and allowed. No trustee was appointed. The adjourned first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Sept. 8. We have to-day received the schedules, reference and adjudication in the matter of Percy L. Herman, Bankrupt No. 4230. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Wyoming township, and his occupation is that of a carpenter. The schedules show assets of \$500 of which the full amount is claimed as exempt, with liabilities of \$4,449.21. 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.

Sept. 8. We have to-day received the schedules, reference and adjudication in the matter of Vern R. Duell, Bankrupt No. 4229. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Traverse City, and his occupation is that of a wholesale fruit and produce dealer. The schedule shows assets of \$286 of which \$275 is claimed as exempt, with liabilities of \$1,650.94. 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.

(Continued on page 31)

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HOTEL DEPARTMENT

News and Gossip Concerning Michigan Hotels.

Los Angeles, Sept. 13.—So-called pee wee golf has at once become a financial failure here and been declared a nuisance by the Los Angeles lawmakers. The latter contingent believes there is ample time between daylight and midnight to wheedle alleged golf players out of their small change at alleged golf, without encroaching on the wee small hours to complete the operation. For the benefit of my Eastern friends who have not been stung, but who are having every opportunity to be, I will state that tabloid or midget golf has proven a flat failure in California, the patronage falling off at the ratio of 60 per cent. in the last month and a half. There are a thousand of these courses here, some of which have been liberally financed, but investors are becoming wary and money for this purpose is no longer obtainable from regular sources. Hence, only such as have a little capital tied up in old tea pots, are susceptible. Midget golf will follow the ways of the old-time croquet, or lawn billiards. It entails no exercise like the legitimate game and is simply a game, more or less, like mojong or crokinole.

And I was reminded very much of parlor golf, when I was traveling the highways of Michigan, and observed the various feeding places established thereon. Not one in ten was paying or deserved to be. Ruralists whose time would be much better employed at the plow, were trying to cater to the supposed traveling "sucker," who also was, supposedly, their meat. But it didn't figure out, somehow. Most of the operators had never had any experience in catering. They had been led to believe that the act of feeding folks, brought one in touch with ready money—oodles of it. Their food was unsatisfactory, their business methods less so, and they were bound to fail. I remember one particular individual, situated a dozen miles from a Michigan metropolis, where he hadn't a chance in the world if he even knew how to operate, advising me that he was bound to win, as his chickens, eggs and vegetables cost him nothing—they were of his own production. Imagine an individual of this type of mental sagacity, getting rich in serving cheap dinners and lunches? When the local banker forecloses the mortgage he holds on this individual's farm, for payment of the loan secured for the purpose of building and equipping his "chicken shack," he will have had his experience—that's all. Such operations detract from the profits of the legitimate operator, but demonstrate the theory that Barnum was right.

J. William Porter, who was for a long time identified with the affairs of Detroit Charter of Greeters as secretary, is reported to be on the staff of Hotel Seneca, Chicago.

West Michigan Greeters recently had a very interesting meeting at the Morton Hotel, Grand Rapids, it being the occasion of the installation of officers for the coming year, listing as follows: E. H. (Ted) Beecher, president, Hotel Pantlind; Melbourne Le-weke, Vice-President, Hotel Rowe; W. F. Jenkins, Second Vice-President, Western Hotel, Big Rapids; Eddie T. Moran, Secretary-Treasurer, Morton Hotel; Assistant Manager Eddie Moran, of the Morton acted as host and provided a palatable luncheon for the occasion.

Paul Brewer, who came to the Morton Hotel, with Manager W. C. Keeley when it was opened and who has been connected with same in various capacities since, has been compelled to resign on account of ill

health and will henceforth reside in Chicago with his son. On the occasion of his departure from the Morton, fellow employees presented Mr. Brewer with a fine traveling bag in expression of their feelings for his loyalty to the Morton.

Market reports would indicate that there is a downward tendency in the price of such cuts of beef as are mostly used in hotel and restaurant catering and they are now said to be at the lowest level for many years. Meats have been a regular hotel problem ever since the world war—in fact, not only has the price been prodigious, but the quality has been unsatisfactory. For this reason there has been a tendency to revise menus and substitute meatless dishes thereon. This is one of the reasons why the beef barons have found it expedient to cut prices. Another, is the result of drouths on the cattle ranges which have made it necessary for raisers to reduce their holdings. This relief will probably be only temporary, however, but it will give purveyors a chance to breathe once more.

Here is a card I saw posted in a Santa Barbara hotel the other day: "We intend to pay our employees well so they will not require tips in order to give you the maximum of service. When you pay our regular charges you have done everything required to assure your perfect satisfaction. Tipping is positively prohibited, and its encouragement by an employee will result in his discharge."

Sounds well, but the habit is so deep seated with tip dispensers it will be hard to discourage it.

The established and popular University Club, Detroit, which has been under the management of Fred M. Roach for the past dozen years, is about to be housed in a new building on the old site on East Jefferson avenue. It has been exceedingly popular with commercial travelers.

The death of S. W. Strauss, of the finance concern bearing his name, may or may not make any difference with the hotel promotion activities of that concern, but it will give his successors an opportunity of pondering over the situation in that particular. The statement has been made that the Strauss concern practically owns forty-one hotels and over a hundred apartment houses in Los Angeles, taken over on first mortgage bonds, the original other investors having been deprived of their interests by failure to operate the various properties successfully. The facts are that with the single exception of the Ambassador, of this city, every known Strauss holding has been superfluous and a flat financial failure. Michigan does not add any degree of satisfaction to the situation, as has been recently developed in the transfer of one of the leading hotels in Detroit, to this syndicate.

Edward R. Swett, Jr., assistant manager of the Occidental Hotel, Muskegon, well-known on account of his former connection with the Detroit Statler and the Pantlind, and who perfected a new fire alarm system which has been accepted by the cities of Muskegon and Grand Rapids, is in a fair way to making a wonderful success of same. His demonstration of this system at the State meeting of fire chiefs at Kalamazoo recently has given him a Nation-wide publicity, which will undoubtedly redound to his benefit. This coincides with my ideas of the merits of the said young man.

Frank Purdy, night manager of Hotel Rowe, Grand Rapids, has resigned his position with Manager Neir, with

a view to taking a rest before taking up with further hotel work.

Joseph P. Oberlin, formerly of Hotel Whiting, and other institutions of Michigan, but now lessee of Hotel Monterey, Janesville, Wisconsin, is reported to be repeating his prior successes in the Badger city. I saw Joe's hotel when I was visiting in Janesville recently and I am prepared to say that it is probably one of the most modern

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300 Baths
Moderate Rates
GEORGE L. CROCKER, Manager.

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

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWART R. SWETT, Mgr.

Muskegon

-:-

Michigan

institutions attempted in a city of that size anywhere. Recently he acquired as assistant manager Otto H. Papke, formerly with the Myers House, Janesville, said to be one of the best known and most popular operators anywhere in the State.

A restaurant operator I know out here is doing his part to neutralize the thought of hard times by slipping his patrons a card which they are bound to read, and at least starts their thoughts in another channel:

"Did you ever stop to think: That hard times mean nothing to a hen? She just keeps on digging worms and laying eggs, regardless of what the newspapers say about conditions. If the ground is hard she scratches harder. If it is dry she digs deeper. If she strikes a rock she works around it. But always she digs up worms and turns them into hard-shelled profits, as well as tender broilers.

"Did you ever see a pessimistic hen? Did you ever know of one starving to death waiting for worms to dig themselves to the surface? Did you ever hear one cackle because times are hard? Not on your life; she saves her breath for digging and her cackle for eggs."

The very best advice I can ever give a hotel man is to join his own local or state hotel association. Many operators of hotels could well spare the time and expense to attend the association meetings. If they are apparently promoted by the larger operators, it is because these men value the importance of the association, and if the small fellow will only take his cue from such he will soon discover that the meetings are as much for him, and may mean more than they do to the big fellow. The alleged big fellow has no desire to hog all the glory and benefits of the association activities, but he likes to see something stirring and knows he has got to help start it. The forthcoming meeting of the Michigan Hotel Association, at Sault Ste. Marie is going to give a lot of the younger, newer, and if you please, smaller operators a chance to make a survey of themselves and their resources. It is one of the best investments possible.

I have repeatedly warned Easterners against the idea of coming on to California in search of jobs. It is useless to try it, for there is much unemployment and the highways are lined with jitneys, loaded with families and household belongings, hoping to find employment when there is none in sight. If you want to come out here for a vacation, you can spend it as economically as you can anywhere else, but be sure and make provision for a return passage. Every day I run across someone who has taken a gamble, but they have invariably been unsuccessful. There is much talk about the preference shown so-called Native Sons in the parcelling out of jobs, but I do not believe this is true, except, possibly, in a few isolated cases. It, however, would not be surprising if, all things being equal, this were true to some extent, but merit wins mostly, and there is just as much fairness in evidence, coupled with hospitality. Just don't get the notion, however, that you are going to pick up a snappy job, because you are the one exception, but tuck away a return ticket where you can lay your fingers on it. Living costs are very low here and one can get through a hard winter without worrying about fuel or heavy clothing, but one cannot hibernate altogether.

One of my Michigan friends asked me if I had ever visited "Miracle Mountain?" I had never heard of it. Now I know all about it and can so inform the world. Last week a friend

of mine, who is a sort of geologist or archaeologist, or whatever you have a mind to call him, responded to my query on the subject, by producing the said mountain, up near Ventura, about sixty miles North of Los Angeles. It rises sharply to an elevation of 2,400 feet in a volcanic rift separating the Santa Paula and Simi valleys. On the North side is the noted Sespe oil district. The mountain was actually homesteaded within twenty years since, and contains about 500 acres of wondrous and unusual formations. In fact, I may say that of all the curios which have been unearthed for my especial benefit, this is sure one of the most interesting I have seen. Among its wonders are great deposits of diatomaceous earth, volcanic rock, paint rock, silica, hot steam sulphur vents, strange gasses and clays, all found within one limited area. High on the side of the mountain are the gas vents, both dry and moist. From one vent comes oil gas, with a very strong odor of petroleum. From another comes fumes laden with sulphur and iron. They rise from a depth of perhaps 5,000 feet, seeping through the earth to the surface. One of them forms crystals of sulphur so hot as to be untouchable. Many years ago the Indians roaming this district discovered these gas vents and also certain curative qualities. The sick were frequently taken there, trenches were prepared in which they were placed and in a few moments these patients enjoyed all the attributes of a first-class Turkish bath, and marvelous cures were effected. Near the top is an artificial tunnel which maintains a temperature of 100 in all sorts of weather, and this work will be followed by other improvements which will take away the wonderful effect of today. Like everywhere else in California, commercialism rapidly follows the explorer, and the novelty effect soon passes away. The paint rock and clays were used much in aboriginal days, and broken pottery showing the erosion of years is to be picked almost anywhere, with little trouble or effort. The silica deposits are much used for road construction, in a district where, otherwise, suitable material could only be secured at great expense for transportation. Maybe you think it is an easy job to make these explorations. One cannot drive to the top with an automobile, and while the climb on foot is not what one might call difficult or dangerous, you must watch out for loose rock and gravel, tread your way carefully, and take an occasional libation of Adam's Ale, not to be found on the premises, but from the canteen which is always one item of equipment when touring California. But when you do finally reach the top you have a most satisfactory view of the surrounding country. To the Eastward is the Santa Paula valley and the little city of that name, and to the West, beyond the rolling coast hills, lies the Pacific with the Santa Barbara Islands to the Northward and Santa Catalina to the South—a hundred miles away and yet seemingly at your feet. Yes, I have seen "Miracle Mountain," and it was well worth the venture and exertion. It is like the thousand and one offerings California donates to the stranger, and each of which is a little bit more surprising than its predecessors. The day was magnificent, there was really no sense of fatigue, and I am enabled to supply information to at least one Michigander.

Ninety per cent. of all this talk about farm relief comes from what I would call "walking delegates," and cheap politicians who are willing to spend Uncle Sam's coin for publicity. The independent farmer, with a business noodle pays no attention to such rot. He knows the law of supply and demand antedates political hoakum.

Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 16—Last Friday was the last day of the Chipewewa county fair, which was attended by about 10,000 during the four days. The weather was ideal and the attractions were many. The live stock was exceptionally good, as well as the vegetables. The merchant display was of high order and the fair concluded with a grand dance on the last night. It was one of the most successful fairs held here in many years.

J. H. Copas, one of Owosso's prominent business men, was a visitor here last week.

The city of Menominee is constructing a breakwater and pier on the shore of Green Bay, at Victory Beach Park, and Sheridan Road which will be, when completed, the largest structure of its kind in the Upper Peninsula.

Caspian Lions sponsored a celebration in August in connection with the formal opening of the new paving on Iron county road between Caspian and Gastra. Fifteen hundred people attended the barbecue on the Caspian athletic field.

Robert J. Wynn's new Detroit-Sault bus line is almost ready to start. The new busses are now being painted and only a few minor details are pending before they are ready for operation. Mr. Wynn expects to make good time between its terminal points, covering the distance in about eleven hours. It will go direct from the Sault to St. Ignace and will not clash with the St. Ignace-Sault bus line, which takes in Cedarville and Hessel.

Experts tell us that we can make business good by spending our money. Well, we'll certainly remember this, if ever we get any money again.

The many friends of John Roe, the well-known traveling salesman for the Cudahy Packing Co., will be shocked to hear of his sudden death, which occurred Saturday night. He was active, and apparently well after retiring. At 2:30 a. m. he passed away without a struggle. He was born in Newbridge, Canada, and came to the Soo thirty-five years ago. He conducted a meat market on Ashmun street for twenty-five years and represented the Cudahy Packing Co. for the past eleven years. He served for two years as alderman and as mayor protem. He was a member of the M. E. church and the Knights of Pythias. Mr. Roe was one of the most popular traveling salesmen on the territory. He was a hard worker and had a pleasant disposition which endeared him to his many friends and customers. He is survived by his widow, one brother and four sisters, who have the sympathy of the entire community.

J. L. Erard, one of our well-known jewelers, has opened a new store at 540 Ashmun street. Mr. Erard says the expansion of business warranted the opening of the new store. It will be conducted on the same principle as his other store. Joseph Erard, Jr., will manage the branch store.

Despite the unusual heat during August the receipts of the State ferry at Mackinac fell off more than \$15,000, which shows that this was not a record breaker year for tourists.

Following a stroke of paralysis at 11:15 Tuesday morning, Charles Beckingham, one of our foremost plumbing engineers died at the war memorial hospital at 2:15 p. m. Tuesday afternoon. He was born at Brockwell, Ontario, Oct. 10, 1870. He came to the Soo in 1908 and set up in business with an old friend, John McKay, and has lived here ever since. His last civic service was to vote for Chase S. Osborn, his townsman. He visited the polls at 10 o'clock. He complained of having a headache and went home, when he suffered the stroke.

Another change in the schedule of the D. S. S. & A. Railroad was made last week, going into effect Sept. 15, causing the train to leave the Soo at

9:45 a. m., instead of 7:30 a. m. It arrives at Soo Junction at 11:15 a. m., in time to make connection at 11:25 with the South Shore Westbound passenger train No. 1. This train goes to Marquette and the copper country.

To be "somebody" we must unify and direct our wants so that they lead along useful and happy ways of living. Habit soon makes us like whatever ways we follow.

William G. Tapert.

Turning Its Attention To Advertising.

The United States Steel Corporation has decided to adopt a common trademark for all its products. Hereafter they will be stamped "U. S. Steel" as General Electric products are stamped "GE". The most surprising thing about this announcement is that it should have to be made in this late day and generation when the hallmark of any article more than anything else influences public acceptance of the article's merits. In the case of the steel corporation need of identification was not at once apparent because of the corporation's predominance in its own field. Increasing competition and the growth of the so-called independents, notably Bethlehem Steel-Sheet Steel & Tube, have admonished even the titan of the steel industry that good will, its most valuable asset, depends upon public knowledge of the origin of everything the company turns out. The step is significant in two respects. It supports the view that nothing is so important in sales promotion as the reputation of the manufacturer. This view has gained ground with the development of advertising. But it is still questioned by those who cling to the old idea that people are more interested in qualities and usefulness inherent to a particular article than they are in the auspices under which it is made. United States Steel is a notable recruit to the hallmark army. Of more specific interest is the intimation conveyed by the news that the corporation is turning its attention to the value of advertising as a means of accelerating distribution of its wares. Other signs of this have not been lacking. In a small way, considering the size of the parent body, subsidiaries have lately entered the lists of advertisers. But United States Steel itself has been a conspicuous absentee. The first prerequisite to general advertising of the corporation's products has now been provided.

Tit For Tat.

Kalkaska, Sept. 16—If the report which reaches us that the Pennsylvania Co. will take away our day train service Sept. 28 is true, we shall not hesitate to show our appreciation of this action by diverting every dollar's worth of business from the railroad to trucks. There is now no truck line from Cadillac to Petoskey, but we are already negotiating with a responsible concern to put on a truck line, so we will render it unnecessary for the Pennsylvania to run any freight trains on this division. If they cut us off on day passenger service, we can cut them out of any freight patronage.

Merchant.

The lock on the door of success will open to the knock of the man who makes his plans with the order of a clock.

When an inspiration hits you, let it deaden you to all else but the requirements of that inspiration.

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—John J. Watters, Saginaw.
 First Vice-President—Alexander Reid, Detroit.
 Second Vice-President—F. H. Taft, Lansing.
 Secretary—R. A. Turrell, Croswell.
 Treasurer—P. W. Harding, Yale.

Mission of the Modern Pharmacist.

A forceful argument for the modern drug store with its diversified lines and the multitudinous items of merchandise alien to pharmacy found upon its shelves and counters, is contained in a Public Health Talk by Ambrose Hunsberger before the Philadelphia County Medical Society.

Mr. Hunsberger does not uphold the merchandising of articles foreign to the dispensation of drugs, but rather does he defend the pharmacist for carrying them, on the ground that competition from department, cigar and grocery stores, news-stands, auto supply stations, barber shops, beauty parlors, millinery shops, feed, hardware and general stores has made such great inroads into the druggists' trade that, in order to operate profitably, he in turn has been forced to take on lines common to the stores from which he meets the unfair competition.

"Maledictions are often hurled at the pharmacist because of the many side-lines he carries without consideration being given to the fact that he is, in but a small way, compensating with the sidelines for the loss of business he is suffering through unwarranted encroachment upon his field of operations by this multiplicity of interests," he says. "Solution of this problem, in so far as the sales of the harmless drug store commodities is concerned, must come through an increasingly better service, education of the public to the need of supporting the pharmacist in time of need, so that his services may be available in time of woe."

"The radical change in pharmaceutical practice, which the passing of the centuries has wrought, is perhaps most strikingly evidenced in the retail field. The evolution of the latter-day pharmacist from his prototype in the person of the humble dealer in crude drugs performing his circumscribed task of assisting the doctor of his day, to the present-day graduate with his high school education, four years pharmaceutical experience, a pharmacy college diploma, in one hand, and in the other a certificate from his state pronouncing him qualified to practice, represents an advance, indeed. In proportion to the increase in his cultural attainments, the position of the pharmacist as a community factor became more important and his responsibility greater.

"By virtue of the character of service which may be rendered by him, the pharmacist is brought into more frequent and intimate contact with the domestic affairs of the community than

is any other single element in the social structure. Be the problem in question one concerning health, hygiene, church, politics, morals, ethics, finance, or what not, the assumption is a fair one that at one stage or another in its solution you will find that the druggist is consulted," the writer continues.

"The responsibilities with which the pharmacist is charged place him in a somewhat unique position, since there is perhaps no other class of citizen given equal custodianship over the acts of their fellow citizens. The pharmacist is quite naturally responsible for his own errors and those of his assistants, as well as for the quality of drugs which he dispenses. He is further charged with responsibilities for errors made by prescribers in ordering overdoses of dangerous drugs in prescriptions, and for the control of drugs which are habit-forming; also for the sufficient medication of prescriptions containing alcohol and liquors, for the genuineness of the form upon which the liquor is prescribed, as well as for the good intent of the prescriber of alcohol or narcotic drugs.

"The pharmacist represents the second line of defense in the contest with disease. They help to build churches, schools, clubs and other community enterprises. They know you and yours. Their interest in your welfare is that of a neighbor. They work in intelligent co-operation with the regular medical profession. They do not use high-power and blatant methods to explain useless nostrums. They carry in stock the tried and tested remedies which doctors may see fit to prescribe in the hour of need. They do not sacrifice service for expediency. These men and women in conjunction with upstanding and conscientious members of the medical profession dedicate their lives to the preservation of humanity's most precious asset, namely, its health," the writer concludes.

Medicine Prescribing and Dispensing.

In a recent editorial, the Medical Journal and Record says that one of its pharmaceutical friends thinks "the art of prescribing is not cultivated now as it was in former days" and it finds that signs are not lacking that "the profession is beginning to weary of the vulgar implications attached to their places of business through the cultivation of lunchroom displays and the general sale of food and drink." What "vulgar implications" these are the Journal does not say; the service of food in drug shops seems to be a natural expansion of the soda-water and candy counters of another day. There was nothing vulgar in them, even the lightly draped white marble nymph who lived in a constant rainstorm under a glass dome was as chaste as she was dainty.

After cold drinks came hot drinks; hot chocolate and beef tea called for a couple of soda crackers. The munch became a sandwich. Now a hungry man can get a meal in some drug shops; the white-coated dispensers behind the soda bars have hit restaurant breakfast and midday trade a serious blow; but when did "vulgarity" intrude?

Jocular complaint is made that drug

stores have turned into department stores and sell everything. Time out of mind cosmetics, perfumes and their containers have been within the drug store's field. This brought the fittings of the dressing table to the counters. Half a century ago drug shops all over the Northeastern part of the country made much of their Christmas stocks of gifts—mirrors in fancy frames, elaborate powder boxes, nail sets, brushes and combs in silk-lined, plush-covered boxes. Toilet articles, tooth brushes, tooth powder belong to the drug store. When dry plates made amateur photography popular, camera owners developed their own and printed the results. The druggist sold the chemicals; logically he sold the cameras. Now he sells the film rolls and accepts them for development and printing the same day. So with other things; the chain of development is clear.

Behind the screen that shields the compounder of prescriptions a great change has been worked by physician and chemist. The Journal says that physicians "no longer indulge themselves or their patients with the complicated compounds of animal, mineral and vegetable materia medica that characterized the prescriptions or medical recipes of an older generation." The modern tendency is "to prescribe single drugs of specific application," these drugs being of synthetic origin and prepared in great quantities by manufacturing chemists. "The modern pharmacist has consequently little more to do than to measure out specified quantities of a particular make of

drug." The predecessors of to-day's apothecaries says the Journal, had to roll pills and make plasters which now come ready made.

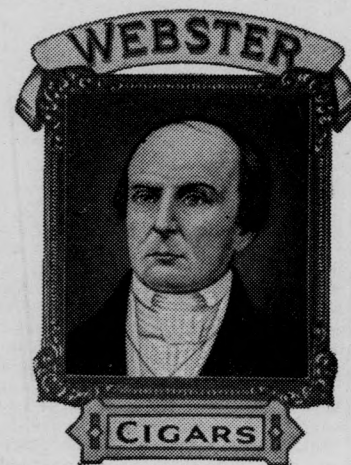
Drug stores change with the times, but they do not seem to get out of line with their tradition. Some are clean, inviting, confidence inspiring; others are not. There is nothing new about this. Let the public retain its faith in the pharmacy that once displayed the glowing bottles of colored fluids.

Mineral Oil and Cancer.

Evidence that the refined mineral oils used medically will not cause cancer has just been reported to the American Medical Association by Dr. Francis Carter Wood, of the Columbia University Institute of Cancer Research. The fact that cancer frequently occurred in human beings as a result of contact with lubricating oils has caused considerable alarm among patients who were taking mineral oil for medical purposes. Dr. Wood's scientific experiments showed that there is no ground for this alarm.

Dr. Wood tested the effects of mineral and lubricating oils both externally and internally, on white mice of a strain whose history and liability to develop cancer were known. Several well-known makes of medical mineral oil were used. He painted the skin of the mice with the mineral oil of the type used medically but no cancer developed. Then he painted them with heavy lubricating oil and produced a few tumors. Painting with tar produced both tumors and cancer. Feed-

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BRANDS, KNOWN FOR
QUALITY WHEREVER
MEN BUY CIGARS**



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

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Michigan by
Lee & Cady**



ing both the mice and white rats with medicinal oil did not cause cancer of the gastro-intestinal tract.

The skin of the white mouse is quite as sensitive to oil irritation as the human skin, and both white mice and rats have spontaneous cancer of the intestine. Consequently if the refined oils used did not produce cancer in these animals, there is no reason to believe that it will produce cancer in human beings, Dr. Wood concluded.

Late Mercantile News From Indiana.

Marion—Edward Bloch, president of the Golden Eagle Clothing Co., with stores at Gas City and Upland, was found dead in a hotel room in Muncie.

Lafayette—James M. Fowler, 85, at one time partner in the wholesale dry goods business of Dodge, Curtis & Co., afterward Curtis & Fowler, died at the family home here.

Hamilton—In a recent deal, the meat market operated for the past few years in the name of James Shrider, passed into the hands of C. O. Robinett.

Indianapolis—Victor C. Kendall, treasurer of L. S. Ayres & Co., has been appointed controller of the company, succeeding C. Leroy Austin, who recently resigned to become treasurer of the Higbee Co. at Cleveland.

Muncie—A. E. Needham was named receiver for the Muncie Dress & Fur Shop in an action brought in the Superior Court by Stein & Salmon. The suit was predicated on checks totaling \$339, averment being made that the defendant concern is insolvent, owing indebtedness aggregating around \$5,000 with but approximately \$3,000 assets. Bond of the receiver was placed at \$10,000 and he was directed to continue operation of the business as a going concern.

I Trade At Home—

Because my interests are here.

Because I want to see the goods.

Because I want to get what I want when I pay for it.

Because here I live and here I hope to die.

Because the men I buy from stand back of the goods.

Because the man I buy from pays part of town, county and state taxes.

Because every dollar I spend at home works for the community in which I live.

Because the community good enough for me to live in is good enough to buy in.

Because the man I buy from helps support my school, my lodge, my church, my home.

Because, when ill-luck, misfortune or bereavement come, the man I buy from is here with his kindly greetings, his words of cheer and his pocketbook, if need be.

Backgammon Soap Kits Appear.

The revival of interest in the old game of backgammon has been so strong that a cosmetic manufacturer is capitalizing it in the form of novel packaging for toilet soap. The backgammon board, in miniature, is used as part of the container for two cakes of soap. Spaces are provided in compartments for dice and markers used in the game. The soap cakes are of regulation size and are available in a choice of colors. The entire set is priced to retail at \$1, and is said to be meeting the demand for novelty items to sell at this price.

J. A. Mitchell, dealer in groceries and meats as the City Cash Market at Iron Mountain renews his subscription and writes: "Check enclosed for another year of good reading. Hope you keep it up for many years yet."

WHOLESALE DRUG PRICE CURRENT

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

Acids			Cotton Seed			Benzoin Comp'd.		
Boric (Powd.)	10 @	20	Cubebs	1 35@	1 50	Buchu	@	2 40
Boric (Xtal)	10 @	20	Eigerson	5 00@	5 25	Cantharides	---	2 16
Carbolic	38 @	44	Eucalyptus	4 00@	4 25	Capsicum	---	2 28
Cutric	52 @	66	Hemlock, pure	1 25@	1 50	Catechu	---	2 14
Muriatic	3 1/2 @	8	Juniper Berries	2 00@	2 25	Cinchona	---	2 16
Nitric	9 @	15	Juniper Wood	1 50@	1 75	Colchicum	---	2 18
Oxalic	15 @	25	Lard, extra	1 55@	1 65	Cubebs	---	2 76
Sulphuric	3 1/2 @	8	Lard, No. 1	1 25@	1 40	Digitalis	---	2 40
Tartaric	52 @	60	Lavender Flow	6 00@	6 25	Gentian	---	2 35
Ammonia			Lavender Gar'n	1 25@	1 50	Guaiaac	---	2 28
Water, 26 deg.	07 @	18	Lemon	4 00@	4 25	Guaiaac, Ammon.	---	2 24
Water, 18 deg.	06 @	15	Linseed, raw, bbl.	@	88	Iodine	---	2 15
Water, 14 deg.	5 1/2 @	13	Linseed, boiled, bbl.	@	91	Iodine, Colorless	---	2 50
Carbonate	20 @	25	Linseed, bld, less	98@	1 11	Iron, Clo.	---	2 66
Chloride (Gran.)	08 @	18	Linseed, raw, less	95@	1 08	Kino	---	2 14
Balsams			Mustard, artifi. oz.	@	35	Myrrh	---	2 52
Copaiba	1 00@	1 25	Neatsfoot	1 25@	1 35	Nux Vomica	---	2 80
Flr (Canada)	2 75@	3 00	Olive, pure	3 00@	3 00	Opium	---	2 40
Flr (Oregon)	65@	1 00	Olive, Malaga,	2 50@	3 00	Opium, Camp.	---	2 44
Peru	3 25@	3 50	yellow	2 50@	3 00	Opium, Deodorz'd	---	2 40
Tolu	2 00@	2 25	green	2 85@	3 25	Rhubarb	---	2 92
Barks			Orange, Sweet	6 00@	6 25	Paints		
Cassia (ordinary)	25@	30	Origanum, pure	@	2 50	Lead, red dry	13 1/2 @	14 1/4
Cassia (Saigon)	40@	60	Origanum, com'l	1 00@	1 20	Lead, white dry	13 1/2 @	14 1/4
Sassafras (pw. 60c)	@	50	Pennyroyal	3 25@	3 50	Lead, white oil	13 1/2 @	14 1/4
Soap Cut (powd.)	@	30	Peppermint	4 50@	4 75	Ochre, yellow bbl.	@	2 1/2
35c	20@	30	Rose, pure	13 50@	14 00	Ochre, yellow less	3 @	6
Berries			Rosemary Flows	1 25@	1 50	Red Venet'n Am.	3 1/2 @	7
Cubeb	@	90	Sandewood, E.	12 50@	12 75	Red Venet'n Eng.	4 @	8
Fish	@	25	I.	12 50@	12 75	Putty	---	5 @
Juniper	10@	20	Sassafras, true	2 00@	2 25	Whiting, bbl.	---	4 1/2
Prickly Ash	@	75	Sassafras, arti'l	75@	1 00	Whiting	---	5 1/2 @
Extracts			Spearment	7 00@	7 25	L. H. P. Prep.	---	2 80@
Licorice	60@	75	Sperm	1 50@	1 75	Rogers Prep.	---	2 80@
Licorice, powd.	60@	70	Tany	7 00@	7 25	Miscellaneous		
Flowers			Tar USP	65@	75	Acetanald	57@	75
Arnica	75@	80	Turpentine, bbl.	@	55	Alum	06@	12
Chamomile Ged.	30@	40	Turpentine, less	62@	75	Alum, powd. and	---	09@
Chamomile Rom.	@	1 25	Wintergreen,	6 00@	6 25	ground	---	09@
Gums			leaf	6 00@	6 25	Bismuth, Subni-	---	2 00@
Acacia, 1st	@	60	Wintergreen, sweet	3 00@	3 25	trate	---	2 00@
Acacia, 2nd	@	50	W ntergreen, art	75@	1 00	Borax xtal or	---	06@
Acacia, Sorts	35@	40	Worm Seed	6 00@	6 25	powdered	---	06@
Acacia, Powdered	40@	50	Wormwood, oz.	@	1 50	Cantharides, po.	1 25@	1 50
Aloes (Barb Pow)	35@	45	Potassium			Calomel	2 72@	2 82
Aloes (Cape Pow.)	25@	35	Bicarbonate	35@	40	Capsicum, pow'd	62@	75
Aloes (Soc. Pow.)	75@	80	Bichromate	15@	25	Carmine	8 00@	9 00
Asafoetida	50@	60	Bromide	69@	85	Cassia Buds	30@	40
Pow.	90@	95	Bromide	54@	71	Cloves	40@	50
Campior	87@	95	Chlorate, gran'd.	21@	28	Chalk Prepared	14@	16
Gua. ac	@	60	Chlorate, powd.	16@	23	Chloroform	47@	54
Guaiaac, pow'd	@	10	or Xtal	17@	24	Choral Hydrate	1 20@	1 50
Kino	@	120	Cyanide	30@	90	Cocaine	12 85@	13 50
Myrrh	@	1 15	Iodide	4 06@	4 28	Cocoa Butter	60@	90
Myrrh, powdered	@	1 25	Permanganate	22 1/2 @	35	Corks, list, less	30@	10
Opium, powd.	21 00@	21 50	Prussiate, yellow	35@	45	Copperas	03@	10
Opium, gran.	21 00@	21 50	Prussiate, red	@	70	Copperas, Powd.	4 @	10
Shellac, Orange	50@	65	Sulplate	35@	40	Corrosive Sublim	2 25@	2 30
Shellac, White	55@	70	Roots			Cream Tartar	35@	45
Tragacanth, pow.	@	1 75	Alkanet	30@	35	Cuttle bone	40@	50
Tragacanth	2 00@	2 35	Blood, powdered	40@	45	Detxrine	@	15
Turpentine	@	30	Calamus	25@	35	Dover's Powder	4 00@	4 50
Insecticides			Elecampane, pwd.	20@	30	Emery, All Nos.	10@	15
Arsenic	03@	20	Gentian, powd.	20@	30	Emery, Powdered	@	15
Blue Vitriol, bbl.	@	07	Ginger, African,	30@	35	Epsom Salts, bbls.	@	03 1/2
Blue Vitriol, less	08@	15	powdered	30@	35	Epsom Salts, less	3 1/2 @	10
Bordea. Mix Dry	12 1/2 @	23	Ginger, Jamaica,	60@	65	Ergot, powdered	@	4 00
Hellebore, White	15@	25	powdered	45@	60	Flake, White	15@	20
powdered	15@	25	Ginger, Jamaica,	60@	65	Formaldehyde, lb.	12@	35
Insect Powder	47 1/2 @	60	powdered	45@	60	Gelatin	80@	90
Lead Arsenate, Po.	13 1/2 @	27	Goldenseal, pow.	5 00@	5 50	Glassware, less 55%	---	---
Lime and Sulphur	09@	23	Ipecac, powd.	5 50@	6 00	Glassware, full case 60%.	---	---
Paris Green	26 1/2 @	46 1/2	Licorice	35@	40	Glauber Salts, bbl.	@	02 1/2
Leaves			Licorice, powd.	20@	30	Glue, Brown	20@	30
Buchu	@	90	Oris, powdered	45@	50	Glue, Brown Grd	16@	22
Buchu, powdered	@	1 00	Poke, powdered	35@	40	Glue, White	27 1/2 @	35
Sage, Bulk	25@	30	Rhubarb, powd.	@	1 00	Glue, white grd.	25@	35
Sage, 1/4 loose	@	40	Rosinwood, powd.	@	50	Glycerine	17 1/2 @	40
Sage, powdered	@	35	Sarsaparilla, Hond.	@	1 10	Hops	75@	85
Senna, Alex.	50@	75	ground	@	1 10	Iodine	6 45@	7 00
Senna, Tinn. pow.	30@	35	Sarsaparilla, Mexic.	@	60	Iodoform	8 00@	8 30
Uva Ursi	20@	25	Squills	35@	40	Lead Acetate	20@	30
Oils			Squills, powdered	70@	80	Mace	@	1 50
Almonds, Bitter,	7 50@	7 75	Tumeric, powd.	20@	25	Mace powdered	@	1 60
true	7 50@	7 75	Valerian, powd.	@	60	Menthol	7 00@	8 00
Almonds, Bitter,	3 00@	3 25	Seeds			Morphine	13 58@	14 33
artificial	1 50@	1 80	Anise	@	35	Nux Vomica	@	30
Almonds, Sweet,	1 50@	1 80	Anise, powdered	35@	40	Pepper, black, pw.	45@	55
true	1 50@	1 80	Bird, 1s	13@	17	Pepper, White, p. 75	@	85
Almonds, Sweet,	1 00@	1 25	Canary	12@	18	Pitch, Burgundy	20@	25
Amber, crude	75@	1 00	Caraway, Po.	30@	35	Quassia	12@	15
Amber, rectified	1 50@	1 75	Cardamon	2 50@	2 75	Quinine, 5 oz. cans	@	60
Anise	2 00@	2 25	Corlander pow.	40@	45	Rochelle Salts	28@	35
Bergamont	6 50@	7 00	Dill	15@	20	Saccharine	2 60@	2 75
Cajeput	2 00@	2 25	Fennell	35@	50	Salt Peter	11@	32
Cassia	3 00@	3 25	Flax, ground	8@	15	Seidlitz Mixture	30@	40
Castor	1 55@	1 80	Foenugreek, pwd.	15@	25	Soap, green	15@	30
Cedar Leaf	2 00@	2 25	Hemp	8@	15	Soap, mott cast	@	25
Citronella	1 00@	1 25	Lobelia, powd.	@	1 30	Soap, white Castile,	---	---
Cloves	4 00@	4 25	Mustard, yellow	17@	25	less, per bar	@	1 60
Cocoonut	27 1/4 @	35	Mustard, black	20@	25	Soda Ash	3@	10
Cod Liver	1 40@	2 00	Poppy	15@	30	Soda Bicarbonate	3 1/2 @	10
Croton	6 00@	6 25	Quince	1 75@	2 00	Soda, Sal	02 1/2 @	08
Tinctures			Sabadilla	45@	50	Spirits Camphor	@	11
Aconite	@	1 80	Sunflower	12@	18	Sulphur, roll	4@	11
Aloes	@	1 56	Worm, American	30@	40	Sulphur, Subl.	4 1/4 @	10
Asafoetida	@	2 28	Worm, Lavant	6 50@	7 00	Tamarinds	20@	25
Arnica	@	1 50	Webster Cigar Co. Brands			Tartar Emetic	70@	75
Belladonna	@	1 44	Websterettes	---	38 50	Turpentine, Ven.	50@	75
Benzoin	@	2 28	Cincos	---	38 50	Vanilla Ex. pure	1 50@	2 00
Webster Cigar Co. Brands			Webster Cadillacs	---	75 00	Vanilla Ex. pure 2	25@	50
Websterettes	---	38 50	Golden Wedding	---	75 00	Zinc Sulphate	06@	11
Cincos	---	38 50	Panatelias	---	75 00	Commodore		
Webster Cadillacs	---	75 00	Commodore	---	95 00			

HOLIDAY GOODS OUR 1930 HOLIDAY LINE NOW ON DISPLAY

IN OUR OWN BUILDING AT GRAND RAPIDS.

You will find the most complete line of Holiday Merchandise for DRUG STORES and GIFT SHOPS we have ever shown. The line is varied, the line is unique — and rightly priced. Come in and look it over. Actually seeing is believing. We welcome you to inspect our line and compare.

Free Parking Space. Sample Room Phone Dial 65-221.

Hazeltine & Perkins Drug Co.
Grand Rapids Michigan Manistee

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

White Hand Picked Beans
Pork

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

Arotic, 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.	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, 1/4 doz.	6 75

Bleacher Cleanser	
Clorox, 16 oz., 24s	3 85
Lizette, 16 oz., 12s	2 15

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

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

BEANS AND PEAS	
100 lb. bag	
Brown Swedish Beans	9 00
Pinto Beans	9 25
Red Kidney Beans	9 75
White H'd P. Beans	9 25
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	
Obi Lacquer, 1 gross	
pkg., per gross	16

BREAKFAST FOODS	
Kellogg's Brands	
Corn Flakes, No. 136	2 45
Corn Flakes, No. 124	2 45
pkg., per gross	16
Pop. No. 224	2 70
Pop. No. 202	2 00
Krumbles, No. 424	2 70
Bran Flakes, No. 624	2 45
Bran Flakes, No. 602	1 50
Rice Krispies, 4 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, 1s	3 90
Cream Barley, 1s	3 40
Ralston Food, 1s	4 00
Maple Flakes, 24	2 50
Rainbow Corn Fla., 36	2 50
Silver Flake Oats, 18s	1 40
Silver Flake Oats, 12s	2 25
90 lb. Jute Bulk Oats, bag	3 10
Ralston New Oats, 24	2 70
Ralston New Oats, 12	2 70
Shred. Wheat Fla., 36s	3 85
Shred. Wheat Fla., 72s	1 55
Triscuit, 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

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
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
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 Chder, 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 15
Sard's, 1/4 Oil, Key	6 10
Sard's, 1/4 Oil, Key	5 00
Sardines, 1/4 Oil, Key	4 75
Salmon, Red Alaska	3 75
Salmon, Pink, Alaska	1 35
Salmon, Pink, Alaska	10 22
Sardines, Im., 1/2, ea.	2 25
Sardines, Cal., 1/2, ea.	2 25
Tuna, 1/4, Curtis, doz.	3 60
Tuna, 1/4, Curtis, doz.	2 20
Tuna, 1/4, Blue Fin	2 25
Tuna, 1s, Curtis, doz.	7 00

CANNED MEAT

Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Beef, No. 1, Corned	2 80
Beef, No. 1, Roast	3 00
Beef, 2 oz., Qua., all.	1 35
Beef, 3 1/2 oz. Qua. all.	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., is	1 25
Deviled Ham, 1/4s	1 50
Deviled Ham, 1/4s	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 Libby	95
Vienna Ham, No. 1/4	1 45
Vienna Sausage, Qua.	95
Veal Loaf, Medium	2 25

Baked Beans

Campbells	1 05
Quaker, 16 oz.	85
Freemont, No. 2	1 25
Snider, No. 1	1 10
Snider, No. 2	1 25
Van Camp, small	90
Van Camp, med	1 10

CANNED VEGETABLES

Hart Brand	
Baked Beans	
Medium, Plain or Sau.	85
No. 10, Sauce	6 00
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 30
Little Dot, No. 1	2 50
Little Quaker, No. 1	2 00
Little Quaker, No. 2	2 90
Choice Whole, No. 10-12	75
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 80
Cut, No. 10	10 50
Cut, No. 2	2 10
Cut, No. 1	1 60
Pride of Mich. No. 2	1 75
Marcellus, No. 2	1 60
Marcellus, No. 10	8 25

Wax Beans

Little Dot, No. 2	2 75
Little Dot, No. 1	2 00
Little Quaker, No. 1	1 90
Choice Whole, No. 10-12	50
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 75

Cut, No. 10	10 50
Cut, No. 2	2 15
Cut, No. 1	1 45
Pride of Michigan	1 75
Marcellus Cut, No. 10	8 25

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 60
Little Dot, No. 1	1 80
Little Quaker, No. 10	12 00
Little Quaker, No. 2	2 40
Little Quaker, No. 1	1 65
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	1 40
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

Beech-Nut, small	1 60
Beech-Nut, large	2 40
Lilly of Valley, 14 oz.	2 25
Lilly of Valley, 1/2 pint	1 65
Sniders, 8 oz.	1 50
Sniders, 16 oz.	2 35
Quaker, 14 oz.	1 35
Quaker, 14 oz.	1 80
Quaker, Gallon Glass	12 00
Quaker, Gallon Tin	7 25

CHILI SAUCE

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

OYSTER COCKTAIL

Sniders,	16 oz.	-----	3 15
Sniders,	8 oz.	-----	2 20

Hominy
 Pearl, 100 lb. sacks -- 3 50

Macaroni
 Mueller's Brands
 9 oz. package, per doz. 1 30
 9 oz. package, per case 2 60

Bulk Goods
 Elbow, 20 lb. 6 1/2 @ 8
 Egg Noodle, 10 lbs. -- 14

Pearl Barley
 0000 7 00
 Barley Grits 5 00
 Chester 3 75

Sage
 East India 10

Tapioca
 Pearl, 100 lb. sacks -- 09
 Minute, 8 oz., 5 doz. 4 05
 Dromedary Instant 3 50

Jiffy Punch
 3 doz. Carton 2 25
 Assorted flavors.

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

Lee & Cady Brands
 American Eagle 6 70
 Home Baker 5 75

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 10 00
 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



Sureset Gelatin Dessert, 4 doz. 3 20

JELLY AND PRESERVES
 Pure, 30 lb. pails 3 30
 Imitation, 30 lb. pails 1 85
 Pure, 6 oz., Asst., doz. 90
 Pure Pres., 16 oz., dz. 2 40

JELLY GLASSES
 8 oz., per doz. 36

OLEOMARGARINE
 Van Westenbrugge Brands
 Carload Distributor



Nucoa, 1 lb. 20 1/2
 Nucoa, 2 lb. 20

Wilson & Co.'s Brands
 Oleo
 Certified 24
 Nut 13
 Special Roll 19

MATCHES
 Diamond, 144 box 4 25
 Searchlight, 144 box 4 25
 Ohio Red Label, 144 box 4 20
 Ohio Blue Tip, 144 box 4 00
 Ohio Blue Tip, 720-1c 4 00
 *Reliable, 144 3 15
 *Federal, 144 3 95

Safety Matches
 Quaker, 5 gro. cases 4 25

NUTS—Whole
 Almonds, Tarragona 25
 Brazil, New 17
 Fancy Mixed 24
 Filberts, Sicily 22
 Peanuts, Vir. Roasted 11
 Peanuts, Jumbo, std. 13

Pecans, 3, star 25
 Pecans, Jumbo 40
 Pecans, Mammoth 50
 Walnuts, Cal. 27 @ 29
 Hickory 07

Salted Peanuts
 Fancy, No. 1 14

Shelled
 Almonds Salted 95
 Peanuts, Spanish 12
 125 lb. bags 12
 Filberts 32
 Pecans Salted 82
 Walnuts Burdo 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, Stuff., doz. 2 25
 9 1/2 oz. Jar, Stuff., doz. 3 75
 1 Gal. Jugs, Stuff., dz. 2 70

PARIS GREEN
 1/2 34
 1 32
 2 30

PEANUT BUTTER



Bel-Car-Mo Brand
 24 1 lb. Tins 4 35
 8 oz., 2 doz. in case 2 65
 15 lb. pails 15
 25 lb. pails 30

PETROLEUM PRODUCTS
 From Tank Wagon
 Red Crown Gasoline 19 7
 Red Crown Ethyl 22 7
 Solite Gasoline 22 7

In Iron Barrels
 Perfection Kerosine 14 6
 Gas Machine Gasoline 38 1
 V. M. & P. Naphtha 18 8

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



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



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

PICKLES
 Medium Sour
 5 gallon, 400 count 4 75

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

Dill Pickles
 Gal. 40 to Tin, doz. 10 25
 No. 2 1/2 Tins 2 25
 32 oz. Glass Picked 2 30
 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 St's & H's 15 1/2 @ 19
 Med. Steers & Heif. 16
 Com. Steers & Heif. 15

Veal
 Top 19
 Good 15
 Medium 12

Lamb
 Spring Lamb 20
 Good 18
 Medium 15
 Poor 12

Mutton
 Good 12
 Medium 11
 Poor 10

Pork
 Loin, med. 25
 Butts 23
 Shoulders 17
 Spare ribs 15
 Neck bones 06
 Trimmings 15

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

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

Lard
 Pure in tierces 14
 50 lb. tubs advance 1/4
 60 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 1/4
 Compound, tubs 12

Suasages
 Bologna 18
 Liver 18
 Frankfurt 21
 Pork 31
 Veal 19
 Tongue, Jellied 35
 Headcheese 18

Smoked Meats
 Hams, Cer. 14-16 lb. @ 27
 Hams, Cert., Skinned 16-18 lb. @ 26
 Ham, dried beef 40
 Knuckles 40
 California Hams 17 1/2
 Picnic Balled 20
 Hams 20 @ 25
 Boiled Hams 39
 Minced Hams 18
 Bacon 4/6 Cert. 24 @ 31

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 26
 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 1/4
 doz. 1 40
 Wood boxes, Pure 30
 Whole Cod 11 1/4

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

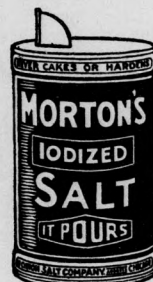
Mackeral
 Tubs, 60 Count, fy. fat 6 00
 Pails, 10 lb. Fancy fat 1 50

White Fish
 Med. Fancy, 100 lb. 13 00
 Milkers, bbls. 18 50
 K K K Norway 19 50
 5 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
 Blackene, 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. 80
 Colonial, 30-1 1/2 1 05
 Colonial, iodized, 24-2 1 00
 Med. No. 1 Bbls. 2 85
 Med. No. 1, 100 lb. bk. 95
 Farmer Spec., 70 lb. 95
 Packers Meat, 50 lb. 57
 Crushed Rock for ice cream, 100 lb., each 85
 Butter Salt, 280 lb. bbl. 24
 Block, 50 lb. 40
 Baker Salt, 280 lb. bbl. 4 00
 14, 10 lb., per bale 2 45
 50, 3 lb., per bale 2 60
 25 lb. bags, Table 1 1/2
 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
 48, 10 oz. packages 4 40
 96, 1/2 oz. packages 4 00

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS
 Bon Ami P'd., 18s. box 1 90
 Bon Ami Cake, 18s. 1 62 1/2
 Brillo 85
 Climoline, 4 doz. 4 20
 Grandma, 100, 5c 3 50
 Grandma, 24 Large 3 50
 Gold Dust, 100s 4 00

Gold Dust, 12 Large 3 20
 Golden Rod, 24 4 25
 La France Laun., 4 dz. 3 60
 Old Dutch Clean, 4 dz. 3 40
 Octagon, 96s 3 94
 Rinso, 40s 3 20
 Rinso, 24s 5 25
 Rub No More, 100, 10 3 85
 Rub No More, 20, 10 3 85
 Spotless Cleanser, 48, 20 oz. 3 85
 Sani Flush, 1 doz. 2 25
 Sapollo, 3 doz. 3 15
 Soapine, 100, 12 oz. 6 40
 Snowboy, 100, 10 oz. 4 00
 Snowboy, 12 Large 2 65
 Speedee, 3 doz. 7 20
 Sunbrite, 50s 2 10
 Wyandote, 48 4 75
 Wyandot Deterg's, 24s 2 75

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

SPICES
Whole Spices
 Allspice, Jamaica @ 40
 Cloves, Zanzibar @ 50
 Cassia, Canton @ 40
 Cassia, 5c pkg., doz. @ 40
 Ginger, Africa @ 40
 Ginger, Cochil @ 40
 Mace, Penang 1 39
 Mixed, No. 1 @ 32
 Mixed, 5c pkgs., doz. @ 45
 Nutmegs, 70 @ 90 @ 59
 Nutmegs, 105-1 10 @ 54
 Pepper, Black 41

Pure Ground in Bulk
 Allspice, Jamaica @ 40
 Cloves, Zanzibar @ 53
 Cassia, Canton @ 40
 Ginger, Corkin @ 33
 Mustard @ 32
 Mace, Penang 1 30
 Pepper, Black @ 43
 Nutmegs @ 43
 Pepper, White @ 57
 Pepper, Cayenne @ 40
 Paprika, Spanish @ 45

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

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

Gloss
 Argo, 48, 1 lb. pkgs. 3 60
 Argo, 12, 3 lb. pkgs. 2 62
 Argo, 8 1/2 lb. pkgs. 2 97
 Silver Gloss, 3, 1s 11 1/4
 Elastic, 64 pkgs. 5 35
 Tiger, 48-1 3 30
 Tiger, 50 lbs. 06

SYRUP
Corn
 Blue Karo, No. 1 1/2 2 34
 Blue Karo, No. 1, 1 dz. 4 03
 Blue Karo, No. 10 3 83
 Red Karo, No. 1 1/2 3 05
 Red Karo, No. 5, 1 dz. 4 44
 Red Karo, No. 10 4 09

Imit. Maple Flavor
 Orange, No. 1 1/2, 2 doz. 3 25
 Orange, No. 5, 1 doz. 4 99

Maple and Cane
 Kanuck, per gal. 1 50
 Kanuck, 5 gal. can 6 50

Maple
 Michigan, per gal. 2 75
 Welch, per gal. 3 25

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

TABLE SAUCES
 Lea & Perrin, large 6 00
 Lea & Perrin, small 3 35
 Pepper 1 60
 Royal Mint 2 40
 Tabasco, 2 oz. 4 25
 Sho You, 9 oz., doz. 2 25
 A-1, large 4 75
 A-1 small 3 15
 Capex, 2 oz. 3 30

TEA
 Blodgett-Beckley Co.
 Royal Garden, 1/2 lb. 75
 Royal Garden, 1/4 lb. 77

Japan
 Medium 35 @ 35
 Choice 37 @ 52
 Fancy 52 @ 61
 No. 1 Nibbs 64
 1 lb. pkg. Sifting 14

Gunpowder
 Choice 40
 Fancy 47

Ceylon
 Pekoe, medium 57

English Breakfast
 Congou, medium 28
 Congou, Choice 35 @ 36
 Congou, Fancy 42 @ 43

Oolong
 Medium 39
 Choice 45
 Fancy 50

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

VINEGAR
 Cider, 40 Grain 23
 White Wine, 80 grain 26
 White Wine, 40 grain 19

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

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

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

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

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

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

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

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

WRAPPING PAPER
 Fibre, Manila, white 05 1/2
 No. 1 Fibre 06 1/2
 Butchers D F 06 1/2
 Kraft 07
 Kraft Stripe 09 1/2

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

YEAST—COMPRESSED
 Fleischmann, per doz. 30

CHAIN STORE HERE TO STAY.

(Continued from page 11)

liquid condition of his Grocers Company nor the expense of operation, .031 per cent.—just over 3 per cent. It may be stated, too, that accounts receivable are turned weekly or more frequently—kept thus active by a system of penalties that no member escapes who transgresses any of the rigid rules.

I quote in condensed form a recent characteristic talk of Father Edgar to his flock:

"In the good old days, when Saturday night was pay night, the grocer was banker, clothier and in fact the whole works. Pay day is now every day; even the wealthy drive a mile to save a nickel on five pounds of sugar. Quoting articles that are footballs of the grocery business sets up a pretty picture but is misleading as even footballs are not sold always at cost. There is too much rainbow chasing in arriving at solution of 'retailers' problems.' The fundamentals are as essential in the grocery business as in any line of accomplishment. Capital, organization, advertising are three essentials without which it will be all rain and no rainbow. The chain stores have forced management into the grocery business. The inefficient, helpless, ignorant cry out for aid and assistance. Why should we be concerned? If the chains can serve the customer efficiently, economically and more cheaply than the single unit store, why try to buck the law of nature? The 'survival of the fittest' must obtain and by securing the majority portion of the business, chains are in the 'survival' position. And that is correct as far as it goes, but there is another side to consider. We must eliminate the inefficient, hopelessly ignorant grocer, whose dirty store and sloppy business methods have brought the unit store into disrepute and is one of the best advertisements of the chain. It is a crying shame that the Bureau of Health allows these menaces to health to handle and distribute food. The basis for a co-operative wholesale grocery company is a retailers' association with entrance fee and dues, with various features of meetings, insurance, advertising, collecting, credit information. It will save money for the members and tie them to the association. Economical management is essential as less than 5 per cent. overhead is necessary to place the grocer in position to compete. The writer's thirty-eight years of experience, has never had over 4 per cent. overhead and has found that 5 per cent. plus cash discounts is ample to pay expenses and a fair dividend to stockholders. All merchandise should be sold for cash. Under no consideration has a co-operative wholesale the right to take members' money who pay cash to support weak sisters with insufficient capital. It is not only not right—it is positively dishonest." Details follow of the United Stores Association, a unified subsidiary which advertises co-operatively. It has a goodly waiting list because "stores must be overhauled to a certain standard before they can become Unity Stores." Edgar ends up: "Let's go. Chain stores are here to stay and are

not the worst thing in the world for the grocery business. There is still plenty of room for merchants and merchandising."

I almost forgot to point out those items of manufacturers for sales service and manufacturers for advertising which together total \$44,881.13. Where is located a chain organization which obtains a larger percentage of similar "allowances" from manufacturers?

Altogether, I think we have here the picture of a grocer-owned wholesale house of character so completely rounded, from top to bottom, that it might be taken as the pattern of the best among all such organizations. More power to Father Edgar's vigorous, clear-sight, unflinching sound business sense!

Paul Findlay.

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One of Nature's Noblemen.

Grandville, Sept. 16.—It is sometimes worth while to look over the past and take note of those men who once inhabited the valleys of Western Michigan. All the splendid men of an early day were not by any means American born.

I call to mind some of the grandest souls of this country who first saw the light of day under a foreign sky. We are so in the habit of blaming much of our criminal troubles to foreigners it is good to recall that the milk of human kindness oft times was natural in the hearts of our men and women of lands across the sea.

Franz Siegal was a foreigner who did good service for the Union as a commander of Northern troops in time of civil war. Carl Shurtz was another, and many of our early French people who settled along our Western rivers were true as steel when the fate of the Nation hung in the balance.

One of the finest men I ever knew was a Dane. He came to America at an early day. He had been a sea faring man, was schooled at a navigation school at Kiel, and sailed the oceans for more than thirteen years.

First as a common sailor then as the captain of a ship. It was interesting to listen to his stories of life on the ocean wave. His latest service was as captain of an American ship and there could be found no more loyal citizen of America than Capt. Smith, as he was known during all the years that he lived neighbor to me in a Western Michigan village.

He had sailed to all parts of the world, North and South America and even to African ports. When at length he left the sea and settled in Michigan, he bought a farm and became a tiller of the soil.

He was a widower when I first came to know him, with one child, an adopted girl, who kept the household going and served and loved Cap as a father. The full name of this naturalized American was Julius Waldemar Schmidt.

I have as a young man sat and listened for hours to the story of this man's life. It was interesting as well as educational. Before settling down from his sailing Mr. Smith crossed the Isthmus and sailed up the Western coast to the gold regions of California where he met with no end of adventures among the Argonauts of that day.

He was fairly successful as a gold digger, securing several thousand dollars worth of nuggets which he proposed to bring back to Eastern United States. Again he sailed down to the Isthmus, crossing overland to the Atlantic side.

While resting on the Pacific shore he and several companions sought succor from tire by taking an ocean bath. And then when he resumed his

clothing he found his money belt missing. For a short time he was in a panic having forgotten just the spot where he had hidden his belt of gold dust. He found it at length, however, and made a crossing, reaching New York by steamer all in good time.

Exchanging his gold for U. S. money Capt. Smith came West to Michigan and invested in a farm on which he lived a number of years. His wife having died he came to town and built himself a residence which he and his daughter occupied for a number of years.

It would be hard to find a more loyal citizen to America than this Danish captain. However, I am getting a little before my story. That gold digging tramp was not the only one the Dane made to the Pacific coast. He afterward crossed the continent overland and landed in San Francisco.

Here he engaged in newspaper work. He learned the printer's trade at which he spent some years. He was in San Francisco at the time of the assassination of Abraham Lincoln.

He described the excitement as tremendous. A city newspaper which had maligned the President in and out of season paid the penalty when the news of Lincoln's cruel murder came to the coast. This newspaper office was gutted by a crowd of enraged citizens, the press and contents of the room being destroyed.

In the harbor at the time were some French vessels which narrowly escaped being looted by an angry mob. Troops were called out to protect the Frenchmen. The angry voices were raised because of the fact that France had seated a foreigner on the throne of Mexico.

Maximilian was placed as emperor of Mexico by a French army and when the war closed this army was quietly ordered to vacate. France was wise enough to heed this Republic's warning, thus leaving the foreign emperor to be dealt with by the Mexican's, which they were not long in doing, as Maximilian was quickly deposed, set up as a target for Mexican guns and shot.

Capt. Smith, after his second sojourn in California, returned East and finally landed in Michigan, which State became his final home. Stories of his varied experiences on sea and land were most interesting.

Although a Dane he became a true American, standing with this country in all acts of a National nature. Many were the walks I took with Julius Schmidt down country roads while he entertained with his interesting accounts of his busy life. Although born a Dane he died a loyal American and was one of the finest men I ever knew, in fact he once bore the name of "the grand old man of Sparta."

Old Timer.

Late Business News.

In anticipation of more active business, the railroads are pushing their programs of betterments and expansion, Elisha Lee, vice-president of the Pennsylvania, announced last week. In this work, he said, they are spending this year one billion dollars, considerably more than last year.

A decided improvement in sentiment and some increase of activity is noted by the commercial agencies.

The Morrow interests, which control Gold Dust, are moving to acquire Ward Baking with a view to assuming management rather than to effecting a merger with their other properties.

The first attempt of an industry to establish complete self government is said to be contemplated in the proposed Full-Fashioned Hosiery Exchange, plans for which were discussed

this week by leading manufacturers. The purpose is to adopt uniform trade usages and standards of practice and manufacture, to publish quotations on stocks, regulate market reports, settle trade disputes and encourage trading between members.

Several Wisconsin corporations announced this week a plan for assuring steady employment for their workmen. This plan provides that any man with two years' experience in any of these companies, if unable to find work in any of them, may draw 65 per cent. of his wages for 100 days.

Rubber reached this week the lowest price at which it has ever sold. The main reason given was the refusal of the Dutch East India government to join in the restriction of production plan. London dispatches say the collapse threatens British interests with losses that may run to \$600,000,000. World production is increasing while world consumption is falling off.

Linoleum prices were cut last week by Congoleum-Nairn and W. & J. Sloane to the average extent of about 10 per cent. No change is expected this fall in the prices in the soft-surface field.

Current declines in chain store sales are largely attributable to the marked decline in commodity prices, a fact to which attention has frequently been called by executives of these companies. It has much to do with losses in mail-order house sales, Woolworth's and those of most of the large grocery chains.

While production of electric power fell off last month in comparison with August, 1929, output in the first six months was 1.7 per cent. higher than in the same period last year.

Announcing Change To Cash.

Here's a letter used by a retail grocery firm in announcing their change from credit to a cash basis:

Dear Madam—Starting from — 1, we are closing our books; this means no more credit. Credit will be extended only under special circumstances and by special arrangements.

Times have changed so that business methods must also change. We find that to-day it is easier to sell ice to an Esquimo than credit goods to a cash customer.

We claim that the day of the old credit system is gone. It is the cause of every failure and therefore belongs in the discard. It was all right in its day, when it was the one and only method of merchandising, where every merchant had an even break on the price question, and competition was entirely a matter of reputation, personality and salesmanship.

But gone are those good old days, and to-day's price is the most important factor in business; with it you have success and without it failure.

The most modern ideas are based on the strictly new and up-to-date system of selling the best quality at the lowest prices.

Our prices are being revised and you have, undoubtedly, already noticed some drastic reductions in prices on many lines. A trial order will convince you. So our motto hereafter will be, "C. O. D. and service with a smile."

MEN OF MARK.

(Continued from page 16)

until it has been carried out. Of course, to trace every step in its entirety would be a physical impossibility even for a man of such unbounded energy. But his fingers are constantly on the pulse of this giant organization. He knows before anyone else whether results are what they should be; and if not, where the weak link in the chain is located. There is no interference so long as matters are moving smoothly. Every department head is not only given full authority in regard to matters that come under his jurisdiction; he is required to work out his own salvation, always, of course, keeping in view the general policy in conformity with which he must shape his course.

"That is your problem," is the kindly but firm answer vouchsafed to one seeking assistance before he has exhausted every agency at his command—an answer that sends the man away with a new sense of responsibility, a knowledge that his judgment is being fully relied upon. He determines to conquer or die—and the mortality rate at the Roach plants is exceedingly low.

This ability to delegate work to others and while strengthening their friendship and loyalty make them understand clearly what is expected is not prompted by any desire to shirk responsibility or avoid labor. Mr. Roach has always had to do things for himself, to make his own way in the world, and he believes every man should do the same.

"I would rather have a man who makes mistakes than one who does nothing," is one of his maxims. "The man with energy enough to make mistakes, and sufficient intelligence to discover them, is bound sooner or later to stumble on something worth while, whereas he who does nothing is always a dead weight."

His intuitive power, either natural or cultivated through years of activity, is such that it enables him to grasp the full significance of a problem almost before it has been presented. He is usually about three laps ahead of the other party or parties to a conference and, before the last word has been uttered, the last argument advanced, has formed an opinion and is ready with an answer.

Storekeeper Comes in Handy in a Pinch.

(Continued from page 20)

one of explanation of his consistent success. Nor is this a small element in any man's success who deals so intimately with people as does the country general merchant.

Now note that ice cream cone stunt among the village children. No man could possibly use \$15 in any kind of advertising that would produce better or more permanent results than the money this man spent on that treat for the kiddies. But the real strength of this act lay in its unselfishness. He hits the keynote when he says that he "got that many hundred out of the smiles on their faces."

There is sound philosophy in his comments on the way the guarantors of the Chautauqua ran behind. They had made such good records in previous

years that now they had let down a bit, feeling secure because of past success. Results show that we progress by eternal vigilance; that there is never a place where we can sit down; that to insure success in anything, we must eternally be up and doing.

Good naturedly, he comments on this condition. Then he shows how again he has endeared himself to his community by stepping into the breach with his credit at the bank. Instead of getting sore at the familiar condition, he smiles again as he comments on how the "good old storekeeper comes in handy in a pinch" to his home town—wherein many have forgotten him in the past and probably will forget again in the future.

His farm news shows how well he knows his people and their problems. Herein you find no complaints—just statements of facts and conditions. A man of such breadth of character is sure to succeed anywhere.

Paul Findlay.

The Pros and Cons of the Loss Leader.

(Continued from page 21)

of selling on price alone seem to be upon us, not alone in the trade but in many other retail lines. The belief that the general public as a whole buys largely upon price has become general within a very large section of the whole retailing world. Retailers opposed to price cutting in any form are wavering here and there. Some are gingerly stepping into price cutting with plenty of doubts but some hopes. Perhaps this is, in a measure, responsible for the half way measure suggested in this article.

An occasional or even a frequent offering of a selected item at cost or less furnishes a small but steady supply of new customers without breaking down the shop's established policy of no price cutting to whatever degree it may be adhered to.

As said previously, views among the retailers in the trade on this subject vary greatly. However, there are few modern kinks in merchandising upon which dealers do not greatly disagree.

The verdict appears to me to be in favor of the no profit idea always providing that the retailer selects his items with sufficient care.

Henry Frommes.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 23)

The list of creditors of said bankrupt is as follows:

Standard Loan & Inv. Co., Traverse City	\$236.00
John Carroll, Bay City	520.00
Chris Jensen, Bay City	51.00
Saginaw General Hosp., Saginaw	32.30
Dr. A. R. Ernst, Saginaw	2.00
Dr. S. S. Keller, Saginaw	11.50
Mr. Wm. Pawley, Saginaw	16.00
Smith's Hardware Co., Saginaw	18.51
Cavanaugh Oil Station, Saginaw	23.30
Grand Traverse Auto Co., Traverse City	28.03
M. Guiffre Co., Traverse City	104.20
Reliable Vulcanizing Co., Traverse City	30.00
E. F. Weineke, Saginaw	10.00
F. Doozan, Saginaw	14.50
William DeNoyer, Traverse City	4.20
Burns & Wynkoop, Traverse City	66.30

Sept. 8. We have to-day received the schedules, reference and adjudication in the matter of Frank Cryan, Bankrupt No. 4226. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Benton Harbor. The schedules show assets of \$3,133.99 of which \$350 is claimed as exempt, with liabilities of \$2,093.98. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be

made herein. The list of creditors of said bankrupt is as follows:

E. Langer, Jr., Benton Harbor	\$125.00
Arnold Bros., Chicago	110.27
Armour Co., Chicago	163.21
Cudahy Co., Cudahy, Wis.	165.89
G. H. Hammond Co., Chicago	205.54
Lockway Stouck Paper Co., Benton Harbor	23.71
Major Bros., Mishawaka, Ind.	118.23
Swift & Co., Chicago	311.83
Commercial National Bank, St. Joseph	550.00
Peter Kerhulas, St. Joseph	147.00
L. J. Mollhagen, St. Joseph	16.82
Boot & Co., Grand Rapids	3.87
R. J. Reinhart, Benton Harbor	22.00
Title Bros., St. Joseph	28.11
Albert Grifffendorf, Baroda	97.50

Sept. 8. We have to-day received the schedules, reference and adjudication in the matter of Albert J. Schultz, doing business as Newmeister & Schultz, Bankrupt No. 4228. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a shoe merchant. The schedule shows assets of \$13,731.33 of which \$350 is claimed as exempt, with liabilities of \$13,202.69. The first meeting will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

Hackley Union National Bank, Muskegon	\$3,000.00
Air Mail Shoe Co., Cincinnati	221.56
Ault Williamson Co., St. Louis, Mo.	11.98
Axman Weiss Shoe Co., Chicago	164.70
Brown Shoe Co., St. Louis	8.87
G. H. Bass Shoe Co., Wilton, Me.	174.47
Excelsior Shoe Co., Portsmouth, O.	249.73
Florsheim Shoe Co., Chicago	9.70
B. F. Goodrich Rubber Co., Chicago	84.26
Ideal Shoe Co., Milwaukee	752.70
Kahler Shoe Co., Boston, Mass.	7.69
Lape & Adler Shoe Co., Columbus	1,063.89
J. I. Melanson & Son Corp., North Adams, Mass.	98.15
C. W. Marks Shoe Co., Chicago	80.40
Mishawaka Rubber & Woolen Mfg. Co., Mishawaka	20.46
N. Y. Nettleson Shoe Co., Syracuse	372.98
Robert Johnson Rand Shoe Co., St. Louis	905.77
Richards & Brennan Shoe Co., Randolph	1,5230.26
J. P. Smith Shoe Mfg. Co., Chicago	6.73
Sinsheimer Bros. & Co., Chicago	809.47
Western Shoe Co., Toledo	858.54
Weyenberg Shoe Mfg. Co., Milwaukee	216.00
Julian Kokenge Co., Cincinnati	1,541.48
Beacon Falls Rubber Co., Chicago	62.50
Chicago Printed String Co., Chi.	43.75
Gerlack Barklow Co., Joliet, Ill.	66.65
A. J. Dearborn, Los Angeles	850.00

Sept. 8. In the matter of Emil J. Benda, Bankrupt No. 4188, the trustee has filed his report of no assets. The case has therefore been closed and returned to the district court, as a case without assets over and above exemptions and liens.

Soft Drink Premium Scheme Illegal.

A merchandising scheme by which numbers are placed under the caps of some of the bottles of a beverage of standard quality, indicating small sums to be paid the holder of the number, constitutes a lottery in the opinion of the Missouri State Attorney General's office, and is therefore illegal. The facts show, the opinion written by the Assistant Attorney General states, that all the elements, namely consideration, chance and prize, held to constitute lotteries are present in the plans contemplated.

Sterling Price Cut Aids Trade.

The recent increased volume of sterling silverware sales has more than justified the 10 per cent. reduction in price. The reduction, which was intended as a stimulus to consumer buying for the Fall, proved a disappointment during the first few days it was in effect, but is now showing good results. Plated silver flatware and hollowware also are in greater demand. Chain stores were operating in the

market this week buying plated articles. Most of their purchases, however, were confined to \$1 specials.

Kroger Grocery Chain Shows Loss.

The report of the Kroger Grocery and Baking Co. for the first six months of the year showed that the company operated at a loss of \$76,890. Against this there was an offset of \$341,492 from other income, resulting in net earnings for the half of \$264,601, or 14.7 cents a share on the common stock, before dividends on preferred stocks of the company and subsidiaries. After deducting such charges, net income per common share equaled 12.2 cents on the 1,795,536 shares outstanding.

Scatter Rug Demand Grows.

The demand for scatter rugs is one of the chief features of the reviving soft-surfaced floor coverings market. Mills which give special attention to small rugs are working to capacity at the present time. Other producers are also enjoying a good demand. Preference is being shown for the washed rug types retailing from \$10 to \$25. Although Persian patterns are said to sell best, there is a growing demand for modern designs. Small imported rugs are also moving in good volume.

Stung.

Sandy bought two tickets for a raffle and won a very expensive car. When his friends rushed to congratulate him, they found him looking as miserable as could be.

"Why, mon, what's the matter with ye?" they asked.

"It's that second ticket. Why I ever bought it I cannot imagine!"

Hunziker, Taylor & Seymour, dealers in general merchandise at Pullman, write us: "We gladly renew our subscription to your helpful magazine."

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—One of most advantageous neighborhood locations in Holland. A going business—fountain, confectionery, tobaccos, small groceries. Store building, desirable apartment above. Stock and fixtures must be cash, but at a real bargain. Peter Van Liere, 436 Columbia Ave., Holland, Mich. 331

WANTED—Good used ice box about 8x10 or 8x12, made by a reliable firm. Address No. 332, c/o Michigan Tradesman. 332

FOR SALE—Store building and complete modern meat fixtures, including Frigidaire and Hasemann counters. Located at Lyons, Michigan. H. J. Houserman, Saranac, Mich. 327

For Sale Half Price—Corner variety store, stock and building, best town in Southern Michigan. Must sell, account poor health. Buyer must have at least \$3,000 cash, or more. Lock Box 252, Watervliet, Mich. 329

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

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Sherman's hardware Co., 8900 Puritan avenue, has changed its name to Marygrove Hardware.

The American Hardware is now operating under a new name, West End Quality Hardware. The location remains the same, 13362 Myers road.

The Rosseau Hardware Co., located at 16423 Warren avenue, East, was formerly the Forest Avenue Hardware Co., operating at 8717 Forest avenue, East.

William Walker is now conducting his hardware store at 5441 Warren avenue, West, under the name of Walker Hardware.

The M. & D. Hardware has succeeded Samuel Raskin at 9517 Jos. Campau avenue.

The M. Kramer Hardware is now in the location formerly occupied by M. Perin at 1009 Six Mile Road, East.

Charles Ellis is now conducting the hardware store at 8901 Keller avenue, which was formerly operated by Frank F. Frankie.

The grocery store formerly conducted by L. J. Pelletier at 13003 Gratiot avenue, is now conducted by T. G. Davel.

The Delicious Grocery is now operating under the name Sphire & Allam at the same location, 2127 John R.

Koury & Moses have succeeded James Lahood in the grocery business at 3119 Brush street.

Max Kritt, formerly located at 6140 Hazlett street, has taken over the Fisher and Moran Drug Store at 13244 Fenkell avenue.

The Economical Drug Co. has opened a drug store at 6568 Woodward avenue, the location formerly occupied by Liggett's Drug Store.

Morse Lulkin has acquired the Fisher and Moran Drug Store located at 18241 John R street.

Stanley Hunt, formerly located at 2601 Baker street, has opened a drug store at 16914 Log Cabin avenue.

H. W. Zalsman has opened a new drug store at 18200 Grand River avenue. It will be known as the Rose-dale Park Pharmacy.

The Trumble-Sheppard Pharmacy, located for the last four years at 15422 Grand River avenue, has moved to 7044 Warren avenue, West.

A. Williford has been made manager of the Detroit branch of the Consolidated Cigar Corporation. Mr. Williford has been with Consolidated for the last four years, having started in the field as a salesman. Previous to that time he had spent five years in the tobacco department of the Cunningham Drug Company.

O. E. Franke, merchandise manager of the McKesson-Farrand-Williams Co., recently announced the addition of G. E. Rutledge to the city sales force of the company. Mr. Rutledge's territory will be in the Northwest section of the city.

The local Cadillac Council of the United Commercial Travelers of America has opened its new United Commercial Travelers' Golf and Country Club at Brighton, for the exclusive use of members and their guests, according to Elmer L. Sick, a member

of the executive committee of the Cadillac Council. Club officers, elected soon after the opening, are as follows: Ernest J. Hering of Lee & Cady, president; Harry L. Philo of Remington-Rand, vice-president; Elmer L. Sick of W. B. Gregory & Son Co., treasurer; and Harry C. Marsden, secretary.

Mr. Strothers, who recently took charge of the Detroit and Michigan territory for Thos. J. Lipton, Incorporated, was formerly located in Cleveland. Mr. Strothers reports that the Michigan territory is showing a larger percentage of increase in sales volume for 1930, than any other State in the Union. Lipton's tea has been consistently advertised in the Detroit News throughout the past seven months.

C. W. Laroy has been appointed manager of the Detroit office of the C. H. Robinson Company, fruit and produce brokers, succeeding A. T. Hart, who resigned to become manager of G. Batcheller Hall Company, Chicago. Mr. Laroy has been with the Robinson Company for seven years.

W. E. Hampton, formerly with H. B. Henry, has been appointed assistant manager, while A. H. Dietz has been appointed to the sales staff.

C. H. Musselman Company, packer of canned apples, apple sauce, apple butter and assorted jellies, has appointed Russell, McQuade & Russell, brokers located in the Great Lakes Terminal Warehouse, as its representatives for this territory, according to Charles Russell.

E. A. Bowman, Inc., 5115 John R street, distributors of the Thomas A. Edison radio in this section, has entered the popular priced radio field by adding the new Audiola radio to its present Edison line, according to E. A. Bowman, president of the corporation. The distribution territory for the Audiola radio which will be served by E. A. Bowman, Inc., includes all of Wayne, Washtenaw, Livingston, Oakland, Macomb and St. Clair counties.

Vic Greishammer has severed his connection with Carl E. Schmidt & Co., effective this month. Mr. Greishammer has been in the service of the local firm of calf tanners for sixteen years, having charge of the sales for the entire Western division. In announcing his retirement, he expressed his appreciation to his many friends for courtesies extended. He has made no definite plans for the future.

Distribution of Royal Baking Powder was returned to wholesale houses on August 25 by Standard Brands, Inc., by H. L. Patterson, merchandising manager for Michigan. In his letters to the wholesale and jobbing houses throughout Michigan, Mr. Patterson pointed out that at the time Standard Brands began to distribute Royal Baking Powder by its trucks, it was realized that the product was non-perishable and more suitable for general distribution through wholesalers than through the company's wagon distributing system. The company, however, desired greater distribution and the opportunity to clean up old stocks of Royal and adjust excessive amounts carried by retailers, he said, and is now able to return the

business to the wholesalers with far greater distribution and increased sales. Although Royal Baking Powder has been taken off the Standard Brands trucks, the company's representatives will continue to take orders for baking powder to be shipped from the warehouse stock of wholesalers subject to the approval of the latter, Mr. Patterson said.

Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Mitchell Outfitting Co., retail furniture dealers, 3000 Gratiot avenue, by Bryant, Lincoln & Miller, attorneys, representing Tung-Sol Sales Co., \$2,492; Minkly Bennet Co., \$400; Albert Furniture Co., \$1,850.

An involuntary petition in bankruptcy has been filed in the U. S. District Court here against Lord's, Inc., retail women's wear, 1526 Woodward avenue, by Max Kahn, attorney, representing Wellesley Modes, \$383; Al. Dessau & Loeb, \$131; Mitchell & Weber, \$200. Merchandise assets are estimated at \$10,000 and liabilities at \$30,000, including \$15,000 in assumed liabilities of Beverley's, when the branches of the latter firm were taken over by the newly organized firm of Lord's, Inc.

Harry Colburn, tailor, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$6,842. Exemption of \$500 is claimed.

An involuntary petition in bankruptcy has been filed against David Rubin, retail furs, by Max Kahn, representing Samuel Fisman, \$571; Lipton & Ruderman, \$328; Dentz & Dentz, \$593.

Sale of stock in trade of Roy's Exclusive Clothes, Inc., 134 Monroe avenue, has been confirmed in parcels for \$2,480. The Union Guardian Trust has been elected trustee. Assets are given as \$12,552 and liabilities, \$15,352 in schedules filed.

October will see the introduction of the first supercharger for popular-priced stock automobiles. It comes after years of discussion and debate as to its possibilities. Ralph De Palma, veteran race driver, is the designer of the device, which, in its first form, will be intended as an accessory for the Model A Ford. Claims made for the device, on the basis of a long period of testing, are that it improves acceleration 30 per cent. and results in increases of 10 per cent. in top speed and in fuel economy. The supercharger provides a positive method of forcing fuel from the carburetor to the combustion chamber. In the conventional motor, fuel is drawn through the manifold by the suction of the pistons. When a supercharger is used, fuel is forced into the cylinders under positive pressure from the carburetor side. The supercharger, from the standpoint of passenger car use, has interested engineers as a means of permitting the use of smaller engines without proportionate decrease in performance.

The second 16-cylinder car, which report has it, will bear the nameplate of Marmon, is expected to make its appearance at the January automobile shows. Marmon has paid great engineering attention during the past

few years to improvements in carburetion and cylinder-head design. Reports of a third sixteen will not down, although neither the time nor the place of its appearance is predictable.

With Marquette and Erskine removed from the "companion" car field already this year, many have professed to see a trend in the direction of elimination of "companions" generally. While there may be evidences of such a trend, Oldsmobile officials emphatically deny that Viking is to be affected by it. The car went again into production this month and it will continue so, according to company executives.

With 1930 already rated as a prosperous year for the accessory industry, leaders of the field foresee a good final quarter. It is the old story of an off-year for the mother industry being an excellent one for the offspring. In prosperous years, a large accessories specialist declares, the average motorist is thinking more of his next car than of fitments for his present automobile. This year, however, the new car has appeared more remote to many. Accordingly, the average owner has been improving the car he now owns.

The five new lines of cars that have appeared within the past ten days fail to sustain the prophets of radical change in design as a result of the off-year in the automotive industry. Revisions in all the new products have been numerous but in no case have they been radical.

Twenty-three New Readers of the Tradesman.

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

Arthur Geukes, Middleville.
John Haveman, Newaygo.
Charles W. Albrecht, Battle Creek.
Chris Larsen, McBrides.
H. J. Houserman, Saranac.
John L. Adgate, Saranac.
Knappe & Vogt Mfg. Co., Grand Rapids.
J. W. Alois, Benton Harbor.
L. E. Allen, Wayland.
L. D. Chapple, Wayland.
F. Hollingsworth, Wayland.
L. Adamczyk, Hilliards.
John G. Buist, Fisher Station.
Co-operative Milling Co., Moline.
R. G. Woodard, Tecumseh.
James Joldersma, Moline.
W. J. Buer & Son, Dorr.
Peter Wiebenga, Dorr.
Byron Center Co-operative Co., Byron Center.
F. B. Jones, Dorr.
Henry Geukes, Byron Center.
Nick Timmers, Hudsonville.
Southern Michigan Grocer Co., Coldwater.

Both Forgetful.

"Dear Clara," wrote the young man, "pardon me, but I am getting so forgetful. I proposed to you last night, but really forgot whether you said yes or no."

"Dear Will," she replied by note, "so glad to hear from you. I knew I said 'no' to some one last night, but I had forgotten who it was."

When you can't get new facts make new use of old facts.