

MICHIGAN TRADESMAN

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Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 22, 1930

Number 2457

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These are the things I prize
And hold of dearest worth:
Light of the sapphire skies,
Peace of the silent hills,
Shelter of forests, comfort of the grass,
Music of birds, murmur of little rills,
Shadows of clouds that swiftly pass,
And after showers
The smell of flowers
And of the good brown earth;
And, best of all, along the way
Friendship and mirth.

Henry Van Dyke.

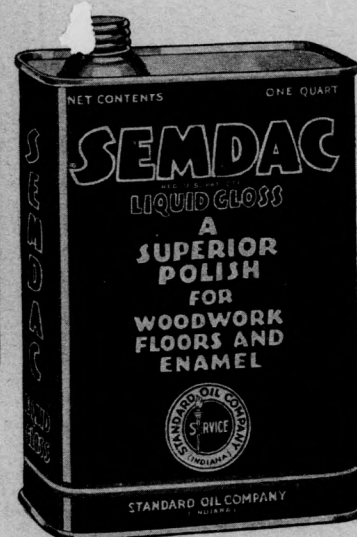


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sales

THOUSANDS of women consider Semdac as a household necessity. For years Semdac Liquid Gloss has been a standard polish in homes throughout the Middle West. With the combination of Semdac Liquid Gloss and Semdac Furniture Dressing you can make two sales where you formerly made one.

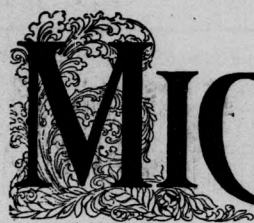
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E. A. Stowe, Editor

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.

Late Business News.

Seven piano companies will offer new models on Nov. 1, machine-produced and priced 25 per cent. under hand-made instruments. This is to combat a 25 per cent. loss in sales in five years due to radio competition.

Four years ago there were approximately 125 manufacturers of tires. Today there are less than forty.

The Hawaiian Pineapple Co. has canned more pineapples per day during the summer just past than ever before. Reason: introduction of music during working hours. Now the cannery is to be radio-equipped throughout.

General Foods trucks henceforth will distribute Troco nut margarine, Salad Aid and other products of Durkee Famous Foods, Inc., a subsidiary of the Glidden Co., Cleveland.

The Supreme Court of North Carolina has upheld that State's chain store tax law, which imposes an annual tax of \$50 on each chain unit. The chains will probably carry the case to the U. S. Supreme Court. Meanwhile, \$35,000 paid by North Carolina chains under protest last year remains in the State treasury.

The will of Dr. John T. Dorrance, late Campbell Soup head, asks that his son, John, Jr., be educated in the business, and that the family fortune, some \$150,000,000 remain invested in the company. Mr. Dorrance has been elected a director; one brother, Arthur, is president, and another, George, is chairman of the board.

Passage of the Capper-Kelly resale price maintenance bill was urged by speakers before the convention last week in Chicago of the National Wholesale Druggists' Association.

Evidence that automobile manufacturers are straining every nerve to induce consumer acceptance is seen in the fact that at the forthcoming January shows there will be displayed fifty-four different makes as against forty-three last year.

The oil burner industry is enjoying its best year in spite of depression

elsewhere, according to reports at a meeting this week of the directors of the American Oil Burners' Association. Sales for the nine months were 11 per cent. ahead of sales in the same period last year.

Signs of revival are seen in the postal receipts for September, which in fifty large cities were only 7.94 per cent. less than in September, 1929. This compares with a loss of 11.54 per cent. in August.

Loss in chain store sales in September has been reduced to 4.16 per cent. by additional reports, the number of companies heard from having risen to fifty-two with a volume for the month of \$310,536,660.

The conditions now affecting chain stores, burdened with increasing tonnage at lower prices, is reflected by S. S. Kresge's September quarterly statement reporting net income of \$3,037,574, or 54 cents a share, compared with \$3,886,380, or 69 cents a share last year.

Reactionary utterances by the National Association of Manufacturers are interpreted by the president, John E. Edgerton, as reflecting only unwillingness of the members to be coerced into doing things before they are known to be in the general interest. He prefers development under economic law to changes under compulsion of legislative enactment.

Proposed increase of first-class postal rates is opposed by the Retail Dry Goods Association as untimely because it would burden the public and business at a time when both should be encouraged, especially by the Government.

Hand Book For Chain Store Debaters.

Every day since the schools and colleges opened this fall I have received from two to ten requests for information as to where facts can be obtained for the use of debaters who wish to discuss the chain store problem. I have replied to these enquiries to the best of my ability and in so doing have nearly exhausted the supply of extra copies of the Tradesman we retain for the benefit of those who desire information we have published from week to week on this subject during the past dozen years. Because this demand is growing instead of diminishing, it has been deemed necessary to make a summarized collection of this material in compact form for free distribution to our readers or to students and others who are vouched for by our regular patrons. I trust this collection will be found to be helpful in assisting those who wish definite information regarding the chains and also where more detailed information can be obtained on this important subject. If I have succeeded in the remotest degree in the accomplishment of this purpose, I shall be amply re-

paid. New ideas and disclosures of a dependable character appear in the Michigan Tradesman every week, rendering it necessary for the disputant who aims to keep up to date on this important subject to carefully scan the columns of our publication every week. Copies of this pamphlet can be obtained free of charge through any regular subscriber to the Tradesman.

E. A. Stowe.

Parrot English.

A writer in the London Times protests against the limitation which is being imposed upon the English vocabulary. "We no longer," he says, "compare, contrast, examine, experiment, explore, inquire, investigate, search or study—no, these words are all suffering from unemployment; only one term is in popular use, the blessed word 'research'."

He might have included in his protest the word "evolve," which is made to take the place of half a dozen other words, of some of which it is not the equivalent and for none of which, as a rule, is it a good substitute. One never devises a plan nowadays; it is always "evolved." Nor do people arrive at an agreement or arrange a program or work out a course of action. These things are invariably "evolved."

But perhaps the worst abused word in this respect is "proposition." Not content with using it to drive "proposal" into oblivion, its devotees employ it to identify anything from a condition to a person. "He's a difficult proposition" is actually said by persons who regard their English as passable, while its substitution for "problem," "situation," "matter" and even "prospect" is common. Such slipshod usage not only wipes out distinctions but introduces an ugly monotony.

October's Message.

And now King October reigns over us once more, his robes more royally purple with each passing day and week. Almost ere we shall realize it October, too, will depart, exhaling his ghostly breath at Hallowe'en. But think of all the wealth of harvests and of color that are ours this month! Our harvests symbolize and actually demonstrate our National prosperity, a prosperity too robust to yield long to business depression, a prosperity which even at this moment is starting to revindicate itself, as will be seen a year from now more clearly, when still another October will verify Ambassador Dawe's predictions of a full return of normal business activities.

Are we not right in conceiving that October bears a message to us? Even as the current year declines and cold begins to chill our blood, his crisp morning breath and his harvests of food and of color proclaim his gospel

of supreme faith in nature. If a season can die in such splendor, triumphant through its gifts to our bodies and our souls, who can doubt nature's endless possibilities of life?

Worthy Tribute To Retiring Merchant

Otis Miner, pioneer merchant of Lake Odessa, is announcing his retirement after fifty-four years of successful merchandising in that community. Mr. Miner is well known in Ionia where he has visited many times during his long life and we know of no other man whose passing from the active stage of a mercantile career will be learned with greater regret. Mr. Miner has not only been a good merchant, but he has been a good citizen, a man whose breadth of vision was not confined to his home town, but encompassed his county and state. At home he has been a leading figure in all civic organizations, he has been active in church and school affairs and no movement was considered successful unless it had his endorsement. He has been a lifelong Republican and for nearly half a century has been a familiar figure at every county and state gathering of his party. Now at his advanced time in life he retires to the peace and solitude of his own vine and fig tree, taking with him the love and respect of those among whom he has labored these many years.—Ionia Sentinel.

Push Silver Picture Frame Sales.

With the help of retailers who have featured silver picture frames in recent displays, manufacturers of both silver and plated frames have enjoyed a substantial revival in business. The demand has centered on frames retailing at \$5, although those in the retail ranges from \$2.50 to \$10 are also active. The 7 by 9 inch and 4 by 6 inch sizes are most popular. According to selling agents, purchases in all gift lines for holiday sale have been confined this year to articles retailing at from \$2.50 to \$10. Only a small portion of the holiday business written to date has been for articles priced above \$10.

Gabby Gleanings From Grand Rapids.

In the bankruptcy case of Percy M. Ellis, upholstering manufacturer, assets, scheduled at \$185,241, including accounts receivable, have been sold to the Wolverine Upholstering Co., of Grand Rapids, exclusive of accounts receivable and delivery trucks, for \$15,330. Sale has been confirmed. Assets were appraised at \$17,876.

Care of Ice Box.

Keep your ice box closed at all times. Watch it to see that the supply of ice is kept up. Keep a uniform temperature for preserving foods and to conserve ice. If not handled properly there can be a double loss, waste of ice and spoilage of perishables,

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

For some unknown reason the wave of unordered merchandise which swept over the country a few years ago seems to be returning, for the mails are getting all cluttered up with handkerchiefs, neckties, socks and the like, sent out in the hope that some considerable percentage of them will stick and that payment will be made by the recipients. There is no better way to handle this matter than that used by a dentist friend who, upon receipt of a box of neckties which he had not ordered, reached down into his collection of scrap material, dug up a set of old and perfectly useless false teeth, slipped them into the box in which the ties had come and enclosed a note reading: "I trust these teeth will fit. Enclosed please find bill for \$125."

In addition to slower payments on retail charge accounts, retail credit men here are now faced with the problem of many bad checks. The Associated Retail Credit Men of New York City is conducting an enquiry to learn how general the receipt of "rubber checks" is and whether members have "bad check insurance, which is really profitable." The organization comments "that it is rather difficult to secure insurance on bad checks because of the natural tendency of stores to take more chances if their losses will be made good." The bureau asks prompt reports on checks discovered to be worthless.—N. Y. Times.

A corporation soap manufacturer signed a stipulation with the Federal Trade Commission agreeing to cease use on labels attached to the containers in which its products are packed and sold, words indicating that it has a patented process, when such is not the fact.

A corporation selling oranges, grapefruit, vegetables, jellies and preserves signed a stipulation with the Federal Trade Commission agreeing to stop advertising that its products are grown in a certain region in Florida known for its production of superior fruits when such products are not grown there.

A corporation manufacturing hosiery signed a stipulation with the Federal Trade Commission agreeing to stop labeling products with the word "silk" so as to deceive buyers into believing that they were composed in whole or in part of silk, when such was not the fact.

A corporation manufacturing malt syrup signed a stipulation with the Federal Trade Commission agreeing to discontinue use in its corporate or trade name of the word extract. However, the company may, in advertising its product, use expressions indicating that it is extracted from barley malt, when such is true. Methods of resale price maintenance will also be discontinued, according to the stipulation agreement.

Correspondence courses in business

subjects are given by a corporation which has signed a stipulation with the Federal Trade Commission agreeing to stop circulating advertising matter in which there are over statements regarding actual and probable earnings of its alleged graduates and of the demands and opportunities for employment of such persons. Inaccurate listing or stating of relationships of members of its faculty and use of the word "university" in its advertisements will be discontinued as will pictorial representations which exaggerate the size of its offices, buildings or equipment.

Lapeer, Oct. 13—I am sending a contract issued by the Gale National Protective System. Their representative visits gasoline filling stations and represents the System as an insurance company. I asked him the terms on theft insurance and he said they took care of actual losses. I did not read the paper until after he was gone with my \$25, for he read it off and was supposed to explain as he read. After he was gone I read it and found I had made him a present of \$25. I called at the offices in Flint, but they are always "out." You can do as you think best to protect other people from being taken in as I was for they surely did misrepresent themselves.

Garage Owner.

Anything conducted by this man Gale is sure to be fraudulent. He is a crook of the first water. We have his record at Battle Creek, Lansing and Saginaw. It is bad in every case.

Hudson, Oct. 18—A company is trying to sell me muskrats to raise in pens. They claim I can make big profits. What is your opinion of this?

Regular Reader.

Michigan people have lost thousands of dollars in silver foxes, Chinchilla rabbits and similar animal enterprises, and at present they are offered the opportunity by at least one concern, to hand over their savings of a lifetime in the hope of getting rich from muskrats.

Figures given out by the U. S. Government have been used in many cases to convince the credulous of the fortune making possibilities in muskrats. Later, when the muskrats didn't seem to be as prolific as the Government figures apparently promised, the promoters alibied their failure by blaming all on the Government. Concerning this alibi offered by one such concern, the Hudson Seal Fur Company, Frank G. Ashbrook of the U. S. Department of Agriculture states:

"Representatives of this company have visited our offices several times and instead of taking our advice, they have attempted to persuade us that the Government should give its support to their promotion schemes. They have been advised repeatedly that the raising of muskrats is not a profitable undertaking. The references made to Farmers' Bulletin No. 869, 'The Muskrat as a Fur Bearer,' are misleading because this bulletin deals with field conditions on natural marsh areas and not to keeping the animals in pens."

We think Mr. Ashbrook's opinion is sufficient to convince "Regular Reader" of the advisability of keeping his muskrat money safe in bank or pocket.

Setbacks, properly handled, help us to go forward.

System Wins.

Any prosperous, well-managed grocery store owes a goodly portion of its success and increase in business to one little element—system. The proprietor has worked out a schedule, to which he and his clerks adhere faithfully, and with the result that his store is always clean, orderly and in tip-top shape in general.

And here is how he probably does it. Every Monday he cleans and re-trims his window space. On Tuesday he and his live-wire clerks get busy and clean all shelves.

Wednesday is set aside for the thorough cleaning of his refrigerators.

This, in addition to daily going over, keeps this space in immaculate condition. On Thursday all bread, cake and pastry display cases and shelves are completely gone over, cleaned and brightened.

Then, on Friday and Saturday, the busiest days, the owner and his staff of assistants are entirely at the service of each and every customer, and in a position to render every service possible. No need to stop to arrange products or clean shelf space. If you have followed your system to the letter, such tasks will have been executed and your peace of mind and that of your customer will benefit accordingly.

The Modernized Store Succeeds

The successful merchant keeps abreast of the times. That's why he is successful.

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

For modern, sanitary, lasting, flexible store equipment, use Terrell's.



— LET US HELP YOU MODERNIZE YOUR STORE —

TERRELL'S EQUIPMENT COMPANY

GRAND RAPIDS, MICHIGAN



The Finest Products of California are packed by H. G. Prince & Co., Oakdale, Cal., under the brand

"ALL GOLD"

Distributed by
WESTERN MICHIGAN GROCER COMPANY

Grand Rapids

Michigan

At last an entire building devoted to the sale of Furniture, made exclusively by Grand Rapids Manufacturers. Opportunities never before offered.

WHOLESALE and RETAIL.

The Furniture Galleries of Grand Rapids, Inc.
25-27 Commerce Ave., S. W., Grand Rapids, Michigan.

The Melancholy Days Have Come.

Grandville, Oct. 21—"The melancholy days have come, the saddest of the year."

And that is a fact, our autumnal days are, however bright in coloring, the saddest days of the year. They remind us of the expiring soft summer days, and foretell the coming of ice and snow. Michigan has all the known climates of the world. If you seek variety in weather you will find it here.

Fifty years ago the fall was very similar to the present one. Beautiful sunshiny days and cool nights. That was the fall when a political campaign raged throughout the land and General Garfield was landed in the presidential chair.

On the afternoon of the 15th of October (my birthday) I hitched Dobbin to the buggy and set out for an eight mile drive to a political gathering at Fremont. Up to this date the weather had been ideal. Varied autumnal colors vied with each other along the forest roadside.

Fremont was reached without mishap. An afternoon meeting and one for the evening was scheduled. The meetings were a success and shortly before midnight I set out for home through the wild woods. A narrow wagon trail was the road, gravel tracks being then unknown.

Half the distance was passed and then dark clouds rolled up the sky, the wind howled through the trees, and a warning night hawk's cry rang through the woods.

Before I reached home the wind had risen to a hurricane, trees were tumbled about like dry sticks. I got back safely and awoke the next morning to hear the roar of the wind, now chilled by winter's chill. The roads were filled with falling trees and my birthday was celebrated by the first snow of the season.

Your readers of mature age will doubtless recall that autumnal storm, as it was on this night that the steamer Alpena sailed from Grand Haven for Chicago and was never heard of afterward. Steamship and hundreds of passengers were swallowed up by one of the worst storms that ever blew on the great lakes. Not a soul was saved to tell the story of that awful October night.

This was fifty years ago following which snow set in. Good sleighing came in November and snow piled deep along the rivers and hills of Michigan. From the middle of November until the middle of the next April sleighing reigned complete. Over five months sleighing. No such has come since that time, yet as weather often repeats itself we dare not say what the future has in store.

Garfield, so handsomely elected, was assassinated in something over a year later and the land was in mourning for its second martyr President.

Those who are well to do can avoid deep snows of our Michigan winters by fleeing to Southern California or Florida while the ordinary citizen has but to sit tight and grin and bear it.

Those long, cold, snowy winters of early days seem to be in a measure, a thing of the past. Our climate has undergone a decided change within the past few years, say since the advent of the radio. That discovery has gone far to convert the upper air into a receptacle for something beside snowflakes and big storms of winter severity.

Michigan weather is becoming more diversified. We have touches of winter in summer and equally surprising bits of summer during winter months. What the changes of the future have in store no man knoweth, but it is certain that old-fashioned seasons are of the past, doubtless never more to return. Is this for the best? At present we have no means of knowing. Modern inventions are piling up new experiences for the inhabitants of earth.

Now that the lumbering days are

over we do not require vast snowfalls as of yore. The Creator seems to make provision for human needs as those needs arise.

If the American Federation of Labor succeeds in its present plans a vast new deal is on for the man who labors. Nothing less than a five hour day and a five day week will satisfy. As a youth I worked from eleven to twelve hours a day with six days a week, and the wages were less than a pittance of the present day wage.

It is plain that too much idleness is not conducive to good citizenship. What in the world would the man and woman of to-day do with nineteen hours of idleness out of the twenty-four?

We had some fierce storms on the lakes in the past and those of the present year have equalled them in point of disaster to lake shipping. There is no getting around the fact that the fall of the year is dangerous for lake navigators. It has always been so and will doubtless continue regardless of the change in our climate during the last few years.

How true it is that autumnal days are the saddest of the year, even though enjoyable to those who gyrate across country in their big motor cars.

The whole lake system must be haunted by the spirits of those who went down in the deeps never more to be seen on earth. The tragedy of the lakes would certainly make subject for splendid fiction writers and it is a wonder these have not been used.

Let us make the most of these remaining days of sunshine and warmth since we know not what hour a wintry change may come. Old Timer.

Important Changes in Official Staff of Lee & Cady.

At a meeting of the Directors of Lee & Cady, held in Detroit, Oct. 21, the following new officers were elected:

Herbert I. Lord, First Vice-President and Treasurer of the Detroit Lubricator Co., was made Chairman of the Board.

George E. Kelly was elected President, succeeding the late Gilbert W. Lee.

In addition to the above officers the following are responsible for the activities throughout the State:

Wm. L. Berner, District Manager Grand Rapids-Lansing District.

H. N. Swart, District Manager Bay City-Saginaw-Flint District.

W. E. Fitzgerald, District Manager Detroit District.

James A. Casey, District Manager, Kalamazoo-Jackson District.

Lee & Cady was established in 1885 as a small wholesale concern and has steadily grown until at this time they are the largest wholesale establishment in the country doing business exclusively with the independent merchant. Eight service wholesale houses are conducted with 100 salesmen, covering the entire State. In addition to this, sixty wholesale cash and carry branches are located in the principal cities in the State.

Each service branch is conducted as an individual unit, each unit becoming a part of the community life in which it is located.

Sandwiches Profitable Near Schools.

If your store is near a school it will be profitable for you to make up tasty sandwiches which will sell readily if wrapped in attractive tissue paper. Catchy names such as "Freshman's Delight" or "Collegiate Lunch" will gain quick popularity for such items.

COFFEE

Quality Coffee - - the Grocer's biggest asset.

Our line will increase your assets - - a real quality line.

Morton House

Quaker

Nedrow

Imperial

Majestic

Boston Breakfast Blend

LEE & CADY

MOVEMENTS OF MERCHANTS.

Kalkaska—E. M. Colson has sold his drug stock to M. W. Briggs.

Flint—The Clute Drug Co. succeeds the Cataline Drug Store.

Bell Oak—David Fisher, owner of a general store here, is dead.

Flint—The name of Mansour's Market, Inc., has been changed to the Citizens Market.

Detroit—Epnew, Inc., Fisher building, women's wear, has changed its name to Newhauser, Inc.

Saginaw—The W. E. Turner Co., dry goods, has increased its capital stock from \$250,000 to \$300,000.

Springport — The Springport State Savings Bank has increased its capital stock from \$20,000 to \$25,000.

Lansing—George W. Campbell has leased a store in the Sattler building, and will occupy it with a stock of dry goods Nov. 1.

Lowell—Harry L. Shuter has returned from Howell and assumed the management of the Popular Shoe Store.

Houghton—Thos. Ristell & Co., of Chicago, has opened a fish station for the merchants of the Upper Peninsula. It is located at the foot of Quincy street.

Detroit—Foril, Salca & Co., 17157 Marx avenue, has been incorporated to conduct an undertaking business with a capital stock of \$3,000, \$1,050 being subscribed and paid in.

Grand Rapids—The Grand Rapids Commercial Furniture Co., 500 Michigan Trust building, has been organized with a capital stock of \$1,000, \$300 being subscribed and paid in.

Alpena—The Alpena Co-Operative Creamery Co., 312 Cavanaugh street, has been incorporated with a capital stock of 1,000 shares at \$100 a share, \$75,000 being subscribed and paid in.

Detroit—The Globe Tire Co., 9415 Grand River avenue, has merged its business into a stock company under the same style with a capital stock of \$10,000, \$4,200 being subscribed and paid in.

Detroit—The North End Waste Material Co., 11330-40 Russell street, has been organized to buy scrap metal and deal in waste, etc., with a capital stock of \$10,000, \$7,000 being subscribed and paid in.

Manistee—The William Miller Hardware Co., 374 River street, has merged its business into a stock company under the same style with a capital stock of \$30,000, \$23,100 being subscribed and paid in.

South Haven — The South Haven Lumber Co. has been incorporated to deal in lumber, building material and fuel with a capital stock of \$75,000, \$50,000 of which has been subscribed and paid in in cash.

Flint—The Blue Ribbon Horse Radish Co., with offices at 316 Kresge building, has been incorporated to manufacture and sell horse radish, with a capital stock of \$5,000, all subscribed and \$2,000 paid in in cash.

Detroit—Filter Sales, Inc., 207 Curtis building, has been incorporated to deal in auto equipment at wholesale and retail with an authorized capital stock of 2,500 shares at \$10 a share, \$5,650 being subscribed and paid in.

Cadillac—Guy O. Game is now proprietor of the two Harristown stores, having just acquired the R store of that section, which will be under his personal management while Mrs. Game will be in charge of the Selma street store.

Detroit—The Detroit Slag & Dock Co., 1917 Penobscot building, has been incorporated to deal in building material, pipe, concrete, etc., with an authorized capital stock of \$400,000, \$1,000 being subscribed and paid in in cash.

Detroit—India Products, Inc., 250 Victor avenue, Highland Park, has been incorporated to deal in art goods, food products, etc., with an authorized capital stock of 400 shares at \$10 a share, \$2,250 being subscribed and paid in in cash.

Vicksburg—The Louis Leeuwenhoek grocery stock has been sold to Charles Carvell, formerly engaged in the grocery business here, but recently connected with the C R. Woodruff stores. He will conduct the business under his own name.

Detroit—The Peerless Merchandising Corporation, 1342 East Canfield avenue, has been incorporated to deal in general merchandising machinery with an authorized capital stock of \$50,000, \$30,000 being subscribed and paid in in cash.

Kalamazoo—The National Storage Co. has purchased the stock and book accounts of the Kalamazoo Warehouse Furniture Co. and will add other lines of furniture, conducting the business at 309 East Water street in addition to its storage business.

Grand Rapids—Joseph Johnson and Bert Hall, long connected with the meat business of the city, have formed a copartnership and engaged in the meat business at 1014 Broadway avenue, under the style of the Broadway Cut Rate Market.

Owosso—Cole's Drug Shop has engaged in business in one of the stores in the new hotel. A portion of the stock was furnished by the Hazeltine & Perkins Drug Co. Mr. Cole was engaged in the drug business at Shepherd twenty-seven years ago.

Ann Arbor—The Michigan Ice & Storage Co., with business offices at 304 Mill street, Ionia, has been incorporated to conduct cold storage and refrigeration plants with a capital stock of 1,000 shares at \$25 a share, \$25,000 being subscribed and paid in.

Detroit—The Stewart-Warner Corporation, Dime Bank building dealer in speedometers, automobiles, motors, etc., has merged its business into a stock company under the same style with a capital stock of \$35,000, \$1,000 being subscribed and paid in in cash.

Detroit—Morris W. Zack, dealer in metals of all kinds, scrap, etc., has merged the business into a stock company under the style of the M. W. Zack Metal Co., 2821 Beaubien street, with a capital stock of \$10,000, \$5,000 being subscribed and paid in in cash.

Detroit—The Katz Coal & Supply Co., 13710 Mt. Elliott avenue, has merged its wholesale and retail fuel and ice business into a stock company under the style of the Katz Coal & Supply, Inc., with a capital stock of

\$27,000, \$26,000 being subscribed and paid in.

Muskegon Heights—In the voluntary bankruptcy case filed in U. S. District Court at Grand Rapids by Carl R. Olson, dealer in clothing and men's furnishings, liabilities are listed at \$7,359 and assets at \$1,435. Claims of \$500 or more are: J. S. Anderson, Muskegon, note, \$1,400; M. F. Carlson, Muskegon, note, \$500; Leopold-Morse Co., Boston, \$616.

Muskegon—In this voluntary bankruptcy case of Albert J. Schultz, trading as Neumeister & Schultz, boots and shoes, which was referred to Charles B. Blair, referee, at Grand Rapids, Lou Landman, of the Union National Bank, Muskegon, was named custodian and George Stribley, Muskegon, was elected trustee. Stock was appraised at \$3,092 in addition to the fixtures evaluated at \$2,200. At the public auction at the store on Western avenue the stock was sold for \$2,055.

Lansing—A. P. Kennedy, merchandise manager of J. W. Knapp Co. for several years, has resigned to take a similar position with the F. N. Arbaugh Co. here. Prior to joining Knapp's, Mr. Kennedy was for some time manager of the hosiery department of the Newcomb-Endicott & Co. store, Detroit, but he severed his connection with that concern when it became a part of the J. L. Hudson Co., after which he spent some time in a merchandising capacity with a store in Minneapolis.

Muskegon—At the first meeting of creditors in the bankruptcy case of I. Gedulsky & Sons Co., clothing and shoes, held in the office of Charles B. Blair, referee, 1225 Grand Rapids National Bank building, Grand Rapids, the debtor firm was represented by Attorney Oscar E. Waer and the creditors by Attorney H. D. Smedley, for the Grand Rapids Credit Men's Association. The meeting was adjourned until Nov. 5, at 10 a. m. The stock has been appraised at \$5,166 and fixtures at \$495. Assets were sold at public auction at the store on Western avenue and brought \$4,700.

Lansing — Appointment of several new departmental executives in the J. W. Knapp Co. organization here has just been announced by Dorr M. Shotwell, general manager. Edward F. Kosloski, a divisional merchandise manager of Gimbel Brothers, Milwaukee, is coming to Knapp's as yard goods buyer. Carl R. Edgell, at present merchandise manager of Herpolzheimer's, Grand Rapids, will become a divisional merchandise manager in the Knapp store, taking charge of men's and boys' wear, hosiery, underwear, handkerchiefs and umbrellas, and of the entire downstairs store. Daryl Douglas has been named as buyer of men's furnishings.

Manufacturing Matters.

Plainwell—The Easley Manufacturing Co. has been organized with a capital stock of \$5,000, all subscribed and paid in.

Lansing—The Cushman Carl Co., Turner and Beaver streets, has changed its name to the Cushman Elevator & Milling Co.

Paw Paw—The Papoose Indian Medicine Co., R. R. 1, has been incorporated with a capital stock of \$50,000, \$32,500 being subscribed and paid in.

Pontiac—The Varnish Enamel Paint Co., 555 Going street, has been incorporated with a capital stock of \$100,000, \$50,000 being subscribed and paid in.

Kalamazoo—The Arnold Asbestos Co., 1911 Factory street, has been incorporated with a capital stock of \$20,000, \$2,500 being subscribed and paid in.

Holland — The Universal Co. has been organized to manufacture and deal in advertising specialties, with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Lyons Manufacturing Co., 5465 Lincoln avenue, has been organized to manufacture specialties with an authorized capital stock of \$10,000, all subscribed and paid in.

Detroit — The Continental Tool Works, 2648 Buhl building, has merged its business into a stock company under the same style with a capital stock of \$1,000, \$300 being subscribed and paid in.

Detroit—The Princeton Radio Co., 2635 East Grand boulevard, has been organized to manufacture and deal in radio apparatus with an authorized capital stock of \$50,000, \$2,500 being subscribed and paid in.

Detroit—Boesky Bros., Inc., 8900 Twelfth street, has merged its manufacture of food products and restaurant business into a stock company under the same style with an authorized capital stock of \$25,000, \$1,000 being subscribed and paid in in cash.

Detroit—The Drake Boat Works has merged its boats, supplies and motors business into a stock company under the style of the Drake-Sorg Boats, Inc., 2206 Twelfth street, with a capital stock of 100,000 shares at \$1 a share, \$30,000 being subscribed and paid in.

Manistee—The Century Boat Co. will start production on its 1931 line of watercraft by Nov. 1, announces George Eddy, general manager. It is anticipated that maximum production will be reached by Feb. 1. The 1931 products of the Century company will include a complete line of outboard motorcraft and small inboards.

Marquette—Announcement of the merging of the Mahan & Rankin creamery of this place, the Tri-City Dairy of Negaunee and the Ishpeming Creamery of Ishpeming into a new corporation to be known as the Northern Dairy Co. has been made. Each plant will be continued with a local manager and George Hill, of Ishpeming, will be general manager of the three plants.

Lansing—The W. K. Kellogg Co., food manufacturers, announce plans for the stabilization of employment in this city. Effective Oct. 6, employees began working on a five-day week, by means of which the company is enabled to employ approximately 300 persons who would not be needed when operations were on a six-day basis. This change was made as the company's answer to city officials' pleas for co-operation in maintaining employment throughout the winter months.

Essential Features of the Grocery Staples.

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

Canned Fruits—Sliced cling peaches became quite short last week, with some varieties practically exhausted, while others were moving fast, but quotations were unchanged.

Canned Vegetables—The market is without special feature except for some further liquidation in Maryland standard tomatoes and fancy Crosby and Golden Bantam corn in Maine. As for tomatoes, prices at the present must be said to be nominal, but buyers may find it to their advantage to keep quality in mind as well as price, for there have been rejections, not alone in standard, but in fancy grades also. The situation in Maine corn seems to be easier for the pack in fancy grades was unexpectedly heavy, and both fancy Crosby and yellow Bantam have suffered as a result. It is hard to give exact quotations here also for the reason that there has been more or less competition among Maine canners to move their merchandise. There has been a good demand for standard peas, and that item continues in a relatively strong position. Canners generally hold to quotations, despite the usual pack, and there has been less need to throw stuff on the market.

Dried Fruits—Texas figs have been in heavy demand, with the result that many varieties have been withdrawn from the market. As the crop this year was only about half of last year's a continuance of demand along present lines would clear up remaining holdings in a comparatively short time. Calimyrna figs are difficult if not impossible to get, while lower varieties are becoming increasingly short, as buying picks up. Raisins are of course continuing strong, and recently advanced prices on Thompsons are being met by purchasers whose stocks have about vanished. Later and shorter crops, as well as increased prices to growers, have acted to firm up quotations. Some of the new crop raisins are said not to measure up to the quality of old crop types, and there will undoubtedly be a shorter yield in the choice grades. Imported fruits continue to move into consuming channels rapidly. It may be said that there will be no excess of dates from Basrah, or figs from Smyrna, but on the contrary, pre-Thanksgiving buying may probably exhaust available supplies before they are supplemented by later shipments. With a short spell of cool weather, brokers look for the trade to come into the market for dried fruits in much greater volume, but it is doubtful if all requirements can be met, and many seem destined to be left without several varieties.

Canned Fish—There were few changes in canned fish, but short packs on shrimp and tuna seem to establish them on a firm basis. Salmon remains unchanged.

Salt Fish—Price have been named on new Norway mackerel. The pack this year is reported as 40 per cent. below last year, with quotations firm and likely to advance. The pack of

Irish mackerel, while not completed as yet, looks short, and the world supply is considerably under that of last year. Buyers are being urged to come into the market now as with supplies short it is likely that revisions upward are inevitable.

Nuts—With new crop walnuts due to arrive in the near future, activity in the nut market is expected to show considerable revival. California nuts have made a good impression on the trade, and price quotations recently announced have brought a flood of requests for confirmations so that there may develop some shortages in certain walnut varieties. The market on foreign nuts seems to be more or less at a standstill at the moment, with most of the foreign holders apparently not anxious to ship to this country at the present time. New crop walnuts abroad are said to be light, and later this year than usual. In addition to this, price firmness and even in a few cases, advances abroad, have indicated that the holders have found European markets for their nuts which offer them a better return than they could get on the highly protected American market. The filbert and almond groups remain unchanged. Stocks continue very light and quotations firm. Brazil nuts are rapidly disappearing, and when quoted at all prices rule strong.

Pickles—Buying of pickles is reported as freer among the wholesale jobbers for the present week, but the new stock runs greatly to larger and coarser varieties. The finer stock is scarce and probably will be high. One of the packers reports difficulty in grading genuine dill in the late crop. Spot stocks continue adequate, while primary markets are strong.

Sauerkraut—Owing to present conditions quotations on sauerkraut have not changed, but the market is in a strong position because of the failure of the late cabbage crop to measure up to previous expectations. Packers still do not seem to be pressing sales at the present time, but are awaiting a more active demand for their holdings.

Rice—Every day brings new Blue Rose rice nearer to the local market, and its arrival is awaited with much eagerness, for spot stocks are about exhausted, and Long Grain and Prolific varieties are not held in any too great amounts. Some millers have previous obligations to take care of, but when the mills get down to work on the new crop there will be plenty available for the market, and in reasonably short time. There has been some hedging on shipment, some millers refusing to guarantee delivery this month, but these fears took into account the possibility of further delay due to bad weather, and that danger now has about passed.

Vinegar—Recent warm weather appears to have held back the normal seasonal improvement in business which usually sets in around this time. Quotations remain unchanged, however, and holders apparently are able to await any benefits a change in weather might bring to them.

Review of the Produce Market.

Apples—Current quotations are as follows:

Spies, A Grade	.....\$2.25
Spies, Commercial	.....1.50
McIntosh, A Grade	.....2.25
McIntosh, Commercial	.....1.50
Wagners, A Grade	.....2.00
Wagners, Commercial	.....1.25
Transparents, U. S. No. 1	.....1.25
Sweet Bough, U. S. No. 1	.....1.50
Duchess, No. 1	......75
Duchess, Commercial	......50
Wealthys, No. 1	.....1.50
Wealthys, Commercial	.....1.10
Cooking Apples	......40
Maiden Blush, No. 1	.....1.00
Pippins, 3 in. Baking	.....1.75
Wolf Rivers, 3 in. up, Bakers	.....1.50

Bagas—85c for 50 lb. sack of Canadian.

Bananas—5½@6c per lb.

Beets—\$1 per bu.

Butter—The market is 1c higher than a week ago. Jobbers hold 1 lb. plain wrapped prints at 40c and 65 lb. tubs at 39c for extras and 38c for firsts.

Cabbage—65c per bu.

Carrots—\$1 per bu.

Cauliflower—\$1.85 per crate of 12 to 16 home grown.

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

Cocanuts—80c per doz. or \$6 per bag.

Cranberries—Early Black command \$3.50 per ¼ bbl., of 25 lbs.

Cucumbers—No. 1 home grown hot house, \$1.10 per doz.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	.....\$5.75
gl Lht Red Kidney	.....7.00
Dark Red Kidney	.....7.00

Eggs—The market is a little higher than a week ago. Local jobbers pay 30c for choice stock, 28c for general run and 22c for pullet eggs. Cold storage operators are now offering their supplies on the following basis:

XX candled in cartons	.....27c
XX candled	.....26c
X candled	.....22c
Checks	.....20c

Grapefruit—Seald-Sweet sells as follows:

54	.....\$4.25
64	.....4.00
70	.....4.00
80	.....4.00
96	.....4.00

Choice is held as follows:

54	.....4.00
64	.....3.75
70	.....3.75
80	.....3.50
96	.....3.00

Grapes—\$2 for Calif Emperors.

Green Onions—Home grown, 30c per doz.

Green Peas—\$4 for 50 lb. crate from Calif.

Honey Dew Melons—\$2 for Jumbos and \$1.75 for Flats.

Lettuce—In good demand on the following basis:

Imperial Valley, 4s, per crate	.....\$4.00
Imperial Valley, 5s, per crate	.....4.25
Hot house leaf, per 10 lbs.	.....90c

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 Valencia's are being offered this week on the following basis:

126	.....\$8.25
150	.....9.00
176	.....10.00
200	.....10.50
216	.....11.00
252	.....11.00
288	.....10.00
344	.....8.50

Floridas are now in full supply, selling as follows:

126	.....\$6.00
150	.....6.00
176	.....6.00
200	.....6.00
216	.....6.00
252	.....6.00
288	.....6.00

Onions—Spanish from Spain, \$2.75 per crate; home grown yellow in 100 lb. sacks, \$1.25; Calif. white in 50 lb. sacks, \$1.

Parsley—50c per doz. bunches.

Pears—Anjous, \$1.50; Duchess, \$1.50; Kieifers, 75@1.25.

Peppers—Green 65c per doz. for California.

Pickling Stock—White onions, \$1.25 per box.

Potatoes—Home grown, \$1.40 per bu.; Wisconsin, \$2.60 per 100 lb. sack; Idaho, \$3 per 100 lb. sack; \$1 per 25 lb. sack.

Poultry—Wilson & Company pay as follows:

Heavy fowls	.....18c
Light fowls	.....12c
Ducks	.....14@16c

Quinces—Home grown, \$3.50 per bu.

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

Spinach—\$1 per bu.

Squash—Hubbard, \$3 per 100 lbs.

Tomatoes—\$2 per bu. and \$1.25 per ½ bu.

Turnips—\$1 per bu. for new.

Veal Calves—Wilson & Company pay as follows:

Fancy	.....15c
Good	.....12c
Medium	.....10c
Poor	.....10c

Choose Retail Convention Theme.

Selection of the fundamental theme for the convention of the National Retail Dry Goods Association was made at a meeting of the executive council, executive committee and chairmen of the various groups of the organization held last week. The theme will be embodied in a slogan, the wording of which will be worked out shortly. The convention will be held from Feb. 2 to 6 at the Hotel Pennsylvania, New York City, and is expected to bring together about 2,000 merchants from all over the country for a discussion of their mutual problems.

Seven New Readers of the Tradesman.

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

- First State Bank, Decatur.
- F. B. Buys, Decatur.
- H. W. Cheesebrough, Marcellus.
- M. G. Keenan, Marcellus.
- C. M. Crose, Schoolcraft.
- I. H. Beisang, Detroit.
- J. D. London, Grand Rapids.

PRO AND CON CHAIN STORES.

Skeletonized Statements Which Can Be Presented on Both Sides of the Subject.

Resolved: That Chain Stores Are Detrimental to the Best Interests of the American Public.

INTRODUCTION.

I. Immediate Cause for the Discussion.

A. The phenomenal growth and expansion of chain stores in the United States since the World War has had some significant and far-reaching consequences in the field of marketing.

1. It has created new problems for the wholesaler, manufacturer and retailer.

B. With the rapid expansion of chain stores there has grown a wave of protest instigated chiefly by independent retailers, wholesalers, manufacturers, civic organizations, partisan trade papers and politicians.

1. This wave of protest seemed to have little effect until the spring of 1928, when the United States Senate passed a resolution directing the Federal Trade Commission to make a complete investigation of the chain store system of marketing.

2. Since the action of our Senate many forms of organized campaigns have been directed against chain stores.

a. Of the 18 state legislatures in session this year, 8 have considered 19 anti-chain store bills, 4 of which have become laws.

b. Hundreds of clubs and association with thousands of members have been formed in alliance against chain stores.

c. Radio broadcasting station KWKH, Shreveport, Louisiana, as conducted by W. K. Henderson, has aroused many localities of the South and Middle-West to a more militant stand.

C. The National Chain Store Association has organized, and has begun a defensive campaign against anti-chain legislation and propaganda.

II. Origin and History of Chain Stores.

A. The underlying principles of the chain store dates back to the 14th Century when the Fuggers of Augsberg operated scores of branches much as chains of to-day.

B. In 1750 the Hudson Bay Company operated several hundred stations, trading posts and banks.

C. The chain store as we know it to-day made its appearance in America shortly following the Civil War when George H. Hartford organized the Great American Tea Company, which grew in a few years to a chain of 25 stores and changed its name to the great Atlantic and Pacific Tea Company.

D. Other important companies from 1865 to 1900 were organized as follows: Jones Tea Co., 1872; F. W. Woolworth Co., 1879; Kroger Grocery and Baking Co., 1882; James Butler, 1882; Hanna Shoe Co., 1885; The Childs Co., 1889; S. S. Kresge Co., 1897; National Tea Co., 1889.

E. The period between 1900 and 1920 witnessed the origin of a large number of chains now operating on an extensive scale. Among them are: United Cigar Store, 1900; F. & W. Grand, 1901; J. C. Penny Co., 1902; W. T. Grant Co., 1906; Louis K. Liggett Co., 1907; McLellan Stores Co., 1913; Safeway Stores, 1914; Piggly Wiggly Corp., 1916; Walgreen Co., 1916.

F. Chain stores have experienced their most rapid growth and expansion during the last decade.

1. In 1921 it was estimated that chain store volume of all kinds made up 4 per cent. of the total retail trade of the country, in 1923 6 per cent., in 1926 8 per cent., in 1927 12 per cent., in 1929 18 per cent.

2. To-day there are about 10,000 chain store systems operating 100,000 unit stores doing a volume of business amounting to \$8,000,000,000 annually.

3. They control from 40 to 45 per cent. of the grocery trade, 20 per cent. of the drug business, 52 per cent. of the shoe trade, 33 per cent. of the furniture trade and 33 per cent. of the radio trade.

G. Chain stores have developed more extensively in large towns and cities than in small towns and cities.

1. They are more conspicuous in the states East of the Mississippi River and North of the Ohio River than elsewhere.

H. The expansion of chain stores has been mainly in areas characterized by high and medium purchasing power rather than in areas of low purchasing power.

III. Definition of Terms.

A. "Chain Stores."

1. "A chain store consists of a number of unit stores operating under a common management and control, and following common policies and utilizing common methods of operation which are determined by the central management." Fred S. Clark, Professor of Marketing, Northwestern University, as quoted by Chester E. Haring in his book *The Manufacturer and His Outlets*, p. 99.

2. "The chain store is a corporation engaged primarily in retailing of merchandise through a fairly large number of store units which are owned and controlled by the corporation." James L. Palmer, Associate Professor of Marketing, University of Chicago, from the *Journal of Business*, July, 1929, p. 272.

3. "The National chain system includes those large organizations which operate stores throughout the country whose interests are not confined to any one community." W. M. Stuart, Director of the United States Census Bureau; *United States Daily*, May 28, 1930.

4. The meaning of chain stores as applied in this debate does not include local chains, branch stores and voluntary chains. The definition of each of these is as follows:

a. "The local chain:"

"The local chain is a group of stores operated throughout a city or trade area by local and independent operators from a central office and warehouse, but without any main central retail store as a source of supply." W. M. Stuart, Director of the United States Census Bureau; *United States Daily*, May 28, 1930.

b. "The local branch system:"

"The local branch systems are suburban or subsidiary operated in the same city by a large down town store and drawing their merchandise largely from the down town stores' stock. . . . So far as the community is concerned both branch and local chain stores are independents, truly home folk, with the advantage and disadvantage that this implies." W. M. Stuart, Director of the United States Census Bureau; *United States Daily*, May 28, 1930.

c. "A voluntary chain:"

"A voluntary chain is a group of retailers (each of whom owns and operates his own store) either associated with a wholesale grocer or acting co-operatively, organized to carry on jointly merchandising activities and to combine wholesale and retail functions under one control." V. H. Pelz, Director of American Institute of Food Distribution, Inc., from *The Voluntary Chain*, p. 5.

B. "Detrimental to the best interests of the American public."

1. This clause does not mean that chains are harmful in all respects, nor does it mean that they are not beneficial in any way. The meaning essentially points to the general social and economic welfare of the people as a whole. It does not raise the question what action should be taken for restriction, regulation or control of chain stores. The proposition asks us, the public, to look upon chain stores with all their advantages and disadvantages to determine our approval or disapproval.

IV. Irrelevant and Extraneous Matter to be Excluded from the Argument.

A. Matter which is designed to prove or disprove the constitutionality of legislative acts against chain stores should be excluded from the arguments.

B. Matter concerning proposals or plans of action for the protection of the independent merchant through legislative measures are to be excluded from the debate.

C. Matter which directly pertains to some solution or remedy of the problems created by the present conflict between chains and independents are to be excluded from the debate.

V. The Main Issues Evolve from the Following Questions:

A. How do chain stores affect the field of distribution?

B. Do chain stores have monopolistic tendencies?

C. What are the social and economic consequences of chain stores?

AFFIRMATIVE.

I. Chain Stores Have Created a State of Confusion in the Field of Distribution.

A. They have threatened the stability of certain manufacturing concerns.

1. They force the manufacturer to sell articles of standard advertised brands at such low prices that it is difficult for him to make a fair profit.

2. In some instances they manufacture their own products, thereby frequently producing inferior quality of goods and taking business from established manufacturing concerns.

3. By insisting upon their own brands chains substitute their reputation for that of the manufacturer.

B. They are undertaking the functions of jobbers and wholesalers.

1. During the last few years a large percentage of wholesalers have faced a decreasing volume of business due to chain store expansion.

C. Chains are making it harder for the independent retailer to stay in business.

1. They tend to standardize everything, goods, service, public demands, and tastes.

a. This places the burden of satisfying fashion demands on the independent dealer.

b. This relatively narrow margin of demand is a great hardship on the independent merchant.

2. They tend to monopolize certain phases of the retail outlets by focusing on the most profitable items.

- D. Chain stores confuse the public regarding the market price of standard trade-branded goods.
1. Chains vary their prices according to zones, asking one price in one locality and a higher or lower price in another.
 2. Chains often sell standard goods at or below cost to lure the public, thus causing apprehension among people concerning the prices charged by the independent retailers.
 3. The practice of selling National, standard, advertised brands at a loss to attract trade creates a situation which does not enable the man with a small capital to carry on competition.
- E. The system by which chains operate creates a constant temptation for managers to resort to short weights and measures to square their daily sales report with their companies.
- F. Chains often advertise for one price and sell for another.
- G. Chains fail to give the public the advantage of the type of service offered by independent stores.
1. They do not give personal delivery service.
 2. They as a rule do not provide for credit buying.
 3. They cannot successfully handle merchandise of exclusive and novel variety.
- H. Chain store clerks are not trained to give customers helpful service.
- II. There is a Danger that Chains Will Eventually Gain a Monopoly of the Retail Field.
- A. They carry such a large variety of articles that they need not depend upon any single line to obtain volume turn-over.
1. This policy carried out in smaller cities makes it almost impossible for the local dealer to remain in competition.
- B. Some of the leading chain store executives predict that their system will eventually control 90 per cent. of the retail trade.
- C. Already the trend toward concentration of ownership is evident.
1. One-half of one per cent. of the grocery chains now control 50 per cent. of the chain grocery business.
 2. One corporation alone operates over 15,000 stores, with an annual sales volume of one billion dollars.
- D. Concentration of ownership creates a tendency toward mergers.
- E. There is a growing tendency for chains to gain control of the manufacturing industry.
1. They demand concessions of the manufacturer.
 2. They force the manufacturer to make private and unknown brands at prices below the standard.
 3. Some chains have already begun to manufacture some of the articles they sell.
- III. Chain Stores Produce Certain Harmful Social and Economic Effects.
- A. The rapid expansion of chains threatens the well-being of small business.
1. About 30,000,000 people are depending upon the success of small businesses for their livelihood.
 2. Chains expanding at a rapid rate will cause the small business men to abandon the field.
- B. Chains have limitations in business operation which give the public certain disadvantages.
1. They cannot offer the services of independent stores without increasing their overhead.
 2. They cannot profitably carry specialty items.
 3. Chain units must accept what is bought by the central organization while the buying of independents is selective.
 4. The claim for reduction in price is counter-balanced by marketing inferior quality of goods.
- C. Chain stores take no responsibility for the welfare of the community.
1. They show little interest in programs for civic improvement.
 2. Chain store managers are not home owners as frequently as are independent retailers.
 3. Profits of the chain stores are sent out of the community.
 4. Chain organizations make few contributions for charitable purposes and these are made only after long delay due to red tape.
- D. The chain system takes from us opportunities for personal satisfaction.
1. The impersonal character of the system destroys individual initiative in its own employees and managers.
 - a. Chain store managers have no part in shaping policies and making decisions.
 - b. It creates a great army of clerks who can never hope for satisfactory advancement, no matter what individual initiative and executive qualities they may possess.
 2. The buying public does not receive the personal favors and attentions from chains that it does from home owned stores.
- E. Chain stores are contributing to an already serious labor problem.
1. They demand long hours from their employees.
 2. Their wage scale is lower than that of most independent stores.
- NEGATIVE.
- I. Chain Stores Give the Public Advantages of Sound Economical Methods of Distribution Which They Have Introduced.
- A. They have eliminated delivery service and credit accounts, thereby reducing overhead expenses.
 - B. They have adopted methods of scientific mass buying.
 - C. They have introduced improved methods of accounting and inventory.
 - D. They operate on the principle of quick "turn-over" and consequently improve the quality of their stock by eliminating perishable goods.
 - E. Chains have greater efficiency per person than other stores due to the fact that chain store managers must prove their productive ability.
 - F. They have adopted a system of self-service, of automatic buying, whereby the customers sells himself through the proper display of merchandise.
 - G. The scientific and improved methods of distribution as introduced by chain stores have been beneficial to independent retailers.
 1. Chain stores have been a training school in scientific and effective distribution for thousands of independent merchants.
- II. The Present Status of Chain Stores Does Not Point Towards a Dangerous Monopolistic Control of the Retail Field.
- A. They appear to have reached the limits of profitable expansion.
 1. There has been a general slowing-up of chain store expansion during the last year.
 2. In a great many instances chain store profits have fallen off since the beginning of 1930.
 - B. At present the most liberal estimates show that chain stores are doing only 19 per cent. of the entire retail business. Organizations controlling so small a per cent. of trade cannot gain monopoly.
 - C. Chains will find it more difficult to expand in the future than in the past.
 1. The small incompetent old-style retailer has for the most part already dropped out of the running, while the progressive wide-awake retailer is adapting himself to the new problems of distribution with the intention of remaining in the field.
 2. There will always be a place for the competent independent dealer giving service and handling specialty goods.
 3. The wholesaler and independent merchant have combined their interests and have formed voluntary chains to combat the regular chain systems.
 - D. The chain stores have never intended to drive the independent retailer completely from the field of distribution.
 1. Their success is due to standards of efficient distribution rather than to their tactics in competing with other stores.
 2. The failures of independent dealers cannot be attributed solely to chain store competition.
 - a. Independent retailers have failed because of their own incompetency.
 - b. The percentage of failures among independent stores has not been greater during the period of chain store expansion than at other times.
 - E. The fact that the independent retailer with a small capital finds it difficult to compete with a chain store with a large capital is not due to any violation of modern business ethics.
- III. Chain Stores Contribute to the General Social and Economic Well-being of the Public.
- A. They help to eliminate waste in the field of distribution.
 1. They have adopted mass buying and improved methods of distribution.
 2. The number of failures among chain stores is almost negligible.
 - B. They sell merchandise at prices lower than those of other stores.
 - C. They have reduced the prices among retailers generally through the healthy competition which they provide.
 - D. The "cash and carry" plan helps the individual buyer to keep a close and guarding eye upon the family budget.
 - E. The system of chain store distribution fills the need that has been created by the new era of mass production and rapid transportation.
 - F. They have a desirable influence upon the social status of the country as a whole.
 1. The public through buying from chain stores may save money which may be used for the purchase of other goods or for educational and cultural pursuits.
 2. The families of the poorer classes buying lower priced goods from chains can provide themselves more adequately with the necessities of life and thereby raise the standard of living.
 3. The chains give the public a great convenience by offering a wider range of articles for its selection.
 - G. They improve the general social status of the individual community.
 1. They bring new business for other concerns of the town by extending the trading radius of the business community.
 2. They are adopting policies for co-operative action with Chambers of Commerce and organizations for civic improvement.
 3. They improve the local labor situation by using local help for managerial positions and for sales forces.

FINANCIAL SURGERY.

A warning note from the incoming president of the American College of Surgeons, Dr. C. J. Miller, of New Orleans, against the practice of those who perform surgical operations "to aid their bank accounts rather than their patients" was sounded this week during the sessions of the clinical congress in Philadelphia. The significance of such a statement, coming from a source so high in the medical profession, will not be lost upon the public. That the existence of an evil so serious is thus frankly admitted shows the imperative need for its cure. It is in the highest degree encouraging, however, that it is admitted, and that Dr. Miller directly puts the major responsibility for the abatement of the evil upon the hospital staffs, without whose sanction the mercenary surgeon would have few opportunities for practice.

The high cost of surgical operations did not figure in the discussion, and properly so, for, while it is undoubtedly a factor in the pressing problem of bringing medical and surgical treatment within the reach of persons of moderate means, the fact is fully recognized that a large part of the practice of many of the leading surgeons is free of charge and that the service to those who cannot pay high fees is paid for by those who can. It is altogether another matter, however, that patients can be subjected to unnecessary suffering and risk of life at the option of a surgeon who is either disloyal to the ethics of his profession and seeks only his own personal gain or is without the requisite skill and experience.

Two practical suggestions to meet this situation are made by Dr. Miller. One is that hospital staffs shall make the statistics of operations and their results a test of a surgeon's fitness and that they shall exclude from practice in hospitals surgeons who fail to meet the test. The other is that provision shall be made for a longer surgical apprenticeship for those adopting that branch of the profession. Enforcement of these principles by the association would go far to end the evil against which Dr. Miller's warning is directed.

COMMENDABLE ACTION.

As a step which may have far-reaching consequences for the welfare of the industry and the country at large, the decision reached last week by the members of the Cotton Textile Institute to eliminate night work by women and minors in the mills deserves full commendation, particularly as the organization also went on record as opposed to all night work. A year ago the same proposal evoked little consideration, but, in the interval, the organized forces of the industry have been able to fix their minimums for operating schedules and to make a highly satisfactory start on the prime need of curbing overproduction.

The humanitarian purposes of this move by the cotton goods mills were sarcastically handled by the newly elected head of the Eastern producers' organization, but in this, as in some other matters, he proved to have been short-sighted. The decision which was

reached should pave the way for many reforms of benefit not only to the industry but to its many underpaid workers. When wages more nearly approach American living standards, ways will be found, as they always are, to improve the efficiency of the industry. With that improved efficiency will come better profits. That is the story of every progressive line of production.

In passing it might be well also to commend the defense of the industry's statistics which was offered by the head of the institute at its meeting. Mr. Sloan made the point that, in the absence of such statistics, the buyer's knowledge of conditions is superior to the seller's and he trades on it. The critic of the humanitarian ideals of the industry was also outspoken against these statistics because they are "more effective in curtailing demand than in curtailing production." Four years of experience justified his fears, he held. And yet one is forced to the conclusion, since this critic is also a tariff expert of the industry, that many more than four years of experience have not convinced him of the inadequacy of boosting duties.

TO AID BUSINESS RECOVERY.

Warm weather continued to have a retarding effect on retail trade in this vicinity during the week. In other sections of the country of the country, where Winter conditions were suddenly experienced, trade results were reported to have been stimulated. The general aspect of trade, however, is at present one of less than seasonal activity. The level of sales in most cases has not regained the point reached in the spurt that took place early last month. General business conditions and still clouded prospects are responsible, and the usual pre-election hesitation is perhaps more pronounced.

The adoption of means to promote more liberal buying by those in a position to spend additional amounts is apparently gathering momentum. Several National figures during the week pronounced this method the one best calculated in the present circumstances to aid business recovery. An organized drive by stores throughout the country might overcome the buying inertia of those who are well able to help the country and their own interests at the same time. After all, dividends, profits and jobs are all dependent upon hastening trade improvement.

An increase in the number of buyers in the wholesale merchandise markets during the week could be attributed to the marketing of "drops" by the rug manufacturers. A leading producer reduced prices on two well-known Oriental types, and competitors met the lower quotations. For a time it appeared that the entire market might mark down regular lines as well as "drop" stocks, but the former "stabilized" levels were maintained. Women's wear producers reported a quieting down in demand. Men's wear lines were more active, although still well under a year ago. The recent tendency toward regular offerings of the manu-

facturers has been checked somewhat and the stores once more are seeking specially priced goods.

NAVAL REDUCTIONS.

The decision of the Navy Department to scrap or put out of commission forty-nine craft and to reduce personnel by 4,800 is being generally viewed in reference to its effect upon retrenchment and unemployment. Some complaint is being voiced on the ground that, while the Government is aiming to save perhaps \$29,000,000 during the next year on the navy, it is preparing to spend more millions on Prohibition enforcement. Another criticism is that the Government is setting a bad example in laying off men during such a period of unemployment.

Neither of the criticisms stands. The scrapping of naval vessels is not primarily an economy project. It is a move to bring the American Navy in line with the London Naval Treaty. When the reorganization is completed in this country and in Great Britain—and it includes building as well as scrapping—Anglo-American parity will have been attained. While the saving of money is a cause for gratification, the naval programme on its building side will cost many more millions than are saved.

The reduction of personnel will be brought about gradually. Enlistments are constantly expiring, and it may be taken for granted that no man will be put out of the navy who wants to stay in. It is one of the drawbacks of the service that there are so few renewed enlistments in the American Navy as compared with the British. New enlistments will be decreased from 400 to 200 a month. Thus it can hardly be said that the Government, in preparing to put the London Naval Treaty into force, is either engaged in a retrenchment campaign or contributing to unemployment.

PLEASING CUSTOMERS BEST.

A retail executive remarked not long ago that stores were in business to please customers and not to plague competitors. With the spread of unsound competitive practice, his deft statement is worth repeating and also considering. If retail management gives its entire attention to providing the public with the right merchandise at the right prices, it will have little time or need to plague competitors. All its merchandise will be tuned closely to consumer demand in variety, quality and price. It will not be striving to make an extra profit on some lines because it loses money on others.

A local merchant explains that his buyers sometimes strongly urge the purchase of a new kind of merchandise because of the stir it will cause among competitors. His answer is a question: "How many competitors buy from us?" Of course an offering that impresses competitors may frequently impress the store's customers also, but there are many features of an article which only the trade appreciates which are lost on the average customer. The great effort made, therefore, to impress other retailers often counts little with the patrons of the store.

An honest effort to supply the public with the best that can be obtained for the least money is not plaguing or overtechnical competition, but rather the kind of merchandising which spells good-will and profits.

IMPROVEMENT IN BUILDING.

The past week has been practically devoid of encouraging business news. Merchandise activities, which recently gave some hope of expansion, have quieted down. The stock market resumed its decline. Both the foreign trade and the employment statistics for September, issued during this week, were unfavorable, although, as usual, the Washington interpretation endeavored to make them appear favorable.

However, there was improvement registered by the returns on building in the early part of the month. Contract awards showed gains over those in August. The New York metropolitan district, which often forecasts the trend for the country, furnished an increase not only over the awards in August, but also over those in the same period last year. Residential construction is advancing.

Wholesale commodity prices present an irregular appearance. The Annalist index of the week receded to 121.6. The losses in all but the farm product group, however, were fractional. Food products and the miscellaneous list advanced, the former by a good margin and the latter by a very small fraction. The variations are now so marked between groups that adjustments must come. Thus, the high is 153 for the fuels index and 96.5 for the miscellaneous group.

TOO MUCH FOR SCIENCE.

Will the wonders of science never cease? The question was asked a long time ago, but it still leaps to the mind and even to the lips. When one reads of motion pictures of the circulation of the blood, of destruction of red-blood cells by sleeping-sickness germs, of the breathing of plants and of injections of measured amounts of fluid into cells so small that a pin point could destroy many of them at a thrust, one can only blink and wait for still more astonishing announcements. The greatest surprise which science could possibly spring would be the confession that it had no more surprises. And yet there remain feats too formidable even for science. It may show a motion picture of bacteria in the blood, but it would be stumped by the problem of showing poetry in a good deal of current verse, no matter how powerful its microscope. It may show an amoeba dividing itself in two without any apparent harm, but it can't show the rule of reason meandering along ticker tape. It may show the movements of protoplasm through plant cells, but it doesn't so much as attempt to show the presence of logic in political speeches. And if it did show us these phenomena, we'd spoil the picture by suggesting that it wipe the dust off the microscope.

Beauty beyond compass of a Michelangelo can be fashioned by our own thoughts.

You can be a hero though unsung.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

With the thermometer hobnobbing around thirty degrees and a near blizzard in the air, I could not summon sufficient courage to make for the country Saturday. Instead, I spent a delightful two hours inspecting the new moving picture of Abraham Lincoln, which is by long odds the outstanding undertaking of the kind for 1930. While there are, of course, some minor defects in the undertaking, it is by all means the most human presentation of America's greatest President and the heart rending problems he faced as a citizen, Christian and executive. Great as were the many difficult questions he had to face, his greatest drawback was the smallness and narrowness of a domineering and termagant wife who had no conception of the great world figure she had the privilege of living with as his wife and being the mother of his children. Lincoln bore his cross with a resignation which was little short of Christian fortitude of a high order. The selection of the principal characters in the great recital of Lincoln's career was certainly made with great discrimination and success. Particularly is this true of Grant, Sheridan, Stanton, Hay and Lee, whose "make-ups" were as near the originals as human ingenuity can accomplish. I hope the picture may be shown in every city and village in America and that every man, woman and child in the United States may have an opportunity to see it because of its historical value.

I am glad to learn that talking pictures are not proving to be the success that was anticipated for them and that next year we are to have a large percentage of moving pictures with the talking feature eliminated. With forty per cent. of our adult population deaf or hard of hearing, it has been found that the talkies suffer in appreciation and patronage because they deprive this great minority of the enjoyment they found in the silent drama. The talking pictures cannot be marketed to any extent in other countries where English is not spoken or understood, so that the producers are heavy sufferers, financially, by voluntarily shutting themselves out of the patronage of so many foreign countries.

I am in receipt of a note from Peter Hansen, the Lakeview grocer, stating that his relations with the National Grocer Co. and its receiver were of a very pleasant character; that his brief association with the organization named enabled him to break away from the credit business and place and retain his retail transactions on a cash and carry basis. Peter has always enjoyed the reputation of being a good merchant and a good fellow as well.

I am happy to state that the little publication I have prepared with a view to assisting school and college students in their debates on the chain store problem will be issued from the press this week and be ready for distribution by next Monday at the latest. I have printed a sufficient number to

enable me to furnish every applicant with a copy, providing his application is made through a merchant who is a regular subscriber to the Tradesman. The country is full of persons who are getting up publications and schemes to sell the independent merchant; also men of no character and standing and no experience in the retail business who are undertaking to interest independent merchants in organizations which can be of no possible value to them. The farther away merchants keep from these vampires the more money they will have in their pockets. I like money because of the many good uses I can devote it to, but I will not willingly accept a cent from any man on the pretense that I can do the impossible or help him when he is in a position to help himself. Most of the men who are selling chimerical schemes to unthinking merchants ought to be playing checkers with their noses in some penal institution. The little publication I am getting out is furnished absolutely free to applicants who can qualify through their regular merchant.

While in Washington recently to obtain permission for increased power and full time operation of Station KWKH at Shreveport, William K. Henderson was questioned about the "Merchant Minute Men," an organization he sponsored in connection with his attack on chain stores. He testified that a fee of \$12 annually is collected for membership and that the paid membership totaled approximately 35,000 with "Minute Men" in nearly 4,000 towns and cities. While he said he had no records as to the total collected in membership fees, Paul Spearman, commission attorney, estimated that it approached \$375,000. About 60 per cent. of the memberships came through radio solicitation, Henderson said, and 40 per cent. through personal solicitation by agents. The agents were allowed \$3 for each membership fee collection, he said. Henderson, in replying to questions, said he felt he could use the money as he wished, since it was collected for purposes of furthering the educational program against chain stores and added that he would feel at liberty to "dump it in the Red River" if he so desired. Under cross examination he said \$151,000 had been used to defray a debt on an iron works which he owned. Pressed with questions as to his financial condition, Henderson said he was "broke" and that his wife had all the money in the family which he fixed at \$1,000,000. He said he held life insurance policies of \$455,000.

The most ridiculous feature of the times, as I see it, is the action of the American federation of labor in demanding jobs for the jobless with one hand and granting authority to start senseless strikes with the other hand. Of course, strikes in these times and under present conditions can result only in disaster for the union dupes who relinquish their jobs in order that the walking delegate or business agent, as he now insists on being called, may wax fat on the wages and bonuses he draws from the unions and the graft he exacts from employers who are so foolish as to play into his hands. In

all cases the self-assumed spokesman of the employe calls on the employer and gives him an opportunity to "stop the strike" by contributing liberally to the coffers of the business agent "on the side."

Both the wholesale and retail grocery trade of Grand Rapids has been unsettled by the closing out sale of the receivers of the National Grocer Co., which started last Saturday morning. Friday's Press published a double spread announcement of the public sale, which started Saturday morning, offering many staple articles at 25 per cent. less than the wholesale price. The goods are displayed on the first and second floors of the wholesale building on Ellsworth avenue. When the sale opened the crowd was so large that it had to be admitted in sections. Even with this precaution the arrangements made for computing the purchases assembled in baskets by the buyers were so incomplete and inadequate as to cause great annoyance, inconvenience and delay. Placards stated that goods to the amount of \$750,000 would be sold, but to the casual observer the assembled stock looked more like about \$50,000 than the larger figure. Local merchants secured some bargains in odds and ends at abandoned stores. One grocer stated that he bought a truck load of goods for \$35. When he got to his store he found he had actually secured goods to the amount of \$100. Granulated sugar is sold at \$4.75 per 100 pound sack, but only one sack is sold to a purchaser. A discount from the marked prices on goods is made to buyers in case lots. Buyers are furnished baskets in which to assemble their purchases. When the customer pays for his purchases, the contents of his basket is transferred to a paper sack, which is turned over to him as he passes out. The prices made on goods of fairly good quality, including some standard brands, are so attractive as to disturb local conditions to a considerable extent. If, instead of distributing the goods in such haphazard manner, the receiver had offered them to the trade at a slight reduction from the regular wholesale price, he would have realized much more for the remaining stock and avoided the demoralization which his present course of action has very naturally precipitated. It is exceedingly unfortunate that the Union Trust Co. does not have on its staff a man sufficiently familiar with merchandising conditions to avert the slaughter and loss which the sale now in process must necessarily involve. It strikes me that it is the proper province of a trust company—any kind of a receiver, to be exact—to secure the largest possible amount from the sale of the assets of an insolvent estate with the least possible disturbance to the regular trade, instead of the least possible returns with the greatest possible disturbance to the trade. I may have a wrong conception of the duty of a receiver, in which case the Union Trust Co. may be handling its trust correctly along the ruthless lines it has employed in this case.

As it looks to me the chain store

system is fundamentally wrong for many reasons. Among these reasons are the following:

1. There is no need of additional stores in any locality. The trading requirements of the community are already provided for by the independent stores in an acceptable manner.

2. The chains never acquire property in any locality. One-sided leases of store properties are obtained containing clauses which enable the lessee to vacate the property leased any time such abandonment is desired.

3. The goods carried in stock are subject to two classifications—loss leaders and profit making. The former comprise 40 per cent. of the stock, which the store manager is permitted to sell at cost or less to attract customers to the store. The other 60 per cent. is composed largely of private brands owned and put up by the chains, on which the store manager must ask an exorbitant profit to make up the loss on the loss leaders.

4. Managers and clerks of many chain stores are carefully instructed how to gyp the public by short weights, short count and short change; to include in every sale composing several articles one or more items which are not included in the goods delivered to the customer on leaving. Proof of this statement may be found in hundreds of justice and police courts, where chain store managers and clerks have paid heavy fines for violations of the law along these lines.

5. The general policy of the chain store is not to contribute a penny to local charities or philanthropies, thus throwing additional burdens on the regular merchant which he usually assumes because he feels that he is a part of the community and must do all in his power to keep the home fires burning.

6. The chain store buys nothing from local supply houses and nearby producers if same can be avoided. This means that it does nothing toward creating a local market for farm produce raised in the vicinity, thus forcing the farmer to seek an outlet for his products elsewhere. Very naturally he does his trading where he sells his own products. This system tends to impair the local markets and destroy the small towns and build up the nearby cities, which cultivate the farm trade by good roads which are so located as to purposely avoid the country towns, so far as possible, thus depriving the villages of the advantages the cities enjoy.

7. The wages paid by many of the chain stores are so small and inadequate that many managers and clerks are literally forced to steal from their customers in order to provide for the necessities of their families. They are constantly encouraged in this practice by the district managers of many of the chain stores, who are thus enabled to show larger margins of profit to their superior officers.

8. The chain store employes, as a rule, take no interest in local churches, schools or municipal undertakings. Their sole ambition is to sell as few loss leaders and as many profit making goods as possible, in order to increase the bonuses they are paid for increased

sales which afford good margins of profit.

9. The money taken in over the counter of the chain store is deposited in the local bank daily and drawn out once a week to be sent to Wall street, where it is absorbed by high salaries and expensive overheads. No part of this money ever comes back to the community from which it was taken, thus depriving the community of the working capital which made possible the employment of labor at lucrative wages.

10. False and misleading statements are spread broadcast by the chains regarding the savings people can effect by trading at the chain stores. These statements are based solely on transactions in loss leaders, which, as stated above, comprise only 40 per cent. of the total sales of the chain stores. Such statistics, usually prepared by impecunious and unscrupulous college professors, are so warped and unfair as to have no value whatever in the consideration of chain store methods.

11. The independent merchant has no way of expressing his sentiments and presenting his side of the controversy except through the trade journal, because the daily and weekly newspapers of the country are tied, body and soul, to the chain store octopus because of the lavish advertising the cohorts of the chain system conduct in the newspapers which suppress all news happenings detrimental to the chain stores.

E. A. Stowe.

Chapin Creditors Vote To Accept Compromise.

At a meeting of creditors of B. S. Chapin, Inc., women's ready-to-wear, with stores here and at Battle Creek, in bankruptcy, Mr. Sloane, president of the company, was examined and the debtor offered a composition of 40 per cent., payable as follows: 10 per cent. in cash and nine notes of the corporation, the first note payable two months after the confirmation of the composition and the balance of the notes payable consecutively every two months thereafter, the notes to bear the endorsement of Isaac Sloane and Leonie Sloane. Sloane testified that the debtor firm has no property or real estate from which creditors can realize the 30 per cent. in notes, and that their only hope of paying the 30 per cent. will be from assets of the business.

A second meeting was held on Oct. 17 for the purpose of determining whether the compromise offer be accepted. Fifty per cent., both as to the number of creditors and as to the total amount of indebtedness of those present, either personally or by representative at the meeting on Oct. 17, voted to accept the offer.

It developed at the first meeting of creditors, at which Mr. Sloane was examined thoroughly, that the company showed a loss of \$10,000 for 1929 and has shown a loss for every month during 1930. The receiver's report indicated that since he has taken over the affairs of the debtor concern, it has about held its own.

Sloane testified that he and his wife owned all of the stock of the debtor

concern, with the exception of one share, which is owned by Mr. Heller. He said he spent most of his time, since owning the store in New York City, buying the merchandise, and has left the direction of the store to the Grand Rapids manager, making occasional trips here.

Sloane also testified that he, individually, owned a store known as "Sloane's" in Hartford, Conn., which has been his business for the past two years. A short time ago he found the business would not pay, and it was closed, upon an attachment. He stated that he lost \$12,000 on that venture and that no money from the Chapin business was used to pay for merchandise used in the Hartford store, except such money as he would use from his own salary.

Fixtures of the stores at Grand Rapids and Battle Creek are said to be listed at a tremendous value on the books of the corporation. New fronts were installed at a cost of \$6,000 for the Grand Rapids store and \$7,000 for the other store, it is stated, and with the expenditure for electrical work, as well as new beauty parlors in both stores, it is estimated that \$30,000 of the fixtures are really now made a part of the real estate, and would be worth nothing from a liquidating standpoint of view.

It is further stated that the stock of merchandise in both stores is depleted and at a forced sale would not bring a large sum of money, and the accounts receivable could very well be depreciated at least 50 per cent. It is generally believed that at a forced sale of the assets creditors would receive far less than 40 per cent.

Jewelry For Sunday Night Frock.

Orders for novelty jewelry have been expanding steadily during the last ten days, with business coming through now for later as well as immediate delivery. Metal and stone-set necklaces, bracelets and earrings have had a good call, and leading lines here have just been expanded by the featuring of new types of "clear effect" dinner jewelry. These are items to be worn with the popular Sunday night dinner frock. They comprise necklaces with bracelets and earrings to match, featuring a combination of crystal with antique gold and another of French transparent crystal, also combined with antique gold.

October.

October walks in scarlet, resplendent as a queen,
Who moves abroad in glory, triumphant though serene.
The gorgeous leaves a carpet spread beneath her as she goes;
The soft blue sky her coming greets with sunsets gold and rose.

October walks in shining robes of scarlet, gold, and green;
No fairer queen of loveliness has life's gay pageant seen.
The sweeping grains, the ripened fruits, the aster's tangled masses,
Bow low, as on the gleaming heights, the pride of Autumn passes.

October's touch is kindly, her smile is warm and rare;
But as her grandeur fades away, a sharp chill fills the air.
The dull gray hillsides call to her: her glory smiles through haze;
Her beauty is a memory now of brilliant, joyful days.

Margaret M. Cronin.

Most bankruptcy is laid to insufficient capital.

Forbidden!

How many of your customers are forbidden the use of coffee on account of the caffeine. They will be glad to learn about Kaffee Hag—the coffee from which the caffeine-effects have been removed.

Kaffee Hag Coffee offers you an unusual opportunity to build a steady, growing volume. It is supported by intensive advertising including a national radio program.

This message is reaching your customers and we suggest you take advantage of it by featuring Kaffee Hag in your own promotion work, display it in your windows and store. Suggest Kellogg's Kaffee Hag Coffee to your customers.

Kellogg's
KAFFEE HAG COFFEE



"If the goods you sell your customers please them — THEY WILL COME BACK TO YOU.

You make this a CERTAINTY

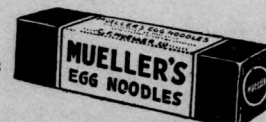
with

MUELLER MACARONI PRODUCTS

C. F. Mueller Co.

Jersey City

New Jersey



HOLY VAGS OF PERSIA.

They Find a Counterpart in the Chain Stores.

"The Persian dervish is brother to the Indian fakir. Anyone who travels extensively in Persia sooner or later meets these wandering mendicants. In the cities they are seen loafing about the semi-dark bazaars moving with slow and dignified pace and occasionally hailing their victims with their war cry, a curious hooting sound, 'Yahak Yahuk,' meaning 'Oh, God, Oh Right.'

"It is extremely difficult to find out precisely what are the tenets of the various dervish orders. Apparently, however, it does not require much learning to make a good dervish. They are masters of bluff, impudence and flattery and they are shrewd judges of people's character. It is their custom to appear suddenly and disappear with like rapidity."

I have given the American twist to the words vagabonds. The corner cops know the fraternity by the more pert terms, "vag." What is contained in the two opening paragraphs is from an article in the good magazine Travel and written by a noted world voyager, Col. Alfred Heinecke, familiar with his Persia and his Far Eastern habitat. If we were to take what the colonel has said of the Persian dervish and transpose it to modern business conditions in these little old United States of prohibition and bootleggers, and chain syndicates, we might think Heinecke had been taking a page from the Commercial Gazette.

He could not describe the chain store units with more clarity if he had tried. The chain out-fits don't go about waving their hands to high Heaven, yelling "Yahak Yahuk", trying to milk the populace like the Persian "vags", but they bawl out, "Bargains, Cut Prices by the Grace of Syndicate Buying." And the victims fall with just as dull and sickening a thud here as in the Eastern section of the globe.

It does not take much learning to make a good dervish, says this expert who knows his dervishes, and by the same token we often wonder where some of the managers of the chain stores went to school. It must have been night school and a poor class of grade at that, judging from the way they add 4 and 4 and make 11. But perchance I'm wet on this. That may be higher education—so high the common school boys and girls who grow up to be dealer's don't know the art.

For bluff the chain gang has the leather medal all hooked to its own chest and their newspaper education is the height of impudence as well as lies (see last week's Tradesman, page 13).

As for flattery they haven't this down as pat as some dervishes, yet they spread a pretty fair sample.

"They are shrewd judges of people's character" all but their own. They know that the poor, down trodden, ignorant who hasn't any education or brains to figure things out for themselves are susceptible to their bargain blandishments, they read character in

their ability to trim the suckers who have no character.

Now Billingsgate and simple swats of language do not necessarily convict the guilty in the minds of the public. Independent dealers who know the facts, trade journalists, wholesalers and traveling men are wise to the chain gang, and so is a fairly large percentage of the public.

Yet there are so many proofs of the chain store dangers, it would seem that the independents can well afford to keep the pot boiling. Not only for their own individual profit or to eliminate vicious competition, but as a gracious gesture toward the public itself. No town, no city, no community is healthy with a cancer eating into its throat and the united effort of those who desire a healthy community, to eradicate the source of disease is commendable. This from the altruistic standpoint alone.

"It is their custom to appear suddenly and disappear with like rapidity." Now we are getting somewhere!

The chain gangs rode into power during the kaiser's war when the exigencies of trade broke down the Sherman Anti-Trust barriers and in a surprisingly short time their tentacles were at our throats. They came in hordes and swarms, like rats drawn to a chunk of Camembert. Then came more consolidating, one string of stores buying another, entrenchment, and unifying to the loss of grasping landlords who had rented, regardless of the feeling of the independent taxpayers of the neighborhood. Vacant stores soon became the rule.

But the "strengthened" units failed to make good. The big "R" fiasco is fresh in mind. A. and P. went down here and there, stores were combined with a great bluff about expansion, Kroeger did the same. It is heartening to note the rapidity with which many of the "vags" have sought other resting places and pathways in which to ply their noisome practices.

The "Holy Vags of Persia" as such may be flea infested, blotched with grievous sores and wear long white beards, while their inflamed eyes stream crocodile tears. They howl and beg—and in many quarters the comparison applies here as there.

There are American laws which force the "vags" to "move on." It is not too much to hope that some day there will be laws that will apply to the chain outfits and force them to tell the truth in their advertising at least.

To advertise Nationally known brands of goods and then palm off lines which are a deliberate fake is within the reach of the law, if we know anything about it. Obtaining money under false pretenses and using the mails to defraud are crimes. It does not appear that the expenses made so frequently should be permitted to rest.

At least the public should be informed. As to the pushing of the penalties, that may follow later.

Hugh King Harris.

Many a man who would toss out a ten dollar bill will fight a waiter about a dime.

MICHIGAN BELL TELEPHONE CO.

When a man settles down in his easy chair, he wants undisturbed comfort, above all. What will add *more* to his comfort and ease than an extension telephone beside him, so that he can make and receive calls without getting up? » » » The



Much important business is transacted over the telephone after working hours

cost of extension telephones is so little—only a few cents a day each—that a great many people have them installed in several convenient locations about the home, such as bedroom, kitchen, den and basement. » » » To place an order, or for information, call the Michigan Bell Telephone Company and ask for the Business Office. Installation will be made promptly.



Old Master COFFEE

Universally Conceded To Be the Best Brand on the Market For the Money.

SOLD ONLY BY
The Blodgett-Beckley Co.
Toledo, Ohio

FINANCIAL

Expansion in Values Result of Increased Listing.

No single figure expresses so comprehensively the market's position as the ratio 5.79 of loans to the total value of listed stocks.

Those who want to make much of its barometric significance might argue that the ratio's rise from 5.31 to 5.79 between September 1 and October 1, the sharpest witnessed since late spring preceding the June decline, signalized last week's liquidating market. But there are broader lessons to be learned. What should be significant to long range studies is not that the ratio during September rose from 5.31 to 5.79 but that at its present level the ratio of borrowings by Stock Exchange members to the market value of all listed shares still is conservative by all standards of past performance.

At no time in the records back as far as they are kept by the Exchange do we find a series of ratios as low as we have been witnessing in the last few months this year. On March 1, 1926, preceding the break the ratio touched a peak at 10.23. It reached another high of 9.82 on October 1, 1929, previous to the panic. But throughout 1926, 1927, 1928 and 1929 a level in excess of 8.00 was maintained up to the panic.

Now let us disregard the ratio in itself and look for a moment at the items figuring in its computation. This ratio of 5.79 represents the relation of \$3,481,000,000 in total borrowings by Stock Exchange members on stock collateral October 1, as against a \$60,143,000,000 market value on that day of all listed stocks. The relatively small ratio reflects the relatively small volume supposedly of stock held in weak hands.

We cannot swallow this conclusion whole but with all its faults the ratio reflects a highly deflated condition. At \$3,480,000,000 Stock Exchange borrowings have gone down much more from their peak a year ago than stock values. Loans are down 60 per cent. Stock values but 30. Look at it from still a different angle. Stock Exchange borrowings now are almost down to their rock bottom low of \$2,767,000,000, hit in June, 1926. But stock values still are roughly twice what they were then. Still some allowance must be made for an artificial expansion in these stock values recently through the listing of holding companies, such as Alleghany, that carry in their portfolios stocks already counted by the Stock Exchange in making up its value of listed stocks. Increased listings likewise account in a large way for the growth in listed stock values.

Paul Willard Garrett.
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World Price Decline Presents New Phenomenon.

Colonel Leonard P. Ayres in this month's Cleveland Trust bulletin predicts "some measure of improvement" in business "before long."

His rather convincing argument is that right now the readjustments which have always started recovery on its way are at work and that the present

depression already has run its full normal course. Depressions in times past always have generated a revival through the elimination of excess stocks of goods, through the development of shortages, through idle hands seeking employment, through renewed initiative of business men and through decreased costs of construction. These forces he finds silently at work now.

Much is heard nowadays of the international aspect of our depression and the pessimism of the day arises partly from a common belief that the world-wide decline in commodity prices introduces a new element. Colonel Ayres finds that all of our major depressions for the last fifty years have been accompanied by declines in wholesale prices, and that each of these "may truly be termed international business depressions" since in every instance the depression here has been accompanied by a more or less serious decline in prices abroad. It is worth something to have the old cyclic delusion, "that we are in a different era," debunked.

Now in times past business recovery has usually "not got underway until prices have definitely begun to advance from their lowest points" but outstanding exceptions may be cited such as that in 1921. Both business and wholesale prices have been declining for more than a year but Colonel Ayres rightly points out that "recently the rate of decline in bond business and prices has been diminishing." He goes a step further. He finds "a good many indications of greater price stability" and cites this as "one of the most hopeful of the current items of evidence that we may be at or nearing the bottom of this long depression."

Interesting it is to note that in the past forty years we have been through seven major business depressions in this country. In the first three of these seven depressions it took twelve months to run from the final prosperity month to the bottom of the depression. In 1907 it took ten. In 1913-1914 it took fifteen. In the post-war depression it took twelve months. Already the present depression has lasted fourteen months.

Historic precedent does not enable us to measure so precisely from a study of yields the likely turning points of the bear market in common stocks. In the panic of 1903 the highest monthly average reached as the yield from dividend-paying common stocks was 5.5 per cent. In 1907 it was 7.5 per cent. In the bear market at the outbreak of the war, Colonel Ayres finds it was 6.5 per cent. In 1917 it was 9.2 per cent. In 1921, 8.9 per cent. The average for all classes for such stocks is 5.7 per cent.

Paul Willard Garrett.
[Copyrighted, 1930.]

Earnings Formula Solves Problem of Stock Elimination.

Provisions as unique as they are scientific have been adopted by All-America Investors Corporation to nullify objections raised in the past to cumulative fixed trusts.

Discretionary elimination of any stock from the portfolio is effected on the basis of earnings rather than after the dividend has been passed. Full

application of the cumulative principle, obviating the necessity of any capital distributions, is guaranteed through a special fund for taking up fractions in stock dividends and splitups.

Permanence of a market for the thirty years of the trust, regardless of changes that may be made by sponsors and distributors, is assured by a revolving fund deposited with the trustee. Diversification based on logic and scientific research is carried out to an unprecedented degree.

Objections raised to many fixed trusts that elimination of stocks after dividends have been omitted is neither logical nor in accord with investment practice are answered in the case of All-America Investors by a formula devised after months of research. It is:

"If any company shall in any fiscal year of such company fail to earn an amount applicable to dividends upon its common stock at least equal to the average amount earned upon such stock during the five fiscal years immediately preceding such fiscal year," the depositor may instruct the trustee to sell all the stock of such company, or the trustee must act on the written request of any holder of trust shares.

Selection of the stocks making up the portfolio required almost a year of research, 172 having been chosen at first. This number was reduced first to 122, then to fifty and finally to forty.

Portfolios of thirty-three life insurance companies were studied in fixing a balance among the industrial, railroad

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16 CONVENIENT OFFICES

and utility groups, the result being 25.10 per cent. in rail shares, 30.23 in utility stocks and the remainder, 44.67, in industrials.

Diversification was extended to an approximate equal division of the investment among the forty companies, that is, about $2\frac{1}{2}$ per cent. of the capital in each. An even territorial spread of capital over the United States and Canada was sought. Stocks were selected with the idea of investing funds in unrelated groups and non-competitive industries.

William Russell White.
[Copyrighted, 1930.]

Repetitive Demand Industries.

Selection of stocks on the basis of importance in repetitive-demand industries is advanced as a logical step in periods of depression by Paine, Webber & Co.

"The theoretical limit of any depression must be measured by the minimum repetitive consumption requirements of food, shelter, clothing, electric current and entertainment of 123,000,000 persons composing our continental population," the firm argues.

Concerns manufacturing consumptive goods rather than those in the business of supplying productive equipment are suggested as the ones likely to feel the effects of a slackening in demand to the least extent.

"With American industry over-capacitated (even in good times), demand is not likely to be urgent on those companies supplying materials and instruments of production for some time to come," the firm contends.

"As between heavy construction industries and those furnishing consumption goods that enter into daily use, we would choose the latter as better fitted to resist further readjustment and most likely to maintain earnings and dividends.

"No want is strictly undiminishable—even food and clothing bills are not inelastic—but companies supplying elemental wants, of daily recurrence, do not suffer to the same extent as those supplying production goods and luxuries, demand for which can be deferred."

Stocks of twenty-two companies were listed by the firm as meeting the requisites set forth. Yields on current dividends in the group range from about 3 to 9 per cent., and payments are considered by the firm to be "reasonably secure even though depressed conditions continue for some time."

Among the stocks named are: American Can, Beatrice Creamery, Borden, Colgate - Palmolive, General Foods, Lambert, Shattuck, Wrigley and Woolworth. William Russell White.

[Copyrighted, 1930.]

Stocks Yield More Than Bonds.

Good Stocks once more return definitely more to investors than bonds but that favored position for prospective stock purchasers until this month had been witnessed only twice before since the beginning of 1928.

Up to the beginning of 1928 stocks regularly sold at levels offering a larger yield to investors than bonds. Then the curves swung to the opposite extreme. A rapidly rising stock market during 1928 and 1929 finally drove the average yield from common stocks

down to 2.88 per cent. Simultaneously a declining bond market swelled the average yield from those descriptions to 4.77 per cent. Even in the fluctuating markets of the last year stocks, except in the November panic and in the June decline this year, had maintained a relatively higher level than bonds up to this month.

The radical shift in stock levels since September 10 is graphically illustrated by the rise from a 4.20 per cent. basis to 4.98 in the return you can get from an investment in the better common stocks.

Contrast the reverse position of stocks and bonds in the last year. Since a little more than a year ago the indicated yield from bonds has fallen from 4.77 per cent. to 4.39 per cent., whereas the indicated yield from common stocks has risen from 2.88 per cent. to 4.98.

Now it is interesting to note that the revision in this yield basis has extended to every important group of the quality stocks. Fifty leading industrials since September, 1929, have shifted from a price level indicating a yield of 3.15 per cent. to a current level offering 5.32 per cent. to investors. Twenty rails have moved from a 3.84 per cent. level to their current position offering 5.93. Even the public utility stocks, taking twenty leading issues as a fair sample, have moved from a price level offering but 1.65 per cent. to investors to a current level indicating 3.55 per cent.

That leading common stocks once more have fallen to levels at which they make an investment appeal clearly establishes the market on a more solid basis than it was but it leaves unanswered the question still puzzling many minds whether down through the years common stocks will or will not maintain a relatively dearer price level than bonds. Paul Willard Garrett.

[Copyrighted, 1930.]

A Business Man's Philosophy.

Americans have sensed that horse power is the key to freedom. Through harnessing horse power, the masses for the first time in history have been given a sense of well-being. The bent plowman no longer correctly represents labor; the modern picture must show a straight, alert individual directing a machine.

This country has been led to this achievement by two factors: (1) Natural Yankee ingenuity which makes inventors of so many of us, and (2) a perpetual scarcity of labor; resulting in high wages and therefore the greatest possible economy of labor.

Because of immigration restrictions it appears that labor will continue scarce and wages relatively high. The future must be met by further extension of the labor-saving principle.

This will mean a wider use of the labor-saving devices that are now on the market and a continuous incentive to improve what has already been accomplished.

The situation is bright with hope for the economic well-being of the Nation.

Machines are cheaper than men. They can produce more each hour and work more hours. The expanded output permits high wages and lower prices, a most desirable paradox.

William Feather.

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- 2—Helping the widow set up a sensible budget plan based on the income she receives under her husband's will.
- 3—Steering the family away from making bad investments, toward making good ones.
- 4—Giving impersonal advice on personal financial questions.

These things and many others we may be called on to do as "friend of the family" of the man who, in his will, has named us executor and trustee to carry on for him.

BANKERS TRUST COMPANY OF MUSKEGON

Valuable Publications For Chain Store Debaters.

1. Paul Nystrom's pamphlet on "Chain Stores; Domestic Distribution Department, U. S. Chamber of Commerce, Washington, D. C. Price, ten cents. Also pamphlets by R. R. Gilbert and others.
2. Dr. K. S. Alexander's report on comparative prices in chains and independent stores in New York. New York Journal of Commerce, New York City. Price, twenty-five cents.
3. Pamphlet entitled "Save Your City" and other pamphlets. The Reigel Corporation, 225 West Thirty-fourth street, New York City.
4. Addresses by Dr. Julius Klein and others. United States Department of Commerce, Washington, D.C.
5. Pamphlets containing reports of speeches delivered over radio KWKH. Write to W. K. Henderson, Shreveport, Louisiana. We especially recommend the speeches by Philip Lieber, Ken Colloway, John Wells, and John W. Gamble.
6. Outlines for a debate by H. S. McIntyre, editor of The Commercial Bulletin, St. Paul, Minnesota. Also pamphlets from National Retail Grocers Association, St. Paul.
7. Pamphlets by American Wholesale Grocers Association, Washington, D. C.
8. Speech by Congressman Hon. Clyde Kelly, "Why Chain Stores Grow." Write to Congressman Kelly, Washington, D. C.
9. Charles W. Lynn series of 1950 Club advertisements, by Charles W. Lynn, of Winfield, Kansas.
10. Speeches by J. Frank Grimes, president of I. G. A. The Independent Grocers Alliance, 176 West Adams street, Chicago.
11. Speeches by Harold McGugin, candidate for Congress, Coffeyville, Kansas.
12. "Inside Story of the Grocery Chains as Told by a Former Employee," The Merchants Journal of March 1, 1930. Out of print, but can be copied from the files. Also many other articles in The Merchants Journal files.
13. Debate (against chains) written by W. A. Graunke, University of Wisconsin debating team, winners of chain store debate with University of Indiana. May be obtained from Debating Department, University of Wisconsin, Madison, Wis.
14. Pamphlets and leaflets by W. A. Masters, St. Joseph, Missouri.
15. Speech by Charles A. Moon, of Muskogee, Oklahoma, against chain stores. Mr. Moon is an attorney and member of the legislature.

Six Suggestions To Delivery Men.

The following six tips for delivery men come from a grocery merchant who started as a delivery man himself:

1. When you enter a home with a basket or box or an armful of groceries, do not leave the outside door open in cold weather. People would rather heat the inside of the house than the yard. In warm weather, remember not to leave the screen door ajar. Flies are unwelcome visitors now-a-days.
2. If there are empties to pick up,

comply strictly with the regulations and policy of the house for which you work, so that there will be no misunderstanding or flare-back in the book-keeping department.

3. If it is the rule on charge accounts to give credit for returned empties, give the customer a slip stating what the empties are, keep a copy and give a copy to the office unless some other method is the rule.

4. If slips are to be receipted or any writing of any kind is necessary, write so that it can be read. Otherwise, what's the use of merely going through the motions? It is better to take half a minute longer if necessary and to offer a line or receipt which is legible.

5. A pleasant manner and a gracious "Good morning" will build up good will for the store where you are employed. As long as you take an employer's money, you are morally obligated to be loyal and to do anything within reason to please patrons and to promote a friendly feeling for the firm.

6. When delivering goods for the first time to a new householder or to some one who has recently moved into new quarters, be certain that the groceries are delivered to the correct apartment, house, or the right door where it is correct and convenient to receive them. It is better to get the matter straightened out and right at first, than to have people telephone in to the grocery store that the order hasn't arrived.

Leather Apparel Doing Well.

Tanners here have been doing an active business in the sale of leathers for apparel. Suede and grain finish sheepskin jackets and long coats have been selling particularly well. A new dark red shade, winetone, has met with a good reception, with greens, navy blues and browns also requested. For men there has been a consistent call for windbreakers, while a large business has been done in coats and lumberjacks for boys. Horsehide work garments have been in active request.

Pepperell Advances Percalcs.

The Pepperell Manufacturing Co. has advanced prices on its Pepperell prints to a basis of 15 cents for 80 squares, in line with the market established by the corporation printers on percales last Thursday. Interest is centered on what action the converters may take. It is felt that they may name new prices within a short time. It is also thought in some quarters that another advance by the leading printers will be forthcoming if the present strength in printcloths continues.

Plan Sells Dry Cheese.

A store owner in Gary writes: "Every now and then we have on hand cheese that has become hard and dry. We grate this cheese and place it in small bags to sell at 10 or 15 cents, display it on our counter grouped with tomatoes and spaghetti.

"The plan pushes sales of the entire group and moves the dry cheese at a good profit."

Price is the most important size element in business.

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1930 High—44¼.
1930 Low—24½.

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Education, travel, the pleasures of the cultured life, are all made possible by the income from sound investments.



MUTUAL FIRE INSURANCE

Personal Hazard.

Every fire insurance underwriter is paying more attention to personal or moral hazard to-day than ever before in the history of fire insurance. Some underwriters speak of it as moral hazard while others refer to personal hazard. Regardless of the term used they are all thinking of the same general thing. Our preference is to call it personal hazard because from a fire insurance viewpoint there may be considerable hazard on account of the personal element although no moral code or law is involved.

In the February issue of Firescape appears a very good article, a portion of which we are quoting verbatim as it so aptly illustrates our point. The article states, "There may be, however, two kinds of moral hazards—the actual or developed moral hazard and the latent or undeveloped moral hazard. The causes and defects of such hazards are as follows:

"The actual moral hazard is formed among those who are known to have a perverted idea of right and wrong, whose moral standards are at variance with the established moral standards of society; those who are given to sharp practice in business dealings; those who take advantage of bankruptcy laws for the purpose of canceling just debts which they do not desire to pay, or because of extravagant living are unable to pay; those who habitually violate the statute or moral law for gain. This hazard cannot be underwritten."

It has been truly said that every sin lies dormant in every human heart and that which sin develops depends upon heredity, environment and the temptations of the individual. Great characters are strengthened by adversity, but all men do not have great characters. When the winds and waves of adversity beat against the weak character, the moral structure crumbles and the individual begins grasping at straws to save himself from financial disaster and the latent moral hazard develops.

Some individuals will deliberately set fire to their property in the hope of collecting from their fire insurance policy. Others, not so bold, will become careless housekeepers or otherwise become lax in the conduct of their property so that a fire starts very much to their delight. Of the two groups the latter are by far the most numerous. Every Northwestern fieldman can become an expert in the selection of good personal risks. You have only to learn the ordinary signs of personal backsliding to be in a position to detect possible personal hazard.

Here are some things you should know about your insured or applicant: Does he live within his means? Does he make unjust claims for damages for merchandise sold to him? Is he frequently involved in law suits? Does he pay his just debts? Is his home life desirable or is he inclined to nightly carousals? Is he expanding his business too rapidly and becoming involved financially? Is his business receiving his best attention or does he spend too much time in pool and card room or hunting, fishing or on the golf

course? Are his personal associations good? Is he suspected of any form of sharp practice?

If you find that your insured or application does not appear quite so favorable after running through this list of personal questions, then your next step is to make most careful enquiry into his business affairs. You should pay particular attention to his financial condition and business reputation.

A business that is making a steady profit to its owner is not likely to burn at his hands. But if the business is losing money or even standing still—making no progress—and its owner does not live up very favorably—then look out for personal hazard. It is time to get off or keep off—danger ahead.

Of course, personal hazard may exist even though the ownership appears satisfactory. In such cases your tip may come from the attitude of the owner or the clerks, poor housekeeping or a noticeable lack of active trade.

There is no charge made in the fire rate for the personal element and yet it is one of the most important hazards with which we deal. Since we receive no additional premium to compensate for personal hazard, it is imperative that we place only good personal hazard risks on our books.—C. G. Reichert, in Fieldman's Bulletin.

Publicity Will Not Sell Insurance.

Insurance agents, who are seeking some easier way of securing business in any class of insurance than personally soliciting it, might read with advantage the views of the manager of the advertising department of a large casualty company. He has great faith in the power of advertising as everybody has, but in a message to agents, he says:

"No advertising man, no matter how competently sold he is on the power of publicity, has ever truthfully said that advertising sells. It is not designed to sell. It is designed solely to arouse desire, break down sales-resistance, keep the product name before the public, make the salesman's job easier and his road smoother. Especially in relation to the selling of insurance is this true. The job of advertising as applied to coverage merchandising is to show the need for coverage, arouse latent desire for protection, secure new prospects by keeping the company name continually before them, answer questions and save the salesman time, energy and grief, but it will not sell insurance; you've got to follow-up to sell!"

It Never Happened Before.

She had been warned by her husband countless times to stop the practice of cleaning clothing with gasoline, but she persisted. No longer will she take the chance. A costly explosion that wrecked the house and badly jarred her nerves cured her. Every precaution known to her was taken when she set the pan in her kitchen and proceeded to clean a dress. But the pilot light on the gas stove was the spark that ignited the fumes when they spread through the room. She had not realized before how gasoline fumes travel. Aside from a close singe

and a bad scare the housewife is doing all right, but it was a mess to clean the debris. Once in awhile God takes care of gasoline users, and this was one of the times.

See Record White Season.

The status of present promotional plans for the Southern resort season, which will serve as a guide for the Spring and Summer seasons to follow, leaves no doubt as to the importance of white. Style experts have predicted that favor for white will be "the greatest on record" and will embrace practically every item in both dressy and sports ensemble. The new trend will not only be toward white as a single shade, but will have the support of a number of colors, notably the pastels, which will serve as "accent" hues.

This development, it was asserted, will have the effect of prolonging the vogue.

Low End China Sales Gaining.

Buyers shopping for Thanksgiving sales requirements are supplying considerable business to manufacturers of chinaware. Most of the purchasing, however, is confined to specially priced products. Less than 25 per cent. of the volume ordered in the popular-price field represents regular Fall goods. Dinner sets of 32 pieces are most popular in the retail price ranges between \$5 and \$7. Peach-colored sets are in demand in the regular lines, but buyers are willing to take almost any color or shape in sales merchandise provided the price is satisfactory.

Staying power is paying power.

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Grand Rapids, Mich.

Liability of Merchant For Acts of Drunken Partner.

As a general proposition of law, the acts of a business partner will be binding upon all members of the partnership, if committed within the scope of the business. And because of the wide application of this rule, and the possibilities therein for unexpected harm, many business men refuse to enter into the relationship if it can be avoided.

So, too, this is not all, because, in addition, a partnership may under certain circumstances even be held liable for injury or damage resulting from the violent acts of a partner. This assuming that the partner was engaged at the time in the partnership business, and this brings us to the subject of this article, i. e., liability of a merchant for the acts of a drunken partner. Now, let us see.

In one case of this kind, a business partnership owned and used a truck in making deliveries and in collecting work to be done at its place of business. For some reason the driver of this truck failed to report for duty, and a member of the firm undertook to make the rounds with the truck.

While so engaged, this partner collided with another truck and inflicted fatal injuries on the driver thereof. Following this an action for damages was brought against the partnership for the death of the other truck driver. This action being based upon the contention that, since the partner driving the truck was engaged in the business of his firm, the latter was liable.

It then developed that at the time of this accident the partner who was driving the truck was drunk, and that his drunken condition was the cause of the fatal accident. When this appeared, the other member of the partnership protested that he should not be held liable for the acts of the drunken partner, because getting drunk was no part of their business.

In addition, the other member of the firm showed that he had no knowledge of the drunken condition of his partner or he would never have permitted him to drive the truck. In conclusion he took the position that the drunken partner alone should be held liable, and not the entire firm. In disposing of this contention, and in holding the firm liable, the court said:

"It is asserted that C. E. H., the driver, while a partner and owning a one-half interest in the business, was intoxicated to such an extent that he was irresponsible for his acts, and that no liability would extend to the co-partnership, but should be limited to him as an individual.

"It may be assumed as the truth that the other partner of the firm had no knowledge of the drunken condition of its driver; but that is as immaterial as any other act of carelessness or negligence, or even recklessness, on the part of one who became intoxicated, incompetent, and reckless, to whom the instrumentality was entrusted.

"C. E. H., being a partner, cannot be deemed a mere employe, or servant, of the firm. His acts and omissions, if done within the scope of the business of the firm, would be the acts or omissions of the firm, and of each partner."

So that was that, and the innocent member of this partnership was held

equally liable for the injury caused by the violent acts of the drunken partner. The fact that he had no knowledge of the condition of his partner when the latter assumed to drive the truck availed nothing as a defense. When the evidence showed that the object of the drunken partner in driving the truck was to attend to the firm's business, his act in colliding with the other truck was held to fall within the scope of the partnership business, and liability attached to the partnership.

The foregoing case is somewhat unusual in its facts, and constitutes a striking illustration of the possible extent of partnership liability. Indeed this holding may cause surprise to many readers who have never gone deeply into the question involved, nor given any particular thought to the possible extent of partnership liability where a business is conducted as such.

However, the case was carefully reasoned by the court, and in the light of the facts involved, it is believed the holding is in accord with the great weight of authority. This authority taking the position that, if the acts of a drunken partner are committed within the scope of the firm's business, the partnership will be held liable for any injury resulting. Certainly, a nice point for every retail merchant to have in mind when contemplating the forming of a partnership, and warning enough to exclude any person with a penchant for strong drink from the relationship. Leslie Childs.

Women Managers For Chain Stores.

Do women make good chain store managers?

The Public Food Stores, which operates a chain of about 150 units in California, intends to find out.

Twelve of these units are under the local management of women, and concerning the women managers, J. H. Lanfield, head of the personnel division, declares:

"Women are naturally adaptable to food store management. They have behind them centuries of housekeeping experience and, therefore, an inherent instinct for running food stores.

"Their stores, we find, are as neat as pins; their window displays show taste and good judgment; their sales talks are sound, interesting and intimate. And I say their talks are intimate because our buyers are largely women, too, and it is very easy for two women to fall into a chummy, professional discussion of foods and brands and manners of cooking.

"But we do find that it is more advisable to put a man in charge of a store where the buyers are mostly young women. And the reason for this is vanity. No woman likes to come out point blank and ask another how to cook this, or whether it is wise to parboil that, or if butter isn't a little more satisfactory than cooking fat. Young women, as a rule, aren't any too sure of themselves, but they will never let on to other women. Yet, they won't hesitate to ask a man. And so, you see, we take the human element of the thing into consideration, too."

A poor location is too expensive when it is rent free.

An easy way . . . to increase your business

George C. Ormon, President of the Boston Retail Grocers, writes: "Having personally received benefits from Fleischmann's Yeast I recommend it to my new customers at every opportunity. Healthy customers are always regular and better buyers of other food products." Thousands of other grocers are doing the same thing and are selling more groceries. Try it and see for yourself.

5 BIG REASONS Why You Should Push STANDARD BRANDS Products

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

**FLEISCHMANN'S
YEAST**
Service

The Brand You Know by HART

Fancy

Fruits



Quality

Vegetables

**Look for the RED HEART
On The Can**

W. R. ROACH & CO.

General Offices
Grand Rapids, Michigan

MANUFACTURE OF FURNITURE

It Is Widely Scattered in Forty-two States.

The furniture industry, which is an important industrial market, is scattered throughout the country, factories being located in more than 450 counties in forty-two states. Yet more than half of the 3,224 furniture-making establishments are located in fifty-six counties, each having ten or more such factories, declares Edward R. Dewey, chief of industrial goods section of the census of distribution.

Information concerning the location, not only of the furniture industry, but also of all industries, by counties, has recently been prepared by the Census Bureau and has been published by the Bureau of Foreign and Domestic Commerce in a book entitled "Market Data Handbook of United States." This book shows that there are in the United States 3,224 furniture establishments, located in 468 counties, each of which produced commodities valued at \$5,000 or more in 1927.

The number of counties in each State having furniture establishments and the total number of establishments are shown in the following tables. Counties with establishments, A; numbers of establishments, 8:

	A	B
Alabama	5	10
Arkansas	3	12
California	10	242
Colorado	1	11
Connecticut	4	29
District of Columbia	2	6
Florida	12	31
Georgia	1	1
Idaho	17	265
Illinois	53	210
Indiana	12	30
Iowa	6	13
Kansas	9	38
Kentucky	2	18
Louisiana	4	15
Maine	5	55
Maryland	10	134
Massachusetts	30	173
Michigan	9	50
Minnesota	11	89
Mississippi	6	12
Missouri	4	19
Nebraska	10	67
New Hampshire	38	587
New Jersey	32	143
New York	39	174
North Carolina	1	1
Ohio	4	35
Oklahoma	33	269
Oregon	2	7
Pennsylvania	3	3
Rhode Island	1	1
South Carolina	17	45
South Dakota	8	22
Tennessee	1	1
Texas	7	12
Utah	18	48
Vermont	5	59
Virginia	4	11
Washington	25	115
West Virginia		
Wisconsin		

Totals 468 3224

Note—The census classification "Furniture" covers all classes of wood and metal furniture, including hammocks, furniture ornaments, store and office fixtures, show cases, display cases, wall cases and cabinets.

An examination of the foregoing table discloses the fact that not only are the furniture factories concentrated in a relatively small number of the 3075 counties in the country, but also that a small proportion of the counties contain the bulk of the establishments.

This fact is made plainer by the following list, in which counties having ten or more establishments are shown:

California: Alameda, 34; Los Angeles, 132; San Francisco, 62.
Colorado: Denver, 11.
Connecticut: New Haven, 10.
Georgia: Fulton, 11.
Illinois: Cook, 290; Kane, 14; Winnebago, 37.
Indiana: Dubois, 10; Elkhart, 12;

Marion, 23; Shelby, 17; Vanderburg, 26.

Kentucky: Jefferson, 16.
Louisiana: Orleans, 17.
Maryland: Baltimore City, 45.
Massachusetts: Middlesex, 42; Suffolk, 77; Worcester, 55.

Michigan: Kent, 73; Ottawa, 11; Wayne, 28.

Minnesota: Hennepin, 29; Ramsey, 10.

Missouri: Jackson, 19; St. Louis City, 58.

New Jersey: Essex, 26; Hudson, 18.

New York: Bronx, 15; Chautauqua, 53; Erie, 27; Kings, 166; Monroe, 30; New York, 172; Queens, 41.

North Carolina: Catawba, 11; Davidson, 14; Guilford, 34.

Ohio: Cuyahoga, 33; Franklin, 12; Hamilton, 39; Lucas, 14; Montgomery, 11.

Oregon: Multnomah, 32.

Pennsylvania: Allegheny, 16; Erie, 11; Lycoming, 22; Philadelphia, 125; Warren, 14; York, 26.

Virginia: Henry, 10.

Washington: King, 35; Pierce, 17.

Wisconsin: Milwaukee, 44; Sheboygan, 24.

Totals, 56 counties; 2261 establishments.

Successor To Mr. Chapman in Grand Traverse Territory.

Detroit, Oct. 20—Replying to your enquiry regarding the successor of the late William L. Chapman, we beg leave to state that we have had in our employ for the last ten years a very fine young fellow of pleasing personality by the name of Herbert L. Goodland. This young man sold goods for us on one of our city territories and later we transferred him to the Royal Oak, Pontiac and Flint territory. He had a good training as a city salesman. He substituted on one of our out-state territories during part of the time he was in the city, and this, coupled with the work he has been doing for the last five years, makes him particularly fitted, we believe, to follow in the footsteps of W. L. Chapman. Mr. Goodland came to us from the R. C. Struthers Co., a wholesale dry goods house in London, Ontario, which was his first job after leaving school.

Edson, Moore & Co.

Solid Color Sheets in Demand.

Sales of sheets and pillow cases have slumped slightly and are under expectations, although a good volume of goods is still moving into retail channels. The recent stock market uncertainty is regarded as having a possible detrimental effect on orders. Colored hem sheets are holding up fairly well, it was said. Demand for solid color goods is steadily increasing, according to reports, with Nile, orchid, rose and peach the outstanding shades. Pinks seem to have declined in popularity. Orders are coming in for holiday merchandise in the various fancy packages, chests and portfolios that the leading manufacturers are featuring, and a heavy trade in these offerings is looked for.

The great highroad of human welfare lies along the old highway of steadfast well-doing; and they who are the most persistent, and work in the true spirit, will invariably be the most successful. Success treads on the heels of every right effort.—Samuel Smiles.

STRENGTH

ECONOMY

THE MILL MUTUALS
AGENCY

Lansing

Michigan

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FIRE INSURANCE COMPANY

(MICHIGAN'S LARGEST MUTUAL)

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FIRE INSURANCE — ALL BRANCHES

Tornado—Automobile—Plate Glass

HEKMAN'S

At Every Meal
Eat
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Cookie-Cakes
and CrackersCookie-Cakes
and CrackersMASTERPIECES
OF THE BAKER'S ART

for every occasion

Hekman Biscuit Co.
Grand Rapids, Mich.

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 Pitketh-
ly, Flint.
Manager—Jason E. Hammond, Lansing.

Good Report From Dry Goods Association.

Lansing, Oct. 20—The meeting at Battle Creek, Tuesday, Oct. 14, was well attended. The program was probably the best program ever put on exclusively by the members of the Association. The address on Publicity by J. B. Mills and the discussion by J. C. Grant, of Battle Creek, were alone worth the trip to Battle Creek with all the inconvenience and incidental expense involved. H. N. Brink, of the L. W. Robinson Co., was equally interesting with his talk on Modern Merchandising Methods, ably seconded by F. E. Mills, of Lansing.

A quorum of the members of the official board was present, including J. B. Mills, President; G. E. Martin, Vice-President, and Directors Henry McCormack, M. S. Smith, L. J. Ritzema, Van D. Field, and former Presidents Bullen, Mulrine, Frandsen, F. E. Mills and Nissly.

The only formal business transacted was the fixing of the date of the annual convention to be held at the Hotel Statler, at Detroit, April 22 and 23, 1931, and appointing a program committee.

Mr. Mills appointed as Program Committee: F. H. Nissly, Ypsilanti, chairman; George E. Martin, Benton Harbor; Van D. Field, Jackson; Henry McCormack, Ithaca; Clare R. Sperry, Port Huron. The committee will be requested to meet with the Board of Directors at Flint to make and receive suggestions regarding the program.

The meeting of the Board of Directors was also held in Battle Creek. A quorum was present. Secretary-Treasurer John DeHoog made a comprehensive report. The condition of the insurance company is first class in every way. Increased business was reported, also increased assets and surplus. President Trompen gave a brief but exceedingly interesting account of the insurance company at the evening meeting of the Association. We are proud of the record the insurance company has made and do not hesitate to urge the members to take out policies with the company and increase their present holdings. We expect to pass the ten million mark of insurance in force before the end of this year.

John Richey, who served our Association as Secretary for two terms very efficiently, was present and enjoyed the meeting. John has been in poor health but is improving. He seemed happy.

We met the new manager of the Grand Leader Store, of Battle Creek, Mr. Lightman, who has just begun his duties. Mr. Lightman came directly from the New York City headquarters of the company. We predict that he will be successful and be an agreeable addition to the circle of successful Battle Creek merchants.

A new store has been established in Battle Creek under the management of Sam Blick and L. J. Jones, formerly managers in the Grand Leader store. The name of the new company is the Sam Blick Co. They have been in business three days and are already members of our Association. We wish them the best of success.

Former President J. C. Toeller was conspicuous by his absence. We missed him very much. He was in New York on business.

Vice-President George E. Martin presided over our meeting with dignity and dispatch. We began on time and closed early. Everybody was happy.

Members were there from St. Joseph, Kalamazoo, Howell, Grand Rapids and other equally distant places. They got their money's worth.

Mrs. Zinn, of the firm of Streng & Zinn, of Kalamazoo, broke the record by coming and bringing five members from their store.

Steadily reports that business is picking up continue to come to our office. This is encouraging but when we come to analyze the reports, we find that, in the majority they are from stores that are going after the business. There are some stores that have grown discouraged, the proprietors feel that added effort is useless, that conditions are hopeless, and that the small retailer must pass out of the picture.

The performance of sixty-seven representative chains in various fields, on which figures for all three years are available, reflects effectively the importance of the problem. These added 8,880 store units during that period, increased sales \$10,000 per unit, but show \$53 per store less profit.

Combating this trend of diminishing returns, intensified independent competition, group buying by independents, chain executives are fighting strenuously with many weapons.

The great Atlantic & Pacific Tea Co., reporting 17,000 stores in operation in 1927, now has only 15,000; is eliminating all weak units; opens new territory with its latest type of combination grocery-meat-vegetables-bakery units, advertises extensively in National magazines, local papers; improves its personnel.

Kroger Grocery & Baking Co. has closed 228 stores within a year, yet the 30 week period ending Aug. 2, 1930, shows a decline in volume of about \$500 per store remaining.

Sears, Roebuck & Co. abandon the policy of opening up "cold" in new territory, now buy local stores, small chains, retain the executive staffs.

In the meantime independents have learned, are learning that chains are vulnerable, can be competed against, should be studied, copied.

Everywhere department, grocery, hardware, furniture, dry goods stores and their independent owners are busy "chain-izing" their habits, their buying, merchandising, display, selling, advertising.

Group and pool buying, voluntary chains, co-operative selling effort are growing. Independent manufacturers help independent wholesalers to build permanent distribution Co-operative warehousing has arrived.

Alert independents, fighting for existence, are beginning to out-distance the chains, for to all that the chains do, and they copy, they also add their personal, undivided, selfish initiative.

Three presidents of prominent chain store organizations summed up the case of the chains when recently they agreed that "In most cases, because of inter-competition, chain store margins of profit will tend to become less, and in not a few cases completely vanish; not a few chains will be forced out of business, and before the industry is stabilized many mergers and consolidations will have to take place.

Jason E. Hammond,
 Mgr. Mich. Retail Dry Goods Ass'n.

Doeskin Is Fashionable For Daytime Wear in Gloves.

A major consideration among those well known "little things" that count heavily in the perfection of an ensemble is the glove. As the erstwhile hallmark of a lady of quality, its freshness and its snug—and not infrequently highly uncomfortable—fit were of primary account. As the current symbol of elegance, there is added to the aforementioned considerations the matter of type, for the glove, like the costume, is highly diversified these days.

The combined efforts of the haute couture and the glovers themselves have trapped us into a corner from which there is no escaping smartly without the proper gloves for our costumes. The couturiers have sponsored a number of variations attuned to specific creations, adaptable to others. Glove designers, mindful of the trend of the times, have allotted us a generous array of creations including types for every sort of costume.

For the hours after 12 noon, with which we are particularly concerned here, gloves would seem to be longer. They are not, actually, any longer than they have been for the past season or so, but their increasing importance makes their length more impressive.

The smartest length for afternoon wear is eight button—that, it need hardly be stated, means a glove that measures eight inches from the base of the thumb to the top of the glove. This is worn crushed softly at the wrist either over a tight sleeve or under a loose one.

However, as things get more formal, a sixteen-button glove is in order. This length is especially desirable with the formal afternoon dress that has short sleeves.

The sixteen-button length goes also for the dinner ensemble, and for really formal wear, when you wish your glove to come up over the elbow, a twenty-button length is the thing. Otherwise a sixteen-button length may be worn.

Now as to types. Simplicity is still the symbol of chic in a formal glove—no gadgets or godets or amplifications unless they are in special harmony with a very special costume. There are, however, eight-button length gloves with a rather wide gauntlet top that are designed for wear with the more formal woollens that have invaded the afternoon picture. These are occasionally hand stitched, and have a casual air that is not unattractive.

In materials, doeskin, antelope, suede and glace kid predominate in afternoon fashions, suede and kid again for evening. Doeskin is especially in the limelight for daytime wear in white and in beige.

With the all-black costume, or the black costume with a touch of white, white gloves add a definite accent of chic.

The popularity of black gloves raises a question as to the sort of costume they should accompany. Are they appropriate with the all-black costume, too? Well, that is a matter to be settled by individual preference. There is plenty of backing for the all-black fashion, but our feeling is that black gloves wrinkled over the sleeves of an entirely black costume look funereal and are best reserved for conventional mourning.

The black glove is most effective, we think, with a highly colored frock worn under a black coat, or with costumes trimmed in black. When so worn, a black antelope bag may be a smart partner.

Dark browns are appearing with the brown costume and with others that use brown as a contrasting or harmonizing color accent. The medium shade of brown introduced by Worth some time back is still liked. And

there are, of course, the various beiges that remain smart and are good with everything.

For evening, sixteen-button white gloves of suede or glace are classic still, and they are smartest worn wrinkled in casual fashion. Long black gloves are in the picture too, but are not to be attempted by most—they are a sophisticated accessory and need "wearing."

There is considerable—and permissible—color about in evening gloves. Exquisite shades of green, rose, blue, yellow and orchid are to be found in sueded that may either match or harmonize with a dress or its accessories. It is related of one of the world's famously chic women that she buys two dozen pairs of colored evening gloves at a time, on the chance that some time one of them might just happen to be the perfect accent to the costume she had chosen to wear that evening.—N. Y. Times.

Sees Change Needed in U. S. Cotton.

Some effective steps must be taken to alter the persistent tendency toward deterioration of the quality of American cotton, Professor John A. Todd, well-known cotton authority of Liverpool, England, stated in an annual review of the world cotton situation, published last week by the Association of Textile Merchants of New York. Only by increasing the average yield, Professor Todd said, and thereby reducing the cost of production can the United States hope to maintain its supremacy in competition with such cotton producing countries as Argentina, Brazil and Russia, and particularly Egypt, where in some sections the yield averages nearly 500 pound to the acre and where new varieties, with still heavier yields, are being produced.

Curtain Houseware Orders.

Disappointed by the lack of demand for merchandise during the last few weeks, retailers have reverted to a strict policy of buying only for immediate needs. Late in August and early September the stores anticipated on some lines which have failed to sell, and are now more convinced than ever of the wisdom of ordering only for "spot" requirements. Enquiry in the market yesterday showed that the Pacific Coast was furnishing the only normal advance buying in the market. This was attributed to the fact that Coast stores are effecting freight economies by having goods shipped by boat instead of by rail.

To Recover Lost Articles.

A bank in Eastern Michigan has the rule of placing waste paper collected about the bank at the close of each day into bags that are properly labeled with the date.

These are then stored in the basement for a period of two weeks. No bag of waste paper is allowed to be taken from the bank until at least two weeks after it was collected. Thus if a check or other document has been lost on any certain day, it is necessary to go through the waste paper collected on that day. It is surprising how often a lost document is found in this way.

SHOE MARKET

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

For Informal Shoes Kid and Suede Are Smart.

Again fashion has seen fit to present us with a somewhat paradoxical set of requirements. For, in order to shine smartly at the head of their class, our afternoon slippers must contrive to do so in leathers that are dull.

Consequently, fine, light suede is a favorite, especially for the shoe that is not so formal that it could not also set foot upon the street for a tour of the shop windows. The step-in type of slipper—the opera that is continued a bit up over the instep but not as far as an oxford—is particularly partial to the sombre chic of black suede, sometime adding a touch of another leather as a tiny strap at the top of the vamp, and this style is very appropriate to the "informal formal" occasions.

While pumps frequently cover more of the instep than they used to, oxfords cover less. The three-eyel type, still correct, is rivaled by one-eyel suede oxfords, set off, perhaps, by a section of calf, a band of gunmetal over the instep seam or a tiny bow of grosgrain ribbon.

A bit newer than suede, and to us more in keeping with the air of quiet but sophisticated elegance of the Fall mode, are slippers made of very dull kid—mat finished it is called. In operas and modified instep slippers, this dull black kid is a lovely foil for the silk-like sheen of furs. It is also smart in cut-out pumps, but the cut-out pattern must avoid the fancy or over-elaborate.

Many a formal afternoon slipper adds a little buckle these days. One of carved ivory is a Parisian suggestion. Others of cut steel in very small versions are equally fashionable.

Even colored slippers stick to the dull leathers and particularly to mat kid. For the wintry greens, that are second only to black and brown in fashion ranking, there are very dark green, dull kid slippers. These are at their best in strapped and cut-out designs, the sheer stockings worn with them giving a nice accent to their color and style.

Many designers sponsor the ultra-formal afternoon gown, one that is full length and elaborate enough to be correct for dinner parties. For these, the leathers give way to fabrics. Moire is, of course, always correct for such an occasion, and satin has been newly revived as a fashionable formal shoe material. There is a good deal of talk, too, about reviving the bronze pump to accompany formal afternoon dresses, and examples of it may be seen in smart shops.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 21—Our first snow storm for the season hit us last Friday. While it came in large flakes it was of short duration and disappeared as soon as it hit the ground. Nevertheless it sent the cold chills down our necks, made the autos cough in start-

ing and made the overcoat popular again. It is just right for football, so we have something to be thankful for after all.

James Mourufas, of the Savoy cafe, after being in business here with his brother, Sam, for the past nine years, has decided to visit his old home in Greece once more, after being away since 1909. He will be accompanied by George Brown, one of our citizens.

Robert S. Hodgins, age 73, died at his home on Spruce street last Sunday after a two weeks' illness. He was born at Lucan, Ont., and came to the Soo fifteen years ago. For the past few years he conducted a grocery store on East Spruce street. He was a remarkable old man, attending to business every day, and was a hustler, full of pep—much more so than some of our younger generation. He had a large circle of friends who will miss him. He leaves, besides his widow, one son, Charles, who may continue the business.

Mrs. O. H. Wells, who has been making home made candy during the holiday season for the past two years at the grocery on East Spruce street, has moved to the half of the Home bakery on Ashmun street. She will be able to largely increase the candy business in the new location, which is in the heart of the business section. Mrs. Wells is an expert on home made candies and made a reputation which has made her products famous with many patrons.

Mr. and Mrs. Levi Godin, who left the Soo several months ago to engage in the grocery business in the Canadian Soo, have returned and purchased the Soo Co-operative branch store on Swinton street. After making a number of changes they opened for business last Wednesday with a new full line of groceries, fruits, vegetables and cooked meats. They have decided there is no place like the good old U. S. A.

H. Bertram, who put in our first miniature golf in the early summer, has just closed for the season, after a successful venture. Now we are to have a winter golf course of eighteen holes, located over the Hub store on Ashmun street, which will be ready about Oct. 25.

Modern progress is indeed wonderful. It has made it possible for a man to get indigestion and a remedy for it at the same drug store.

William G. Tapert.

Put Under Glass Top of Your Desk.

The Business Stabilization Program of the Industrial Committee of the New England Council makes these recommendations:

Maintain Fulllest Employment Possible
Hold actual layoffs to minimum by reduction of weekly hours.

In those industries and businesses where plan is applicable, consider rotation of workers in preference to curtailment of total working force.

Invite employe suggestions for eliminating waste, thus saving money for the payroll and reducing production or operation costs.

Encourage accurate local publicity on local business conditions and extent of employment as first step in maintaining confidence in local industries.

Encourage exchange of information between New England communities on opportunities for work therein to avoid excessive and unwarranted travel expenditure by labor "hunting jobs."

Merchandise Aggressively

Analyze past sales for most profitable lines, accounts, territories.

Concentrate selling efforts on those lines, accounts, territories.

Eliminate slow-selling, non-profitable lines.

Package or present product more attractively.

Develop new uses for present products.

Develop new products to meet new or changing needs.

Use advertising aggressively where it will bring best returns.

Enlist dealers' co-operation in ordering in advance of seasonal requirements.

Enlist co-operation of customers in budgeting requirements on monthly basis and buying more regularly.

Consider opportunities for exporting.

Sane and sensible! Just what one might expect from hard-headed New England.

Bound To Go Forward, As In Past.

It is important at the present time that the general spirit of confidence should be spread among business men. The most fundamental basis for such confidence is the entire history of our past economic progress. There is no particular need of giving specific evidence of that progress because everyone knows how great it has been when he stops to think, but there is an unwarranted tendency to forget it during the present situation.

It has been abundantly proved, for example, that the great increase in the production and consumption of goods per capita of the population during the post-war period was not merely an upswing in the business cycle. The increase appears almost as conspicuous when comparison is made between recent years and 1919, a highly active year, as when comparison is made with 1921. In all fields the evidence is clear that the production per man employed rose greatly, and not merely that better business resulted in the employment of a larger proportion of the people. The methods by which that increase in productivity was attained represented a permanent addition to our economic system, and the causes which made these improvements in methods possible are continuing causes, so that further improvements in methods are bound to occur.

I share the confidence of the President and of the vast majority of clear thinking men that we shall advance in the future just as in the past, and that the present recession, like those which have occurred from time to time

throughout our history, marks only a superficial wave on the general tide.

Julius Klein,

Assistant Secretary of Commerce.

Many Small Orders For Paints.

Many small orders for paints are now reaching manufacturers. Dealers' stocks are quite low and reorders of a fill-in nature are being steadily placed. Seasonal expansion in the demand for house paints for interior and exterior use is not as great as a year ago, although many part-time workers or unemployed, owning their own homes, were said to be using their spare time to repaint them. Orders for quick-drying enamels for interior decoration show a marked increase. They have largely supplanted lacquers, which now find their widest market in automobile refinishing.



FEET HURT? TRY THE TORSON ARCH SHOE

25,000 men have adopted this shoe.

Their foot troubles are over. Your feet will tell you why.

Style 900—Brown Kid Oxford
Style 901—Black Kid Oxford
Style 902—Black Kid Shoe
Style 903—Brown Kid Shoe

All Sizes and Widths.

Herold Bertsch Shoe Co.

Manufacturers of Quality

Footwear

Since 1892.

Grand Rapids, Michigan.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

FIRE AND TORNADO INSURANCE

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

Write to

L. H. BAKER, Secy-Treas.

Lansing, Michigan

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 Marner, Saginaw; Leigh Thomas, Ann Arbor; M. C. Goossen, Lansing; R. J. LaBarge, Pontiac.

Grocers Should Cultivate Children's Trade.

Around a grocery store in a suburban community on the outskirts of this city, there can be seen at any time out of school hours a number of children. Boys and girls are always on their way to or from that particular grocery and meat market combined—and always on business bent. It is common to see children "running errands" to the grocery for their mothers, but it is unusual to see them passing other stores and going blocks out of their way to visit one particular merchant.

There was an interesting reason for the children going to this store, and the reason resulted in a good many thousand dollars of extra business to this grocery in the course of a year. It offers an idea which is worth copying by progressive merchants.

The children enjoyed visiting that store. That, in a brief sentence, was the answer. It was very obvious that the children were being treated with exactly as much attention and courtesy as the elders who happened to be there at the time. They were not, as is so often the case, required to stand around and wait while an older person who had come in later, was given the time of the clerks. The children were regarded as customers and as such were given the rights of customers.

In the second place, the store had apparently been arranged with some thought for the fact that children are very frequently the shopping ambassadors of the family, especially for food-stuffs—and that children in these days have quite a considerable amount of money to spend in the course of a week or a month, on their own account. This store was laid out in such a way as to bring the children to it with their own nickels and dimes and, consequently, to bring them there with their parents' quarters, half-dollars and dollars. There was, to start with, a candy case that was temptingly displayed with a large assortment of bars and goodies of every sort, near the door, where it would readily attract the eye. It did not masquerade as anything but what it was—a children's market, but as such it contained an array of low-priced novelties in candy and sweetmeats that no child would pass if he could help it. Near it, too, was a soft drink and ice cream cooler, with a display of bottles and posters about it that furnished further allurements and temptation.

These two features are to be found in a great many grocery stores—but the big thing about them here was that they were so arranged, and set forth as to catch the eye and the fancy of the biggest candy and soft drink market in the community—the children.

But the merchant had not stopped

there. Next to the candy case was a counter that was several inches lower than any other in the place. The clerk behind it had to lean to handle goods on its top—but the customers in front did not have to stand on tiptoe to look over it—and it was amusing and pleasing to see how the little folks who entered the place gravitated to that especial counter.

It was placed before the section of the store in which were displayed those goods for which children are usually sent shopping—bread, cakes and cookies, ready-to-serve canned foods and the like. The little customer standing before this low counter felt himself on even terms with the clerk and the older shoppers. He or she could see the goods, could see them being wrapped, could reach across the counter to point out what he wanted—and he felt a lot different, we have no doubt, than in a store which to him was designed entirely for grown-ups.

This grocer goes considerably beyond these mechanical arrangements, however, in catering to the children. He tries never to let a child go away disappointed. He looks after the children's interest, because they are the grocer's own interests. If a youngster comes in and has forgotten something he was to get, or if it looks like he has mixed up his instructions, the grocer does not send the child home to get a scolding. Instead of this, he will make a telephone call to the mother, if the family has a phone, and make sure he is right.

Furthermore, whenever a child comes in to buy a considerable sum of goods, this grocer gives him a piece of candy or a stick of gum. The cost is trifling over a month's time, but the good-will it has built for him is great.

Another point to watch very carefully: Children should not be allowed to charge goods to their parents' account, in the case of credit customers, if the goods are apparently for the child. Children may try to get candy, ice cream or soft drinks for themselves in this way, when they have not been authorized to do so. The only exceptions that should be made to this rule should be on the written permission of the parent. This saves arguments for the merchants, losses for the parents and scoldings for the children.

Regarding change given to children. It is a good thing to have some coin envelopes on hand and put the change in this envelope and in the case of small children put it in the child's pocket or to the clothing, or pin inside of the sack of groceries. If it is necessary to write a note to the parent, the envelope can be used for this.

Educate your adult customers to have confidence that you will give the same quality of goods to the children as you would to the housewife herself, so that she will have no hesitancy in sending the child for fresh produce as well as for packaged goods. This will do as much as any one other thing to keep your customers "solid" for you.

Food Price Drop Is Slight.

The decline in wholesale grocery prices last month was less than usual for the month of September, Dr.

Lewis H. Haney of New York University, in charge of the grocery price index compiled for the National Wholesale Grocers' Association reports. The September index number was 89, which compared with 89.5 in August. The figure is 19.9 per cent. under the level of September, 1929.

Food items which showed gains during the month were lima beans, Santos coffee, red salmon, pineapples and corn. Declines were registered in the prices of flour, oats, cornmeal, rice, prunes, sugar, Rio coffee, tea, pink salmon, tomatoes, cottonseed oil and lard.

Putnam's

MENTHOL - HOREHOUND COUGH DROPS

That
Pleasing
Flavor
That
Old and
Young
Enjoy.



Your
Customers
Want
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Order
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NATIONAL CANDY CO., INC., PUTNAM FACTORY GRAND RAPIDS, MICH.

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

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

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

In More Homes Everyday

HOLSUM

America's Finest Bread

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Holsum is first made right—then sold right—and finally backed by one of the strongest publicity campaigns ever released.

MR. GROCERY MAN! ARE YOU SELLING BRAAK'S HOMELIKE COOKIES

For a quick turnover let us supply you from our 25 varieties.

Established 1904

Call Phones 939

Spring Lake, Michigan

We deliver within a radius of 100 miles.

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS MICHIGAN

MEAT DEALER

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

National Poultry Association Criticizes Farm Board.

The National Poultry, Butter and Egg Association at its convention last week in Chicago passed a resolution to carry on a determined fight against the Federal Agricultural Marketing Act, which, members allege, is a menace to dealers in poultry and eggs.

"Faced with the loss of millions of dollars because the price they will receive for poultry and eggs in the market is lower than the price they paid the farmer for these products, dealers have been in an increasingly uncertain frame of mind," Harrison Jones secretary, said.

"This uncertainty has been heightened by the action of the Farm Board in investigating the poultry and egg business. The industry cannot be expected to record progress until the fear of interference occasioned by these investigations is removed."

Another question of considerable interest discussed at the convention was that of Federal poultry grading. A committee of the National Association of Retail Meat Dealers attended the session at which grading was discussed and endorsed it in principle, although it is understood from a resolution adopted at the retailers' last National convention that they are not wholly satisfied with the Government's tentative standards or the application of grading in actual practice during last year's holiday season.

No official stand on grading was taken by the poultry men's association, but it was believed they were not entirely favorable.

Syracusans Buy More Cars Than Food

The people of Syracuse, N. Y., spent more for automobiles and automotive equipment last year than they did for food according to a preliminary report issued by the Bureau of the Census. Automotive sales, according to this report, were valued at \$27,948,358, or 21.3 per cent. of total retail sales. Food sales amounted to \$26,161,121 or 20 per cent. of the total. Third in value was general merchandise, and fourth, apparel.

The total number of retail food stores was found to be 1066, including 667 groceries doing a business of \$15,461,222, and 156 meat markets with sales of \$5,678,636. Some of the groceries, however, sell meat and some of the meat markets sell groceries.

Frozen Meat Withdrawn By A. & P. Unit in Muncie.

Sally Lee quick-frozen, packaged meats, produced by the Indianapolis Abattoir Corporation, have been withdrawn from the A. & P. store in Muncie, according to a statement of Louis F. Thompson published in the October Chain Store Review.

"The Atlantic and Pacific store," Mr. Thompson is quoted as saying, "is located in a neighborhood in which the high quality of our product and

consequently the price thereof were not readily received and our products have since been withdrawn from that store."

The merchandising of Sally Lee frozen meats was begun in nine stores in Muncie two months ago—including seven independents, one Piggly-Wiggly store and one A. & P. unit. The Piggly-Wiggly unit, Thompson believes, is the first store in the United States to merchandise fresh meat on a serve-self basis.

The frozen meat, according to Thompson, met with ready acceptance on the whole. Repeat sales, he says, were over 50 per cent. at the end of the first three weeks and this percentage has been increasing steadily since that time.

Farm Board Finds No Retail Profit-eering.

C. B. Denman, livestock member of the Federal Farm Board, assures the public in a statement issued last week that meat retailers are now doing everything in their power to hold down prices. This conclusion, he said, is the result of an investigation conducted by the board which also indicates that prices have dropped materially in the past few months.

In spite of an indicated reduction in cattle shipments, Denman gave it as his opinion that higher meat prices are not probable during the coming winter.

Automobilists' Use of Hand Signals.

The primary value of a hand signal is that it acts as a signal for caution. It means, I am going to do something different from what I am doing now. If all operators would keep that in mind there would be fewer accidents following the giving of signals.

But many operators take it for granted that the operator ahead is going to do just what his hand signal indicates, when, possibly, the leading operator may be confused and give the wrong signal. It is always best to adopt the rule of caution when any hand signal is given.

Those signals which have motion in them are the best hand signals. They were originally developed by drivers who had real need of them, that is, by such persons as public service drivers in congested districts of New York and Chicago.

Where intention is clearly indicated by motion, the signal can be relied upon in most cases, but when an operator gives a "sloppy signal," which is uncertain enough so that it might be almost anything, then other operators ought to take care.

As a general rule it would be well perhaps for every operator to be suspicious of every signal and be sure that he knows what the other driver is going to do before he follows the directions of the other's signal. A signal may be good or bad. It may conform to the law, as being a signal, and yet it may not be at all useful in directing other operators.

The time may come, and it is almost here now, when the type of signal given may be relied upon, but it is always safe procedure to base driving actions upon the exercise of caution.

Robbins B. Stoeckel.

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.

EGGS - EGGS - EGGS

Low prices increased demand. On request we will be pleased to quote finest quality Canded Aprils and Mays.

We are always in the market for Strictly Fresh Eggs, at full Market prices.

We can supply Egg Cases and Egg Case Material of all kinds.

KENT STORAGE COMPANY - GRAND RAPIDS

M. J. DARK & SONS

INCORPORATED
GRAND RAPIDS, MICHIGAN

Direct carload receivers of
UNIFRUIT BANANAS
SUNKIST - FANCY NAVEL ORANGES
 and all Seasonable Fruit and Vegetables

GRIDDLES - BUN STEAMERS - URNS

Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

Phone 67143

N. FREEMAN, Mgr.

VEGETABLES

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

VAN EERDEN COMPANY

201-203 Ellsworth, S. W.

Grand Rapids, Mich.



Manufacturers of Sausage and Meat Products.

Wholesale only.

HERRUD & COMPANY

542 Grandville Ave., Grand Rapids, Mich.

MERCHANT PARCEL FREIGHT SERVICE

SMALL, LIGHT PACKAGE DELIVERY SYSTEM.

Cheaper than Freight or Express on small parcels up to 20 lbs.

We ship only packages weighing 1 to 75 lbs. and 70 inches in size (girth plus length). State regulated. Every shipment insured.

NORTH STAR LINE, INC.

R. E. TIMM, Gen. Mgr.

CRATHMORE HOTEL STATION,

GRAND RAPIDS, MICH.

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.

Brightening Up the Homes For the Homecomers.

This is the season of the year when the necessity for interior decoration makes itself felt. A great many families move in the fall; and moving always entails a certain amount of work in connection with the painting of floors, staining of furniture, etc. There is always a fair demand in the fall for floor paint, floor wax, stains, varnishes, polishes, brushes and the many other lines needed for this class of work. Right now is a good time to feature these lines.

It is not merely, however, in the homes where moving takes place that these lines can be sold. In practically every home there will be young folks returning for the Thanksgiving or Christmas holidays, or other visitors expected. The housewife in particular is anxious to have everything looking spick and span. Hence, "Brighten up the home for the holiday homecomer," is a timely slogan to use in playing up your interior paint specialties.

Interior paint specialties link up logically with fall housecleaning. Fall housecleaning comes first, perhaps; it reveals the places where fresh paint and varnish are needed. And then comes the demand for paint and paint specialties. It is the business of the shrewd, wide-awake paint dealer to quicken this demand by intelligent advertising and display.

Window display is helpful. In connection with window display, good show card material is necessary. With most of the paint specialties the manufacturers furnish a plethora of bright colored and attractive advertising matter. The dealer can, however, supplement this with cards of his own. Somehow, the dealer's own card seems to carry a great deal more conviction to the average individual than the card he sees in every window.

In preparing such cards, neatness, simplicity and effectiveness should be considered. Avoid the too ornate lettering. Neat black lettering on a white card is usually quite sufficient. The card must above all be legible, and carry a perfectly intelligible message. The message should be determined by what interests or is likely to interest the individual reading the card.

Take floor wax as an example. What are the features of floor wax calculated to interest the average housewife? One is ease of application. Another is the appearance of a finished job. Finally, there is durability. Bearing these points in mind, a good show card might contain the words "Blank's Floor Wax" in a circle at the left-hand end of the card. Immediately below this, in smaller letters, the price. To the right of the circle, three arrows, one running upward, one straight and the other downward, connecting with the three phrases "Easily Applied," "Makes Neat Finish," "Lasts Longest." A show card like that tells the whole story in a nutshell.

The same general principle will apply to most show cards. They should

supplement the display by putting its message into intelligible words. As a rule, the fewer words the better. Don't use ambiguous words or phrases. A show card should be instantly understandable; should require no puzzling whatever for the passerby to get its meaning.

In connection with the featuring of both exterior paints and interior specialties, a good business can usually be developed in brushes. With the small job, the householder is apt to do the work himself and to use whatever brush he happens to have about the house. It is probably a brush worn bald by repeated use, or caked hard through not being properly cleaned after the last job.

A good brush makes painting easy. A poor brush means inevitably hard work and an unsatisfactory job. A lot of good jobs done with first class paint or paint specialties are spoiled through the use of a defective, improper or worn-out brush. The dealer in selling paint for a job should make it a point to enquire whether the purchaser has a good brush and to show the purchaser the right kind of brush or brushes to use.

A display of paint brushes would be a good stunt. The keynote of such a display is variety. Get home to the passerby the idea that each type of job demands the right sort of brush, and that good results can't be expected with the use of one brush for all purposes, and a worn-out brush at that. Here's the suggested wording for a couple of show cards:

PAINTING MADE EASY

This Brush Will Give Your Work a

Neat Finish

Only 50c

DON'T SPOIL THE JOB

By using a worn-out brush. Get the right brush at the right price

Only 50c

In playing up paint specialties the "contrast display" is old, but good. Some years ago a traveling salesman for a paint specialty house called on a small town hardware dealer. "Too busy," said the hardware dealer. "I've got to put in a window display and it will take all afternoon to arrange."

"Let me put it in and give me whatever time I save you," suggested the salesman. The dealer took him up, and put the junior at his beck and call. While the junior removed the old display and washed the window, the salesman pressed into service an old, enfeebled chair from the store room. One side was carefully dusted and painted with a vivid crimson enamel—this bright color being selected to emphasize the contrast.

"Now for an old stove pipe," continued the salesman; and one-half a length of the rusty pipe was quickly transformed by a few touches of stove pipe enamel from a dingy slate gray to a shining jet black.

"Will this be of any use?" enquired the hardware dealer, taking a framed advertising sign from the wall.

"Great," rejoined the salesman and soon it, likewise, was partially rejuvenated—one section of the picture frame painted with gold enamel and one side of the glass wiped clean with a damp cloth. A similar operation was performed on a window screen which

had been weather-beaten for many years. The bottom of the window was covered with white paper, a few signs lettered, and a can of each product placed convenient to the article on which it had been used.

The articles were all arranged to show the marked contrast between the dull, dingy side and the bright, painted section. Near the chair was a sign, "It cost 12 cents to paint this half— isn't it worth it?" In front was a can of enamel and a brush with a price tag. The other articles were similarly handled. Finally, the back of the window was walled in with paint cans.

The result was a simple yet effective display. This old idea can be adapted to numerous specialties.

Another good idea is to demonstrate the paint in the window. For this purpose arrange a display in which the paint specialty, whatever it may be is shown more particularly at the sides and back of the window. In the center place a desk or table, preferably flat-topped. An ordinary wooden bench will do. Brushes and specialties can be shown on this when not in use. In front of this table show color cards or color paddles representing the en-

tire range of colors offered by the manufacturer.

Thus at all times you have a display. But at certain hours of the day your demonstrator steps into the window and, in the sight of all passers-by, demonstrates the product you are advertising. One of your salesmen with a little practice can do this work; or, better still, a lady can be secured for a few hours a day. In a good many homes it is the woman who does the re-decorating, and to see another woman handling the job efficiently is convincing to the housewife who wants to decorate but is doubtful regarding her own ability.

The demonstrator can be dressed in everyday clothes, but with a man a regulation painters' outfit looks more convincing. It is the demonstrator's job to paint on large sheets of wall board a few interesting combinations of color that will look well for room interiors; and in order to explain each operation and also tell of the advantages of the paint, he should have a series of cards that can be placed on an easel and he should change these about from time to time.

Anything alive or moving in a win-

Manufacturers and Distributors of
 SHEET METAL ROOFING AND FURNACE SUPPLIES,
 TONCAN IRON SHEETS, EAVETROUGH,
 CONDUCTOR PIPE AND FITTINGS.

Wholesale Only. We Protect our Dealers.

THE BEHLER-YOUNG CO.

342 Market St., S. W.

Grand Rapids, Mich.

BROWN & SEHLER COMPANY

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Sets

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes

Sheep Lined and

Blanket - Lined Coats

Leather Coats

GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICHIGAN

Wholesalers of Shelf Hardware, Sporting
 Goods and
 FISHING TACKLE

dow will draw a crowd far more quickly, and hold them longer, than the finest display you can put on. It may be found a good stunt, to put on, through, say, an entire week, at certain hours of the afternoon, a demonstration of a series of paint specialties used to "Brighten up the home for the holiday homecomers." A demonstrator who handles a brush artistically, is good at pantomime and is equipped with a series of clearly-lettered show cards explaining the features of the specialty will give you a lot of good advertising. In a window demonstration the usual demonstrator's "patter" isn't needed.

A circular letter to a selected list of prospects—preferably people who are known to be expecting Thanksgiving or Christmas guests—should discuss the matter of brightening up the home for the holidays, pointing out just what the hardware store has to offer. If time permits, a personal canvass of some prospects may be worth while. It must not be forgotten that when one home starts to paint, the example is often contagious; hence, it is worth while to put forth a little extra effort so that business in this direction can be started moving early in the season. Victor Lauriston.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 7.—In the matter of George C. Hagopian, trading as Hagopian Fruit Market, and as George's Cateria, Bankrupt No. 4245. The first meeting has been called for Oct. 23.

In the matter of John F. Rudnik, Bankrupt No. 4235. The funds have been received and the first meeting of creditors has been called for Oct. 23.

In the matter of Frederick A. Parker, Bankrupt No. 4239. The funds have been received and the first meeting of creditors has been called for Oct. 23.

In the matter of Fern N. Herrington, Bankrupt No. 4243. The funds have been received and the first meeting of creditors has been called for Oct. 23.

In the matter of Albert E. Stiles, Bankrupt No. 4246. The funds have been received and the first meeting of creditors has been called for Oct. 23.

In the matter of Helm Chemical Co., Bankrupt No. 4232. The funds have been received and the first meeting of creditors has been called for Oct. 23.

Oct. 7. We have to-day received the schedules, reference and adjudication in the matter of George Anteker, individually and doing business as "People's Quality Market, Bankrupt No. 4260. The matter has been referred to Charles B. Blair as referee in bankruptcy. The schedule shows assets of \$210 with liabilities of \$3,119.18. 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:

City of Grand Rapids	\$ 36.46
C. W. Drier, Grand Rapids	740.00
Dayton Scale Co., Dayton, Ohio	244.00
Bob Beoner, Byron Center	224.97
Bankington Packing Co., Milwau.	275.74
Vette & Zunker Co., Chicago	102.84
Post & Brady, Grand Rapids	112.45
Herrud Sausage Co., Grand Rapids	104.66
General Publicity Co., Chicago	86.20
C. W. Kedder, Muskegon	85.00
James Montague, Grand Rapids	74.00
Muskegon Trust Co., Muskegon	65.00
Pine St. Furn. Co., Muskegon	50.00
G. R. Packing Co., Grand Rapids	54.00
Friedman Springs, Grand Rapids	46.30
Worden Grocer Co., Grand Rapids	47.47
George Brenner, Byron Center	37.17
Jake Ryskamp, Grand Rapids	35.45
Miller & Hart, Chicago	39.79
Schust Biscuit Co., Grand Rapids	26.52
Cox Oleo Co., Grand Rapids	25.60
Blue Valley Butter Co., Grand R.	25.80
Corcoran Mfg. Co., Chicago	20.00
National Discount Co., Grand Rap	20.00
Thomas & Troff, Grand Rapids	18.00
Markle Coal Co., Muskegon	18.00
Wurzburg's Dry Goods Co., G. R.	18.00
Adam Sebright, Dorr	19.53
Spielmaker & Sons, Grand Rapids	19.16
P. D. Mohrhardt, Grand Rapids	14.99
Saranac Butter Co., Saranac	13.10
Mills Paner Co., Grand Rapids	13.82
Rademaker-Dooze Co., Grand Rap.	12.75
C. W. Beebe, Saginaw	15.00
Stehouwer Oleo Co., Grand Rapids	12.60
G. R. Butcher Supply Co., G. R.	13.10
Prange Clothing Co., Grand Rapids	11.80
Consumers Power Co., Grand Rap.	16.16
Easterbrook, Grand Rapids	5.00
G. Wheller, Grand Rapids	5.00
Wekon Co., Grand Rapids	7.50

Service Dry Goods Co., Grand Rap.	9.99
Wm. D. Hardy Co., Muskegon	8.85
G. R. Gas Co., Grand Rapids	5.32
Muller DeVos Elec. Co., Grand R.	2.60
Consumers Power Co., Muskegon	3.66
Morris Co., Chicago	2.73
Division Ave. Garage, Grand Rap.	6.00
K. Gunz Co., Milwaukee	4.34
B. Heller Co., Chicago	9.80
Reader Fish Market, Grand Rapids	8.21
Van Westenbrugge, Grand Rapids	3.79
H. Sherland, Byron Center	4.00
Mike Klunder, Grand Rapids	6.81
Harry Pappos, Grand Rapids	3.60
Jake Haverman, Dorr	8.00
Readall Printing Co., Grand Rapids	5.50
Basch Co., Grand Rapids	122.00
Dr. W. Riley, Grand Rapids	1.00
Hibel & Goodfellow, Grand Rapids	5.55
Ezanga Milk Co., Grand Rapids	4.11
Dr. M. Burke, Grand Rapids	5.00
Wm. Buob, Grand Rapids	16.80
Michigan Bell Tel. Co., Grand Rap.	26.60

Oct. 7. We have to-day received the schedules, reference and adjudication in the matter of Ernest R. Wimmermark, doing business as Marmon-Roosevelt Sales Co., Bankrupt No. 4261. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon. The schedule shows assets of \$1,000 of which \$250 is claimed as exempt, with liabilities of \$10,293.46. The court has written for funds upon receipt of same first meeting of creditors will be called, note of which will be made herein.

Oct. 7. On this day was held the adjourned first meeting of creditors in the matter of Wego Oil Co., Bankrupt No. 4191. The operating receiver was present in person. Creditors were represented by attorneys Diley & Diley. The operating receiver made verbal report of the operation of the business. The matter then adjourned to Oct. 17, at which time certain petitions for reclamation will be taken up and the course of the administration of the estate determined.

Oct. 8. We have to-day received the reference and adjudication in the matter of Kersten Radio Equipment, Inc., Bankrupt No. 4248. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located at Kalamazoo. This is an involuntary matter and the schedules have been ordered filed, upon receipt of same the list of assets and creditors will be made herein.

Oct. 8. We have to-day received the schedules, reference and adjudication in the matter of Ruel H. Smith, Bankrupt No. 4263. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a salesman. The schedules show assets of \$2,000 of which \$850 is claimed as exempt, with liabilities of \$8,823.41. 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.

Oct. 8. We have to-day received the schedules, reference and adjudication in the matter of Loren R. Van Scyoc, Bankrupt No. 4262. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a salesman. The schedule shows assets of \$300 of which \$50 is claimed as exempt, with liabilities of \$623.58. 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.

Oct. 6. On this day was held the final meeting of creditors in the matter of Emmet F. Pelletier, Bankrupt No. 4109. The bankrupt was not present or represented. No creditors were present or represented. One claim was proved and allowed. The trustee's final report and account was considered and approved and allowed. An order for the payment of expenses of administration as far as the funds on hand would permit was made. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

Oct. 8. We have to-day received the schedules, reference and adjudication in the matter of LaVern A. Percy, Bankrupt No. 4264. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a decorator. The schedules show assets of \$653 with liabilities of \$2,338.87. 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.

Oct. 8. We have to-day received the schedules, reference and adjudication in the matter of Regal Oil Co., Bankrupt No. 4259. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt corporation is a Grand Rapids concern. The schedule shows assets of \$15,830.18 with liabilities of \$15,398.70. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein. The list of creditors of said bankrupt is as follows:

S. A. Dwight, Grand Rapids	\$600.00
John Jonatis, Grand Rapids	250.00
Martin Pross, Grand Rapids	100.00
Cornelius Hooserhyde, Grand Rap.	50.00
Jarecki Mfg. Co., Muskegon	3,089.91
Muskegon Boiler Works, Muske.	2,085.35

Oil Well Engineers, Muskegon	185.00
Jasper H. Ernewein, Muskegon	8.05
J. W. McIntosh, Muskegon	5,320.00
Halliburton Oil & Well Cementing Co., Duncan, Okla.	225.00
Warr & Schultema, Muskegon	8.00
Volner Craymer, Muskegon	15.45
Swastika Oil & Gas Co., Muskegon	65.00
Rinkes Office Service, Muskegon	5.25
Puritan Oil Co., Grand Rapids	3,227.69
Producers Service Co., Muskegon	164.00

Oct. 8. On this day was held the first meeting of creditors in the matter of Johannes Kooiker, Bankrupt No. 4062. The bankrupt was present in person and represented by attorneys Hilding & Hilding. Creditors were represented by attorneys Diekema, Cross & Ten Cate and Lokker & Ddn Herder and by G. R. Credit Men's Association. Claims were filed only. The bankrupt was sworn and examined without a reporter. Evert P. Stephan, of Holland, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Percy L. Herman, Bankrupt No. 4230. The bankrupt was present in person and represented by attorney Leroy J. Herman. Creditors were represented by Grand Rapids Credit Men's Association. One claim was filed only. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned to Oct. 15.

On this day also was held the first meeting of creditors in the matter of Vern R. Due'll, Bankrupt No. 4229. The bankrupt was present in person only. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined, without a reporter. The first meeting then adjourned without date, and the case has been (Continued on page 31)

WHITEFISH and TROUT By Air Daily

LAKE and OCEAN FISH
GEO. B. READER

1046-1048 Ottawa Ave., N. W.
GRAND RAPIDS, MICHIGAN

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

Nucoa

KRAFT CHEESE

All varieties, bulk and package cheese

"Best Foods"

Salad Dressings

Fanning's

Bread and Butter Pickles

Alpha Butter

TEN BRUIN'S HORSE RADISH and
MUSTARD

OTHER SPECIALTIES

Sand Lime Brick

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

Brick is Everlasting

GRANDE BRICK CO.

Grand Rapids.

SAGINAW BRICK CO.

Saginaw.



SARLES

Detective Agency
Licensed and Bonded
Michigan Trust Bldg.
Grand Rapids, Mich.

BIDS WANTED

For \$25,000.00 City of Holland

General Obligation Bonds

Sealed bids will be received at the Office of the City Clerk of Holland, Mich., until 7:30 P. M., C. S. T., on Wednesday, Nov. 5, A. D., 1930, for the purchase of:

\$25,000.00 General Obligation Bonds. Said bonds to bear interest at the rate of 5% per annum, payable semi-annually on February 1st and August 1st of each year until bonds mature.

Bonds are to be in the following denominations:

20 Bonds of \$1,000.00 each and
10 Bonds of \$500.00 each, and
mature serially at the rate of
\$2,500.00 per year on August
1st of each year from 1931 to
1940 inclusive, and are to be
dated as of August 1, 1930.

Said Bonds are issued and sold pursuant to a resolution of the Common Council passed October 15, 1930, for the purpose of paying for the cost of extending the Ornamental Street Lighting System along the trunk lines and principal thoroughfares in the City of Holland, and are to be designated as "City of Holland Ornamental Street Lighting Bonds."

Bidders must specify the amount of premium they will pay.

Proposals to be conditioned upon the successful bidder furnishing printed bonds ready for execution.

Bids must be accompanied by a certified check in the amount of \$500.00.

The right is reserved to reject any or all bids.

OSCAR PETERSON,
City Clerk.

Dated: Holland, Mich.,
October 15, 1930.

Corduroy Tires

Sidewall
Protection

Made in
Grand Rapids

Sold
Through
Dealers
Only.



CORDUROY TIRE CO.

Grand Rapids, Mich.

Jennings' Pure Extracts

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

Jennings Flavoring Extract Co.
Grand Rapids, Mich.

HOTEL DEPARTMENT

News and Gossip Concerning Michigan Hotels.

Los Angeles, Oct. 19—George Crocker, in his capacity as general manager of Hotel Olds, Lansing, has certainly developed into a full fledged dividend payer. The local papers there have just made the announcement of another plum harvest for the investors in that institution, and one might add that he is only fairly started on this feature of hotel operation.

The course in hotel operation inaugurated at the Michigan State College last spring was the subject of much discussion at the recent meeting of the American Hotel Association at San Antonio, Texas, and it now looks as though other institutions of learning will include such an educational feature in their curriculum. A combination of hotel operation and hospitality dispensing ought to help make the world go round.

In a communication received from my old friend, Louis Mallette, owner of Hotel Ossawinamakee, Manistique, he takes occasion to comment favorably on a recent article of mine on California conditions, and couples it with the statement that he hopes to enjoy the sunshine and roses of the Golden State this coming winter. I sure will be glad to catch up with him.

At the recent annual convention of the Wisconsin Hotel Association, Herman O. Klettsch, manager of the Republican Hotel, Milwaukee, was elected secretary for the twentieth term. Some record certainly, but truly deserved.

Indicating that hotel construction in California and other parts of the country is on the upgrade, 128 new hotel projects, to contain a total of 23,947 rooms and to represent an investment of over one hundred millions of dollars, were launched or completed in the United States during the past six months. California with seventeen hotel structures started, ranked first in the country in number of projects, and third in the total investment involved. It seems as though the investing public will never awaken to the fact that such investments cannot possibly pay, except in a few isolated cases. In Los Angeles alone forty-one hotels financed by a bond organization Nationally known, have passed into the hands of this great corporation and are non-paying. Peewee golf may distract these suckers temporarily, but it certainly is a well demonstrated fact that the ease with which money flows into the coffers of the hotel man offers an attractiveness which tin-can hoarders cannot resist.

George Baker, chef and steward at Hotel Fort Shelby, Detroit, for many years, has been appointed chef and catering manager of the LaSalle, formerly Savoy, Detroit, by manager Harry L. Pierson. There will be an entire revision of the feeding departments of this hotel to be inaugurated without delay.

Frank Purdy, formerly connected with the Hotels Rowe and Herkimer, Grand Rapids, is now a clerk at Hotel Person, one of Chicago's latest.

A. L. Parker, of Adrian, has taken personal charge of Hotel Schoolcraft, in that city, having purchased the lease and furnishings from Ray P. White, who has operated same for the past five years. The public rooms of the hotel are being remodeled along modern lines and are to be equipped with new furnishings. The dining room, however, is to be discontinued. What is to become of our old friend White, who has had much Michigan hotel experience, has not been an-

nounced, but I expect he will be in evidence in the future just the same.

The Federal authorities in Detroit have been making raids on various restaurants and dining rooms where so-called ginger ale "set-ups" are supplied to would-be Volstead law violators.

Glen Souter, formerly of the Ben Franklin Hotel, Saginaw, has gone to Hotel Mertens, Grand Rapids, as chief clerk.

"Sid" Rothwell, probably one of the best known hotel operatives in Detroit, has recently resigned from the staff of the Oriental Spa hotel for the purpose of entering another field. Mr. Rothwell was, for many years, at the desk of the old Normandie Hotel, under the Fulwell-Pinkerton regime, and was very popular, as he naturally would be anywhere.

Lester G. Kelly, for five years room clerk at Hotel Wolverine, Detroit, has gone to Iowa, to assume a managerial position.

The American Hotel Association, according to its annual report, is making a very satisfactory showing in its campaign against hotel frauds, such as check-passers and "skippers." A policy of no compromise with this class of crooks has been adopted, which will show in the results attained in the future. There has always been a tendency to accept restitution and waive prosecution, as a consequence of which the laws of many of the states secured after much effort on the part of hotel operators, have almost become dead letters.

I keep hearing from my hotel friends with little gossip about the recent meeting of the Michigan Hotel Association. It must have been a "hummer," reflecting much credit on the officers of the organization and the Ojibway Hotel organization.

A recent survey of the capabilities of hotel managers seeking a certain position, developed the fact that out of 342 applicants only eleven knew anything of back-of-the-house operation. Hence one of the eleven naturally landed the job.

At about nearly every hotel gathering the proposition of complimenting the hotel bill of the wife accompanying the commercial traveler is much talked of, but never reaches a solution. In the good old days when Bill Jones came to your hotel every fortnight and never asked for any special courtesies, it was a very pretty custom to acknowledge his steadfastness by inviting him to bring his wife with him occasionally. There were some hotels who were possibly too lavish in this display of hospitality, but it was undoubtedly a case of mistaken judgment. But nowadays it is the tourist who comes possibly once a year, who wants such concessions, and I don't see why the hotel man should offer it. But it will never be settled officially by any hotel association legislation. Good judgment specifically applied will have to regulate the matter.

I happened in, the other day, at an informal meeting of country newspaper men, and enjoyed it. The California country newspaper is an institution. There are not so many of them, but such as are do prosper exceedingly well. I always have a fraternal feeling for this class of educators because once upon a time I, too, "moulded" public sentiment away back in Wisconsin. In those days running a country newspaper was no picnic. If you raised money enough to get your "patent insides out of the express office, you were much in luck, and if you collected one-third of the amounts



HOTEL BROWNING

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

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

"A MAN IS KNOWN BY THE
COMPANY HE KEEPS"

That is why LEADERS of Business
and Society make their head-
quarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"

GRAND RAPIDS, MICH.

Rooms \$2.25 and up.
Cafeteria -:- Sandwich Shop



Warm Friend Tavern Holland, Mich.

Is truly a friend to all travelers. All
room and meal rates very reasonable.
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Grand Rapids' Newest
Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

Republican Hotel MILWAUKEE, WIS.

Rates \$1.50 up—with bath \$2 up
Cafeteria, Cafe, Sandwich Shop
in connection

Park Place Hotel Traverse City

Rates Reasonable—Service Superb
—Location Admirable.

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LARGEST HOTEL IN LANSING

300 Rooms With or Without Bath
Popular Priced Cafeteria in Con-
nection. Rates \$1.50 up.

E. S. RICHARDSON, Proprietor

NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.
Representing

a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private
Bath.

European \$1.50 and up per Day
RESTAURANT AND GRILL—
Cafeteria, Quick Service, Popular
Prices.

Entire Seventh Floor Devoted to
Especially Equipped Sample Room
WALTER J. HODGES,
Pres. and Gen. Mgr.

HOTEL OLD'S

LANSING

300 Rooms 300 Baths
Absolutely Fireproof
Moderate Rates
GEORGE L. CROCKER, Manager

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWARD R. SWETT, M.
Muskegon -:- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie

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

"We are always mindful of
our responsibility to the pub-
lic and are in full apprecia-
tion of the esteem its generous
patronage implies."

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.

due you on subscription accounts you were luckier. But think of the splendid times you had riding on free passes and getting into the circus as a "dead head?" But California country papers have gone a long way ahead of the old standard in every way, and especially in their business conduct. Through consolidations they have done away with much competition and while they may not be strongly organized they have more respect for one another and realize that there is money to be made if they are systematic. They do not attempt too much. They leave the matter of news gathering and electing presidents to the big city papers, and when they get a job of printing auction bills they get a fair price for them. But all the same I notice the big city papers frequently copy editorials that are worth while and which emanate from what we used to call the sanctum. Being a journalist has its joys even if one's efforts are confined to conducting the hotel page in a great, moral journal.

That feminine stenographer who exposed the fraud in fake "antiques" in New York, has one of the most convenient and valuable consciences of which I have any knowledge. She says that the pangs and agonies of remorse made it impossible for her to keep on conniving with the fraud any longer; but she demands \$100,000 from Uncle Sam as the reward for her moral readjustment.

Now a California sporting genius who has watched the excitement over miniature golf has invented and probably will patent a new game called "paw-foot ball." He would equip a regulation checker board with Mexican jumping beans, and then allow speculation guesses on their activities.

A lot of Michigan hotel men are personally acquainted with Alonzo B. Clark, who has been prominent in the profession throughout the Middle West for a quarter of a century. I met him here for the first time, but I had been warned that he was a duplicate of James Whitcomb Riley, and as a consequence I recognized him on sight. A mutual friend in introducing us augmented the formality by telling me this anecdote and for the benefit of such of my readers as know Mr. Clark I am passing it on.

A convention of newspaper men was on in Riverside, prior to Volstead's debut, and Mr. Clark took occasion to impersonate the Hoosier poet, to the extent that the barkeep seemingly recognized him and dunned him for a bar bill of several years' standing. Good, it true. Frank S. Verbeck.

Hope Remains High and Courage Unabated.

Hold on our ground: The American standard of living, long a subject of discussion as a phenomenon of prosperity, has lately received attention as a possible stumbling block to full recovery from business difficulties. President Hoover has rebuked those who advance the doctrine which links unpleasant economies as an essential prerequisite to revival of industry, declaring: "Any retreat from our American philosophy of constantly increasing standards of living becomes a constant retreat into perpetual unemployment and the acceptance of a cesspool of poverty for some large part of our people." Mr. Hoover is here protesting against the defeatist state of mind. He remembers the tendency in other days of hardship to look only to liquidation of the costs of production, especially of the labor bill, to ease the tension brought about by impaired confidence and maladjustment of the forces of supply and demand. He finds

nothing in the present situation requiring sacrifices which directly affect the masses of our people. He urges the country, by doing everything possible to encourage liberal consumption, to maintain the strong position it has gained. He refuses to acknowledge more than a temporary setback in our progress toward something like general well-being.

The President's critics find in his utterances a too easy optimism. They see only political purpose in words that lack admonition of the need of saving and self-denial in times of stress. Some of them go so far as to blame Mr. Hoover for exciting the people to extravagance by too sanguine assertions. They accuse him of prolonging distress by misleading declarations calculated to discourage caution when ill-considered plans are most likely to come to grief and so increase disorder. Against attacks of this kind the President needs no defense. In times of emergency the American people are not prone to follow faint-hearted counsel or to rebuke those leaders who stand for a resolute spirit and determination to go forward. We have faced unpleasant facts before and have learned to triumph over adversity as well as to make the most of prosperity. We shall not now see the truth less clearly because hope remains high and courage unabated.

From the Frying Pan To the Fire.

Greenville Oct. 21—In regard to the new party recently organized in Springfield, I wish to say that their declaration in regard to public ownership and control of all public utilities is fine and would be a great help to the people, with the prohibition of any person to be in possession of over \$100,000 for over a week. I would consider that such a law would be hard to enforce and become as great a failure as the Volstead act. Then the organization of a new party should be for the relief of the people, but instead one principle of their platform is the one mostly cherished by both old parties and would increase, instead of reduce, the burden of more than nine-tenths of the people, wherein they declare for the issue of twelve billion dollars of bonds. This is equal to a double barreled gun. The interest on those bonds would cost the people about \$833,000 per day. We are now paying over one million of interest per day. This twelve billion added to the eighteen billion war debt, would make thirty billion owned by wealthy people which would be exempt from taxes. Taxes that should be paid on this thirty billion dollars would have to be added to the sum collected from the common people. This is the incubator which produces the millionaire and what the common people have been voting for ever since General Jackson was president, who vetoed the first bill to create the National bank. Now if you enjoy the present condition which is brought about through such principles, then hurry up to the poles and vote for politicians instead of statesmen and you will have the present conditions. Instead of being attracted by clap trap, discard your prejudice, read and get familiar with the affairs of your government and decide these questions for yourself.

E. Reynolds.

Poorest Banking Laws in the World.

Bloomington, Oct. 20—Enclosed please find check for \$3 for the Tradesman for another year. We find your magazine not only helps us in our business, but to locate rascality and expose it in any form.

I notice your readers have different

reasons for the present hard times. My reason is different from most of them. I don't think any one cause is guilty of all the trouble, but the principle one is our present banking system in State and Nation.

Life insurance companies set up a reserve and are compelled to do so by laws in every state against every insurance policy they write. Fire insurance companies are held to the same and why not banks compelled to deposit bonds with the state treasurers for at least half on their deposits. The bonds would draw interest, so the banker would lose nothing, and the depositor would be protected for that amount at least. And the depositor could have his money within thirty days by selling the bonds if the bank did fail.

As it is now, if the receiver doesn't appropriate it all for his own services and use, the depositor gets anywhere from one to fifty per cent. anywhere within three years without interest. I think we have the poorest banking laws in the world. Even in China, they tell me, if a bank fails through fraud, the banker is beheaded. Here, sometimes as a reward for his shrewdness in dishonesty, we give him a fat office. Statistics say that since the war we have had five or six thousand bank failures in the U. S. A. That would mean a good many hundred million dollars taken from the common people which alone would cause our hard times.

E. J. Merrifield.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

Allen-Wales Corp., Detroit.
Wills Sanite Chaire Service, Detroit.
Bungalow Cafe, Inc., Dearborn.
Loyd Motor Investment Co., Detroit.
Lighting Fixture Studio, Inc., Grand Rapids.
Parkstone Garage Co., Detroit.
Chesaning Grain Co., Chesaning.
Millington Grain Co., Millington.
Sandusky Grain Co., Sandusky.
Silverwood Elevator Co., Silverwood.
Tuscola Elevator Co., Caro.
Priscilla Inn Co., Detroit.
H. W. Wolfe & Co., Jackson.
Edmunds & Jones Corp., Detroit.
Alford Rivet Co., Inc., Detroit.
Kerpen Construction Co., Detroit.
Cardon-Phonocraft Corp., Jackson.
Turner Oil Filter Co., Niles.
Oakwood Motor Sales, Detroit.
Wolverine Steamship Co., Boyne City.
Southern Michigan Railway Co., South Bend.
Charlesworth Apartments Co., Detroit.
Oglebay, Norton & Co., Ironwood.
Chelsea Canning Co., Inc., Lansing.
Clyde Oil Co., Saginaw.
Pere Marquette Oil Lands Co., Ludington.
Morgan Sash & Door Co., Detroit.

Better Understanding of the Laws of Progress.

A short time ago, when the skies were clear, technological unemployment was discussed sensibly. It was patent to everyone that increasing use of ingenious machinery in mass production was cutting out individual jobs, but no one was alarmed by this development—the cotton-gin had done the same thing and had brought with it more and better paid work of one kind or another. We heard then only how the machines were increasing the

dignity and value of labor. Now that activity is slackened, while the world is righting itself after an upset, the mechanization of production is looked at askance as a cause of enforced idleness among our working people. The lessons of the past are forgotten and our erstwhile blessings are regarded as evils adding to the difficulties of our situation. Talk of this kind should not be taken too seriously. In particular cases hardships are no doubt inflicted on groups of men and women whose hand toil is taken over by belts and bars. But in the long run whatever makes for cheaper and better production makes for advancement of the human race. Increased industrial efficiency has always brought with it gains for labor as well as for capital, and this has been true in bad times as often as in good times. The only difference is that when everything is going smoothly and to our liking temporary obstacles are ignored, while under less happy conditions molehills look like mountains, and our supply of patience and courage is apt to run short. If we paid more attention to getting what is made into the hands of the people we should have a better understanding of the laws of progress.

Men's Half Hose Active in Week.

An excellent volume of business in men's plain and fancy halfhose in the medium-price ranges during the current week is reported. Fancies to retail at 50 cents have been very active, and some jobbers believe there will be difficulty in making prompt delivery of desirable goods later in the season if the heavy demand continues. Solid colored hose in navy, black and brown have also enjoyed active buying in the cheaper and medium priced ranges.

Know Your Costs.

Knowing just what your operating costs are each day is the best way to combat your unnecessary overhead. There are many business men who fail, and one reason for many failures is the neglect of this one point. The blind man will soon come to grief unless he has a care. The business man is sometimes very blind. Otherwise we would avoid the pitfalls.

Displays Specialties With Vegetables.

Harold Presfich, Paterson, N. J., grocer, in trimming a vegetable window lays his specialties, such as jar figs, dates, walnut meats, raisins, olives, etc., between the rows and on the side of the displays. He says it has increased his sales on these items considerably.

Detroit—The Mid-West Abrasive Co., 2322 Buhl building, has increased its capital stock from \$150,000 to \$200,000.

CHARLES RENNER HOTELS

Four Flags Hotel, Niles, Mich., in the picturesque St. Joseph Valley.
Rumely Hotel and Annex, LaPorte, Ind.
Edgewater Club Hotel, St. Joseph, Mich., open from May to October.
All of these hotels are conducted on the high standard established and always maintained by Mr. Renner.

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, Crosswell.
Treasurer—P. W. Harding, Yale.

Don't Talk Back To Drug Store Customers.

A man went into a new drug store that had been opened in his neighborhood, called for a package of his favorite cigarettes and laid 30 cents on the counter. "Five cents more, please," said the clerk.

"But," objected the customer, "I've never had to pay more than 30 cents for these cigarettes. All the down town stores sell them at that price."

"Then you'd better buy them down town," the clerk suggested as he picked up the package. "There ain't any profit in it for us selling them at 30 cents. But if those fellows down town want to sell them for 30 cents, it's their own funeral and not ours. Do you want them for 35 cents or shall I put them back?"

This man was all out of cigarettes, there was no place nearby where he could buy them and so he paid the 35 cents but has never been in the store since. It was not the price he objected to so much as the attitude of the clerk.

One afternoon a man found that he needed a considerable quantity of paste to finish some work he had started. He did not want to travel all the way down town to get it so he walked up to the nearest drug store and asked if they had any paste in stock. "Sure," the clerk replied, and passed out a small tube.

"But I didn't want a tube of paste," the customer objected. "Haven't you got it in bottles?"

"Nobody ever buys paste in bottles anymore," the clerk informed him in a tone of voice and manner that indicated he considered the customer very old fashioned and not capable of judging exactly what he did want.

The customer bought one tube of paste. That was not all that he needed but it was enough so he could get along until he went down town again. From that time on he bought many things in the down town stores he otherwise would have bought in the local store. This was not altogether because he was treated better at the down town stores, but rather that the stores were so close together that if he could not get what he wanted in one store, he probably could in another.

It does not require very much talking back to drive away customers. Most people like to be flattered but few will stand for being belittled and continue to trade at the store where

they consider that they have been belittled.

Three young men started in business. They had very little capital but they all had a good deal of merchandising experience. One of the rules laid down at the start and kept strictly in force ever since was that under no circumstances was any clerk in the store or any of the partners to talk back or argue with a customer. If the customer was wrong, he was to be left in the wrong. He was to be given no enlightenment unless he was willing to be enlightened. The highest degree of courtesy was always to be extended to every customer, regardless of whether that customers was a little more than a beggar or the most influential and richest person in the state.

These men have made money. As a matter of fact they have undoubtedly made more money than any other men in that state in the same line of business have made. This rule of never talking back or arguing with a customer has played an important part in their success.

Against the advice of many of his friends a man bought a run-down drug store. No one had ever been able to make ends meet in this store. Yet this man was convinced that the location had a real future.

He never talks back or argues with customers. Instead he takes a helpful attitude. Sometimes a customer does not know just what he wants. This druggist has a great deal of patience with such customers. He asks them questions that may enable him to determine what they really want. When he does not have in stock exactly what the customer wants but has something else that will serve the purpose just as well, he volunteers to get them exactly what they want and have it for them either that day or the next, then he suggests that perhaps this other article will serve them if they are in a great hurry and cannot wait. He usually makes a sale.

His business has grown so that he has had to more than double the floor space occupied by the store. He does a large prescription business in addition to a growing business at the soda fountain and in the merchandise he carries. People like to spend their money in his store because they receive more personal attention and are given more courteous treatment than they get in any large store or in many small ones. Even though some of his prices are a little higher than those charged at the down town stores, his customers are willing to pay these prices. They figure it is worth the extra price to save all the trouble, car fares and the like it would cost to trade at the down town stores.

There is nothing that has a greater affect upon the volume of business a small drug store does than the personal contact with the customers. In a city of 12,000 population there is a drug store that has become an institution. It is the leading drug store in town and it is the oldest. It was started nearly a hundred years ago by a physician for the purpose of having prescriptions carefully and accurately

compounded. At that time there was no drug store in the city where he considered it safe to have prescriptions compounded. The store was not started so much with the idea of making any money out of it as to perform a needed public service. The business grew and the doctor took in as a partner a young man he considered especially fitted to carry it on. As this partner grew older and the founder had died, he selected a capable young man as a partner and instilled in him the idea of service. This young man in turn as he became the sole owner of the store selected a high school graduate to train up as a partner. This last man is now the owner of the business.

Each owner of this store, each partner in it has had instilled in him the idea that the aim of the store is primarily public service, that everything within reason must be done to serve the customers and to serve the public. Profits are a secondary consideration but profits are sure to be realized if the store is made of real service to the community and is well managed. The present owner has served as mayor of the city. His name is to be found in that of any group of citizens that are rendering real public service.

No clerk in this store is permitted to talk back to anyone. He is required to show a high degree of friendliness and helpfulness to each customer. Among the customers of the store are farmers who are chronically in the state of being poverty stricken. On the other extreme are multi-millionaires who have country estates near the city. It is a rule in the store to show no discrimination between customers. If anything the person who is dressed the poorest is given the most attention for the reason that he appreciates the attention more and is more certain to come back to the store just because of this attention. No one in this store is ever told that he is wrong or that his judgment is poor. Every effort is made to render to him the service that will please him most.

This store has been a profitable store from the very start and there are many people in that city who never think of going into any other drug store to buy anything. They consider this store so far above any of the others that they would not think of trading anywhere else.

There is another result that has come from the policy that has been pursued. The brightest and most capable high school graduates seek positions in this store. A selection can be made from the very best material and it is noticeable that the clerks in this store are of a better grade than those found in most of the other stores in town. The standing of the store has been attracting a type of employee that will continue to maintain the standing that has already been earned. The future of the store looks brighter to-day than it has ever looked during any time in the past.

The present position of this store has been won in no small measure through the practice of the owners of practicing what they preach. They have not scolded their employees when they have

made mistakes. They have not gotten them all up-set by needless fault finding. Unless mistakes made are so serious that they must be given immediate attention and corrected at once, no employee is talked to during the working hours. Instead he is taken into the office at about closing time, the errors he has made pointed out, their seriousness emphasized and perhaps a way pointed out to avoid them in the future. With the type of employee this store has been hiring this policy has worked.

One of the reasons why clerks in some stores talk back and argue with customers is because the owner of the store keeps them irritated. They are afraid to talk back to the boss because they fear it will make them lose their jobs. Therefore, they take it out on the customers. This usually proves very expensive for the owner. Unless the working atmosphere is made just as congenial as possible, unless every effort is made to refrain from irritating the clerks during working hours it is almost impossible to prevent customers being irritated to the point where they will cease to trade at the store.

Selling is a delicate operation and requires the most careful regard for everything that will tend to interfere with a sale. Not only must the right words be used, but they must be spoken in the right tone of voice.

J. E. Bullard.

Recent Business News From Ohio.

Massillon—The U. S. District Court at Cleveland has entered an order dismissing the involuntary bankruptcy proceedings filed against Hansen & Kratz, shoe dealers.

Cleveland—Harry Berman, men's furnishings and tailoring, 1398 East Ninth street, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$4,544 and assets of \$1,250.

Defiance—Funeral services for Mose Kittner, formerly proprietor of a men's clothing and furnishings store here, who died in Cleveland, were held at Defiance.

Canton—Maurice W. Wendling, Massillon City Solicitor, has been named receiver following the filing in Common Pleas Court here of a petition by the Fit All Dress Co., Inc., of New York, asking that a receiver be appointed for the Ed F. Warth Co., women's store, Massillon.

Cleveland—There are twenty-six creditors listed in the schedules filed in the voluntary bankruptcy case of E. W. Roegge, merchant tailor. Those of \$500 or more are: Lorain Street Savings & Loan Co., \$5,760; B. Melcher, \$6,500; Lorain Street Savings & Trust Co., \$1,500.

Norwood—David Davis, retail men's furnishings and shoes, 2317 Highland avenue, has filed a voluntary petition in bankruptcy, listing assets of \$750 and liabilities of \$2,793.

Cleveland—The Cleveland Provision Co., headed by H. A. Schanze, plans to erect a \$200,000 packing plant here.

Sandusky—Involuntary bankruptcy schedules, filed in the U. S. District Court at Toledo against Samuel Love, men's furnishings, show liabilities of

\$31,321, all but \$642 of which are represented by unsecured claims.

Columbus—Office Bros., Inc., retail clothing, in which case C. M. Gibson, of 9 East Long street, was named receiver in an action brought in Common Pleas Court here, has now reached the U. S. District Court here with a petition in bankruptcy. Office Bros, Inc., conducted a retail clothing store at 230 North High street, and a store in Springfield. C. M. Gibson was continued as receiver by the U. S. District Court. The action in changing to the Federal Court held up a 10 per cent. dividend which was ordered by the Common Pleas Court.

Toledo—Oakwood Upholstery, Inc., manufacturer of upholstered furniture, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing assets of \$13,011 and liabilities of \$19,781.

Columbus—In the case of the Welber Co., trading as the Golden Rule Store, 88 North High street, a dividend of 15 per cent. was ordered paid by the U. S. District Court here. This dividend is now being sent out to creditors which have been allowed up to about \$100,000 in claims. Claims amounting to \$180,000 made by the owners of three properties for alleged breach of contracts on leases were not allowed. Other claims are still in process of litigation. Other dividends will probably be paid later, up to about 30 per cent. on proven claims.

Display of Foreign Foods Is Catchy.

Seasons play strange pranks on even the best-behaved appetites. You may eat soups and roasts all winter with perfect satisfaction; you may dote on cold cuts and salads, ices and cool drinks throughout the summer—but when spring and fall come the cravings of the inner man become fickle. You want something different.

So do your customers. Suppose you

group together your most tempting foreign foods—your shelves are full of them, if you'll glance about you—and take these jaded appetites to all parts of the world. The Road to Rome, for example, is filled with inviting foods. Parma offers marvelous cheese, olives from Arno and antipasti, or hors d'oeuvres packed in true Italian style. There is a real Italian dinner—a complete meal packed in a single carton. It consists of uncooked spaghetti in a pasteboard carton, which can be cooked at home in nine minutes and served fresh and steaming. The sauce, which would otherwise take hours to prepare, is packed in canned form ready to heat at a moment's notice, and there is a package of very authentic Italian grated cheese included.

And there is China—an excellent rest-cure for weary appetites. Your customers will delight in either the ready prepared chop sueys and chow meins in cans, or in combining them to suit their individual tastes from the various cans of noodles, bean sprouts, water chestnuts, etc. There is even rice, ready-prepared as only the Chinese can prepare it, in cans. And, of course, display with these delicacies your best brands of tea.

Don't forget Mexico—for there is a tang in the peppery foods of the South which have a charm all their own. Cans of chili con carne, enchiladas, and tamales are ready prepared and are delicious merely heated and served separately, or using the chili con carne as a sauce for the tamales. Packages of rice may appropriately accompany the Mexican foods, for chili and rice is another favorite native dish.

On And Off.

Marks—What a lot of style the Browns are putting on.

Parks—Yes and what a lot of credits they are putting off.

DUNCAN'S YO-YO TOPS

The Genuine No. 77 Gold Seal Yo-Yo

Tops—Price \$2.00 Dozen. Buy them

by the dozen or gross—all same price.

We are Michigan Distributors. Send

orders to Promotion Dept., care of

Hazeltine & Perkins Drug Co.
Grand Rapids Michigan Manistee

WHOLESALE DRUG PRICE CURRENT

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

Acids		Alkalies		Essential Oils	
Boric (Powd.)	10 @ 20	Cotton Seed	1 35@1 50	Almond	2 40
Boric (Xtal)	10 @ 20	Cubebs	5 00@5 25	Buchu	2 16
Carbolic	38 @ 44	Eigerson	4 00@4 25	Cantharides	2 52
Cutric	52 @ 66	Eucalyptus	1 25@1 50	Capsicum	2 28
Muriatic	3 1/2 @ 8	Hemlock, pure	2 00@2 25	Catechu	1 44
Nitric	9 @ 15	Juniper Berries	4 50@4 75	Cinchona	2 16
Oxalic	15 @ 25	Juniper Wood	1 50@1 75	Colchicum	1 80
Sulphuric	3 1/2 @ 8	Lard, extra	1 55@1 65	Cubebs	2 76
Tartaric	52 @ 60	Lard, No. 1	1 25@1 40	Digitalis	2 04
Ammonia		Lavender Flow	6 00@6 25	Gentian	1 35
Water, 26 deg.	07 @ 18	Lavender Gar'n	1 25@1 50	Guaiaac	2 28
Water, 18 deg.	06 @ 15	Lemon	4 00@4 25	Guaiaac, Ammon.	2 04
Water, 14 deg.	5 1/2 @ 13	Linseed, raw, bbl.	@ 83	Iodine	1 25
Carbonate	20 @ 25	Linseed, boiled, bbl.	@ 86	Iodine, Colorless	2 10
Chloride (Gran.)	08 @ 18	Linseed, bld, less	93@1 06	Iron, Clo.	1 56
Balsams		Linseed, raw, less	90@1 03	Kino	1 44
Copaiba	1 00@1 25	Mustard, artifil. oz.	@ 35	Myrrh	2 52
Fir (Canada)	2 75@3 00	Neatsfoot	1 25@1 35	Nux Vomica	1 80
Fir (Oregon)	65@1 00	Olive, pure	3 00@5 00	Opium	2 40
Peru	3 25@3 50	Olive, Malaga,	2 50@3 00	Opium, Camp.	1 44
Tolu	2 00@2 25	yellow		Opium, Deodor'd	2 50
Barks		green	2 85@3 25	Rhubarb	2 92
Cassia (ordinary)	25 @ 30	Orange, Sweet	6 00@6 25	Paints	
Cassia (Saigon)	40 @ 60	Origanum, pure	2 50	Lead, red dry	13 1/2 @ 14 1/2
Sassafras (pw. 60c)	@ 50	Origanum, com'l	1 00@1 20	Lead, white dry	13 1/2 @ 14 1/2
Soap Cut (powd.)	20 @ 30	Pennyroyal	3 25@3 50	Lead, white oil	13 1/2 @ 14 1/2
Berries		Peppermint	4 50@4 75	Ochre, yellow bbl.	@ 2 1/2
Cubeb	@ 90	Rose, pure	13 50@14 00	Ochre, yellow less	3 @ 6
Fish	@ 25	Rosemary Flows	1 25@1 50	Red Venet'n Am.	3 1/2 @ 7
Juniper	10 @ 20	Sandelwood, E.		Red Venet'n Eng.	4 @ 8
Prickly Ash	@ 75	I.	12 50@12 75	Putty	5 @ 8
Extracts		Sassafras, true	2 00@2 25	Whiting, bbl.	@ 4 1/2
Licorice	60 @ 75	Sassafras, arti'l	75@1 00	Whiting	5 1/2 @ 10
Licorice, powd.	60 @ 70	Spearmint	6 00@6 25	Rogers Prep.	2 65@2 85
Flowers		Sperm	1 50@1 75	Miscellaneous	
Arnica	75 @ 80	Tan	7 00@7 25	Acetanalid	57 @ 75
Chamomile Ged.)	30 @ 40	Tar USP	65 @ 75	Alum	06 @ 12
Chamomile Rom.	@ 1 25	Turpentine, bbl.	@ 70	Alum, powd. and	
Gums		Turpentine, less	57 @ 70	ground	09 @ 15
Acacia, 1st	@ 60	Wintergreen,		Bismuth, Subni-	
Acacia, 2nd	@ 50	leaf	6 00@6 25	trate	2 00@2 40
Acacia, Sorts	35 @ 40	Wintergreen, sweet	3 00@3 25	Borax xtal or	
Acacia, Powdered	40 @ 50	birch	3 00@3 25	powdered	06 @ 13
Aloes (Barb Pow)	35 @ 45	Wintergreen, art	75 @ 100	Cantharides, po.	1 25@1 50
Aloes (Cape Pow.)	25 @ 35	Worm Seed	6 00@6 25	Calomel	2 72@2 82
Aloes (Soc. Pow.)	75 @ 80	Wormwood, oz.	@ 1 50	Capsicum, pow'd	62 @ 75
Asafoetida	50 @ 60	Potassium		Carmine	8 00@9 00
Fov.	90 @ 100	Bicarbonate	35 @ 40	Cassia Buds	30 @ 40
Camphor	87 @ 95	Bichromate	15 @ 25	Cloves	40 @ 50
Gua. ac	@ 60	Bromide	69 @ 85	Chalk Prepared	14 @ 16
Guaiaac, pow'd	@ 70	Bromide	64 @ 71	Chloroform	47 @ 54
Kino	@ 1 25	Chlorate, gran'd	21 @ 23	Choral Hydrate	1 20@1 50
Kino, powdered	@ 1 20	Chlorate, powd.	16 @ 23	Cocaine	12 85@13 50
Myrrh	@ 1 15	or Xtal	17 @ 24	Cocoa Butter	60 @ 94
Myrrh, powdered	@ 1 25	Cyanide	30 @ 90	Corks, list, less	30 @ 70 to
Opium, powd.	21 00@21 50	Iodide	4 34@4 55	Copperas	03 @ 10
Opium, gran.	21 00@21 50	Permanganate	22 1/2 @ 35	Copperas, Powd.	4 @ 10
Shellac, Orange	50 @ 65	Prussiate, yellow	35 @ 45	Corrosive Sublim	2 25@2 30
Shellac, White	55 @ 70	Prussiate, red	@ 70	Cream Tartar	35 @ 45
Tragacanth, pow.	@ 1 75	Sulphate	35 @ 40	Cuttle bone	40 @ 50
Tragacanth	2 00@2 35	Roots		Detxrine	6 @ 15
Turpentine	@ 30	Alkanet	30 @ 35	Dover's Powder	4 00@4 50
Insecticides		Alkanet, powdered	40 @ 45	Emery, All Nos.	10 @ 15
Arsenic	08 @ 20	Calamus	25 @ 35	Emery, Powdered	@ 15
Blue Vitriol, bbl.	@ 07	Elecampane, pwd.	20 @ 30	Epsom Salts, bbls.	@ 03 1/2
Blue Vitriol, less	08 @ 15	Gentian, powd.	20 @ 30	Epsom Salts, less	3 @ 10
Bordea. Mix Dry	12 1/2 @ 23	Ginger, African,		Ergot, powdered	@ 4 00
Hellebore, White		powdered	30 @ 35	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	Golden seal, pow.	5 00@5 50	Glassware, less 55%	
Lime and Sulphur		Ipecac, powd.	5 50@6 00	Glassware, full case 60%	
Dry	09 @ 23	Licorice	35 @ 40	Glauber Salts, bbl.	@ 02 1/2
Paris Green	26 1/2 @ 46 1/2	Licorice, powd.	20 @ 30	Glauber Salts less	04 @ 10
Leaves		Orris, powdered	45 @ 50	Glue, Brown	20 @ 30
Buchu	@ 90	Poke, powdered	35 @ 40	Glue, Brown Grd	16 @ 22
Buchu, powdered	@ 1 00	Rhubarb, powd.	@ 1 00	Glue, White	27 1/2 @ 35
Sage, Bulk	25 @ 30	Rosinwood, powd.	@ 50	Glue, white grd.	25 @ 35
Sage, 1/2 loose	@ 40	Sarsaparilla, Hond.		Glycerine	17 1/2 @ 40
Sage, powdered	@ 35	ground	@ 1 10	Hops	75 @ 95
Senna, Alex.	50 @ 75	Sarsaparilla, Mexic.	@ 60	Iodine	6 45@7 00
Senna, Tinn. pow.	30 @ 35	Squills	35 @ 40	Iodoform	8 00@8 30
Uva Ursi	20 @ 25	Squills, powdered	70 @ 80	Lead Acetate	20 @ 30
Oils		Tumeric, powd.	20 @ 25	Mace	@ 1 50
Almonds, Bitter,		Valerian, powd.	@ 60	Mace powdered	@ 1 60
true	7 50@7 75	Seeds		Menthol	@ 1 60
Almonds, Bitter,		Anise	@ 35	Morphine	7 00@8 00
artificial	3 00@3 25	Anise, powdered	35 @ 40	Morphine	13 58@14 33
Almonds, Sweet,		Bird, ls	13 @ 17	Nux Vomica	@ 30
true	1 50@1 80	Canary	12 @ 18	Nux Vomica, pow.	15 @ 25
Almonds, Sweet,		Caraway, Po.	30 25@30	Pepper, black, pw.	45 @ 55
imitation	1 00@1 25	Cardamon	2 50@2 75	Pepper, White, p.	75 @ 85
Amber, crude	75 @ 100	Cardander pow.	40 30 @ 25	Pitch, Burgundy	20 @ 25
Amber, rectified	1 50@1 75	Dill	15 @ 20	Quassia	12 @ 15
Anise	2 00@2 25	Fennel	35 @ 50	Quinine, 5 oz. cans	@ 60
Bergamont	6 50@7 00	Flax	8 @ 15	Rochelle Salts	28 @ 35
Cajeput	2 00@2 25	Flax, ground	8 @ 15	Saccharine	2 60@2 75
Cassia	3 00@3 25	Foenugreek, pwd.	15 @ 25	Salt Peter	11 @ 32
Castor	1 55@1 80	Hemp	8 @ 15	Seidlitz Mixture	30 @ 40
Cedar Leaf	2 00@2 25	Lobelia, powd.	@ 1 30	Soap, green	15 @ 30
Citronella	1 00@1 20	Mustard, yellow	17 @ 25	Soap, mott cast.	@ 25
Cloves	4 00@4 25	Musard, black	20 @ 25	Soap, white Castile,	
Cocoonut	27 1/2 @ 35	Poppy	15 @ 30	case	@ 15 00
Cod Liver	1 40@2 00	Quince	2 00@2 25	less, per bar	@ 1 60
Croton	8 00@8 25	Sabadilla	45 @ 50	Soda Ash	30 @ 10
Tinctures		Sunflower	12 @ 18	Soda Bicarbonate	3 1/2 @ 10
Aconite	@ 1 80	Worm, American	30 @ 40	Soda, Sal	02 1/2 @ 08
Aloes	@ 1 50	Worm, Lavant	6 50@7 00	Spirits Camphor	@ 1 20
Asafoetida	@ 2 28	Webster Cigar Co. Brands		Sulphur, roll	@ 11
Arnica	@ 1 50	Websterettes	33 50	Sulphur, Subl.	4 1/2 @ 10
Belladonna	@ 1 44	Cincos	33 50	Tamarinds	20 @ 25
Benzoin	@ 2 28	Webster Cadillac	75 00	Tartar Emetic	70 @ 75
Webster Cigar Co. Brands		Golden Wedding	75 00	Turpentine, Ven.	50 @ 75
Websterettes	33 50	Panatelias	75 00	Vanilla Ex. pure	1 50@2 00
Cincos	33 50	Commodore	95 00	Vanilla Ex. pure 2	25 @ 30
Webster Cadillac	75 00			Zinc Sulphate	06 @ 11
Golden Wedding	75 00				
Panatelias	75 00				
Commodore	95 00				

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

Holland Herring

DECLINED

Pork
Beans and Peas
Cheese

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 10
Quaker, 12-38 oz., doz.	2 35

BAKING POWDERS

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

K. C. Brand

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

BLEACHER CLEANSER

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	6 75
Col. Lima Beans	14 50
Black Eye Beans	16 00
Split Peas, Yellow	6 75
Split Peas, Green	7 00
Scotch Peas	5 50

BURNERS

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

BOTTLE CAPS

Obl. Lacquer, 1 gross	
pkg., per gross	16

BREAKFAST FOODS

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

Kaffe Hag, 12 1-lb. cans

All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 3/4 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 45
Post's Bran, 24s	2 70
Pills Bran, 12s	1 90
Roman Meal, 12-2 lb.	3 35
Cream Wheat, 18	3 90
Cream Barley, 18	3 40
Ralston Food, 18	4 00
Maple Flakes, 24	2 50
Rainbow Corn Flakes, 36	2 50
Silver Flake Oats, 18s	1 40
Silver Flake Oats, 12s	2 25
90 lb. Jute Bulk Oats, bag	3 10
Ralston New Oats, 24	2 70
Ralston New Oats, 12	2 70
Shred. Wheat Bis., 36s	3 85
Shred. Wheat Bis., 72s	1 55
Triscuit, 24s	1 70
Wheatena, 18s	3 70

BROOMS

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

BRUSHES

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

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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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	11 75
Red, No. 10	12 25
Red, No. 2	4 15
Pride of Mich. No. 2	3 55
Marcellus Red	3 10
Special Pie	2 60
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 25
No. 1	3 00
Marcellus, No. 2	3 25
Pride of Mich. No. 2	3 75

CANNED FISH

Clam Ch'der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Minced, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 75
Cove Oysters, 5 oz.	2 00
Lobster, No. 4, Star	2 15
Shrimp, 1, wet	2 15
Sard's, 1/2 Oil, Key	6 1/2
Sard's, 1/2 Oil, Key	5 00
Sardines, 1/2 Oil, k'less	4 75
Salmon, Red Alaska	3 75
Salmon, Med. Alaska	2 85
Salmon, Pink, Alaska	1 35
Sardines, 1m, 1/2 ea.	10 22
Sardines, 1m, 1/2 ea.	25
Sardines, Cal., 1 35	2 25
Tuna, 1/2, Curtis, doz.	3 60
Tuna, 1/2, Curtis, doz.	2 20
Tuna, 1/2 Blue Fin	2 25
Tuna, 1s, Curtis, doz.	7 00

CANNED MEAT

Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Beef, No. 1, Corned	2 80
Beef, No. 1, Roast	3 00
Beef, 2 oz., Qua., all.	1 25
Beef, 3 1/2 oz. Qua. sil.	2 00
Beef, 5 oz., Am. Sliced	3 25
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions, s	3 70
Chili Con Car., 1s	1 35
Deviled Ham, 1/2s	1 50
Deviled Ham, 1/2s	2 85
Hamburg Steak & Onions, No. 3	1 15
Potted Beef, 4 oz.	1 10
Potted Meat, 1/2 Libby	52
Potted Meat, 1/2 Libby	52
Potted Meat, 1/2 Qua.	35
Potted Ham, Gen. 1/4	1 45
Vienna Saus., No. 1/2	1 35
Vienna Sausage, Qua.	90
Veal Loaf, Medium	2 25

Baked Beans

Campbells, 16 oz.	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 45

CANNED VEGETABLES

Hart Brand

Baked Beans	
Medium, Plain or Sau.	85
No. 10, Sauce	5 60
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 50
Marcellus, No. 10	8 25

Wax Beans

Little Dot, No. 2	2 75
Little Dot, No. 1	2 00
Little Quaker, No. 2	2 65
Choice Whole, 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 00
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	2 05
Pride of Mich., No. 5	5 20
Pride of Mich., No. 2	1 70
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	00
Sifted E. June, No. 5	5 75
Sifted E. June, No. 2	1 90
Sifted E. June, No. 1	1 40
Belle of Hart, No. 2	1 90
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. J., No. 2	1 32 1/2
Templar E. J., 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	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 25
No. 2 1/2	2 25
No. 2	1 15
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
Lily of Valley, 14 oz.	2 25
Lily of Valley, 1/2 pint	1 65
Sniders, 8 oz.	1 55
Sniders, 16 oz.	2 35
Quaker, 10 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 2

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., 3 doz. 4 05
Dromedary Instant -- 3 50

Jiffy Punch
3 doz. Carton 2 25
Assorted flavors.

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

Lee & Cady Brands
American Eagle
Home Baker

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

Ideal Glass Top
Half pint 9 00
One pint 9 50
One quart 11
Half gallon 15 40

GELATINE
Jell-O, 3 doz. 2 85
Minute, 3 doz. 4 05
Plymouth, White 1 55
Quaker, 3 doz. 2 25

SURESET PRODUCTS
Made in Grand Rapids



Sureset Gelatin Des-
sert, 4 doz. 3 20

JELLY AND PRESERVES
Pure, 30 lb. pails 3 30
Imitation, 30 lb. pails 1 35
Pure, 6 oz., Assl., 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 18
Special Roll 19

MATCHES
Diamond, 144 box 4 25
Searchlight, 144 box 4 25
Onio Red Label, 144 bx 4 20
Onio 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. case 4 25

NUTS—Whole
Almonds, Tarragona 21
Brazil, Large 23
Fancy Mixed 22
Filberts, Sicily 20
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 36
Peanuts, Spanish
125 lb. bags 12
Filberts 32
Pecans Salted 37
Walnut Burdo 67

MINCE MEAT
None Such, 4 doz. 6 47
Quaker, 3 doz. case 3 50
Libby, Kegs, wet, lb. 22

OLIVES
4 oz. Jar, Plain, doz. 1 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, Stuffed, doz. 1 35
6 oz. Jar, Stuffed, doz. 2 25
9 1/2 oz. Jar, Stuffed, doz. 3 75
1 Gal. Jugs, Stuffed, dz. 2 70

PARIS GREEN
1/2s 34
1s 32
2s and 5s 30

PEANUT BUTTER



Bel Car-Mo Brand
24 1 lb. Tins 4 35
8 oz., 2 doz. in case 2 65
15 lb. pails 22
25 lb. pails 22

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

Polarine

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. 8.3



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

PICKLES
Medium Sour
5 gallon, 400 count 4 75

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

Dill Pickles
Gal. 40 to Tin, doz. 10 25
No. 2 1/2 Tins 2 25
32 oz. Glass Pickled 2 80
32 oz. Glass Thrown 2 40

Dill Pickles Bulk
5 Gal., 200 5 25
16 Gal., 650 11 25
45 Gal., 1300 30 00

PIPES
Cob, 3 doz. in bx. 1 00 @ 1 20

PLAYING CARDS
Battle Axe, per doz. 2 65
Torpedo, per doz. 2 50

POTASH
Babbitt's, 2 doz. 2 75

FRESH MEATS
Beef
Top Steers & Heif. 21
Good Str's & H'f. 15 1/2 @ 19
Med. Steers & Heif. 16
Com. Steers & Heif. 15

Veal
Top 19
Good 15
Medium 12

Lamb
Spring Lamb 19
Good 17
Medium 14
Poor 11

Mutton
Good 12
Medium 11
Poor 10

Pork
Loin, med. 24
Butts 20
Shoulders 16
Spareribs 15
Neck bones 06
Trimmings 16

PROVISIONS
Barreled Pork
Clear Back 25 00 @ 28 00
Short Cut Clear Back 20 @ 29 00

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

Lard
Pure in tierces 13 1/2
60 lb. tubs advance 1/4
50 lb. tubs advance 1/4
20 lb. pails advance 1/4
10 lb. pails advance 1/4
5 lb. pails advance 1/4
3 lb. pails advance 1/4
Compound tierces 11 1/2
Compound, tubs 12

Suasages
Bologna 16
Liver 18
Frankfort 20
Pork 31
Veal 31
Tongue, Jellied 35
Headcheese 18

Smoked Meats
Hams, Cer. 14-16 lb. @ 26
Hams, Cert., Skinned
16-18 lb. @ 25
Ham, dried beef
Knuckles @ 38
California Hams -- @ 17 1/2
Picnic Boiled
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 25
18 rolls, per case 2 25
12 rolls, per case 1 50
12 cartons, per case 1 70
18 cartons, per case 2 55
36 cartons, per case 5 00

SALERATUS
Arm and Hammer 3 75

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

COD FISH
Middles 20
Tablets, 1/2 lb. Pure 19 1/2
doz. 1 40
Wood boxes, Pure 30
Whole Cod 11 1/2

HERRING
Holland Herring
Mixed, Kegs 1 15
Mixed, half bbls. 11 35
Mixed, bbls. 22 00
Milkers, Kegs 1 25
Milkers, half bbls. 12 50
Milkers, bbls. 24 50

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

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

White Fish
Med. Fancy, 100 lb. 18 00
Milkers, bbls. 18 50
K K K Norway 19 50
8 lb. pails 1 40
Cut Lunch 1 50
Boned, 10 lb. boxes 16

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

STOVE POLISH
Blackne, per doz. 1 35
Black Silk Liquid, dz. 1 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 50
Med. No. 1 Bbls. 2 50
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. 4 24
Black, 50 lb. 40
Baker Salt, 280 lb. bbl. 4 10
14, 10 lb., per bale 2 45
50, 3 lb., per bale 2 60
28 lb. bags, Table 12
Old Hickory, Smoked,
6-10 lb. 4 50



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

BORAX
Twenty Mule Team
24, 1 lb. packages 3 35
18, 10 oz. packages 4 40
96, 1/4 oz. packages 4 00

CLEANSERS



80 can cases, \$4.80 per case

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

Gold Dust, 12 Large 3 20
Golden Rod, 24 4 25
La France Laun., 4 dz. 3 60
Old Dutch Clean, 4 dz. 3 40
Octagon, 96s 3 90
Rinso, 40s 3 20
Rinso, 24s 5 25
Rub No More, 100, 10
oz. 3 85
Rub No More, 20 Lg. 4 00
Spotless Cleanser, 48,
20 oz. 3 85
Sani Flush, 1 doz. 2 25
Sapolio, 3 doz. 3 15
Soapine, 100, 12 oz. 6 40
Snowboy, 100, 10 oz. 4 00
Snowboy, 12 Large 2 85
Speedee, 3 doz. 7 20
Sunbrite, 50s 4 75
Wyandote, 48 4 75
Wyandot Deterg's, 24s 2 75

SOAP
Am. Family, 100 box 6 19
Crystal White, 100 3 85
Big Jack, 60s 4 75
Fels Nanthia, 100 box 5 50
Flake White, 10 box 3 50
Grdma White Na. 10s 3 75
Jax Rose, 100 box 7 85
Palmolive, 100 box 4 00
Palm Olive, 144 box 9 50
Lava, 100 box 4 75
Octagon, 120 5 00
Pummo, 100 box 4 85
Sweetheart, 100 box 5 70
Grandpa Tar, 50 sm. 2 10
Grandpa Tar, 50 lre. 3 25
Tribby Soap, 100, 10c 7 50
Williams Barber Bar, 9s 50
Williams Mug, per doz. 48

SPICES
Whole Spices
Allspice, Jamaica @ 40
Cloves, Zanzibar @ 50
Cassia, Canton @ 18
Cassia, 5c pkg., doz. @ 40
Ginger, Africa @ 18
Ginger, Cochit @ 40
Mace, Penang 1 39
Mixed, No. 1 @ 32
Mixed, 5c pkgs., doz. @ 45
Nutmegs, 70 @ 90 @ 59
Nutmegs 105-1 10 @ 50
Pepper, Black 41

Pure Ground in Bulk
Allspice, Jamaica @ 40
Cloves, Zanzibar @ 53
Cassia, Canton @ 99
Ginger, Corkin @ 33
Mustard @ 32
Mace, Penang 1 30
Pepper, Black @ 30
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
Ponelty, 3 1/2 oz. 3 25
Kitchen Bouquet 4 50
Laurel Leaves 20
Marjoram, 1 oz. 90
Savory, 1 oz. 90
Thyme, 1 oz. 90
Turmeric, 2 1/2 oz. 90

STARCH
Corn
Kingsford, 40 lbs. 11 1/4
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, .8, 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 77
Blue Karo, No. 5, 1 dz. 3 91
Blue Karo, No. 10 3 71
Red Karo, No. 1 1/2 3 05
Red Karo, No. 5, 1 dz. 4 29
Red Karo, No. 10 4 09

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

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

Maple
Michigan, per gal. 2 75
Welchs, 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
Tobasco, 2 oz. 4 25
Sho You, 9 oz. doz. 2 75
A-1, large 4 25
A-1 small 3 15
Caper, 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 54
1 lb. pkg. Sifting 14

Gunpowder
Choice 40
Fancy 47

Ceylon
Pekoe, medium 57

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

Oolong
Medium 39
Choice 45
Fancy 50

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

VINEGAR
Cider, 40 Grain 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. 90
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 40
Mouse, wood, 6 holes 70
Mouse, tin, 5 holes 85
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 75
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
Fast Foam, 3 doz. 2 70
Fast Foam, 1 1/2 doz. 1 35

YEAST—COMPRESSED
Fleischmann, per doz. 30

When Selling Regains Its Courage

Is our vaunted American selling only a fair-weather phenomenon? Has it no stamina? Does it cave in, crumple up and take the count at the first blow?

It would seem so.

For years the world has watched with amazement, not unmixed with envy, the selling forces of America in action. We have modestly acknowledged the applause. We knew we were good.

And we were. American selling was hard-hitting, tireless, resourceful, enthusiastic. It not only created demands but it helped buyers to find the means to satisfy those demands. It raised standards of living overnight, and in the joy of accomplishment it sang as it worked.

Came the stock-market squall of last October. Hesitation. Overcaution. Pessimism. Fear. Rumors of failures and panic. The spirit of Buying depressed.

Did Selling roll up its sleeves and eagerly welcome a trial of its strength and resourcefulness? It did not. It joined the mulligrubbers. It crowded the wailers at the wailing wall. It acted like a tired old man after a long walk on a sultry day.

What a pitiable spectacle of America's strong man lugubriously repeating hackneyed alibis. "Overproduction," was a favorite one. But overproduction became a fact only as underconsumption out-generated Selling. And on its own field, for it had cracked the hard nut of underconsumption many a time. But Selling gave up. Too fat to fight. It said, "Nobody to buy; nothing to buy it with."

Shortly before, millions were eager for more and better food, warmer clothing, more comfortable shelter; millions desired greater conveniences; millions yearned for the luxuries of travel, art, music, books. They were willing to work hard and exchange their labor and services for those things.

Yet selling accepted the strange story that overnight millions lost their desires, that a

miracle had happened and human nature had undergone a remarkable change. Nor were "the consumers broke." The record since then belies that assumption.

No; "selling" false rumors and calamity put us in the hospital. The real selling forces of the Nation lost heart and nerve. Some openly joined the enemy. Others lent aid and comfort by disloyal inactivity.

"It's a great time to call upon sales and advertising managers," said a business man to me the other day. "They'll sit back and listen to you for two hours. A year ago you got a five-minute appointment for three weeks from Thursday. Too busy, selling. But to-day, nothing doing, and nothing to do. All the time in the world."

There probably was never a time in recent history when selling was at such a low ebb in the United States.

To the everlasting credit of American Selling there are a few who have kept the faith, who have relished a stout fight and who are coming through as victors. Such has always been the case. Calamity, war, depression, flood or fire disturbs the settled order. The churning process brings up from the bottom strange faces and strange names.

When the fair-weather sun shines again, there are new faces in an industry's picture—new leaders at the helm. Never doubt, you will see their names in the business headlines of to-morrow. They have come up from behind, energizing new ideas with a fine courage while old leaders were proving to themselves that it couldn't be done.

But the pity of it is that a glorious march toward greater comfort for greater numbers halts because the motive power of American business—our selling forces—lost vision and courage.

When American Selling regains its old-time courage, then get ready for better times.

Merle Thorpe.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 23)

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 Hubert L. Sebring, Bankrupt No. 4240. The bankrupt was present in person and represented by attorney Judson E. Richardson. Creditors were represented by W. F. Umphrey, attorney. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Oct. 8. On this day was held the first meeting of creditors in the matter of Frank Cryan, Bankrupt No. 4226. The bankrupt was present in person but not represented by attorney. No creditors were present or represented. 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.

Oct. 6. On this day was held the first meeting of creditors in the matter of Grames Mfg. Co., Bankrupt No. 4211. The bankrupt was present by C. B. Grames, its president and represented by attorney Samuel B. Himmelstein. Creditors were represented by attorney Fred G. Stanley and Grand Rapids Credit Men's Association. Claims were proved and allowed. The president of the corporation was sworn and examined without a reporter. M. N. Kennedy, of Kalamazoo, was elected trustee and his bond placed at \$1,000. The first meeting then adjourned without date.

Oct. 10. We have to-day received the schedules in the matter of Wildwood Outdoor Club, Bankrupt No. 4242. The schedules show no assets with liabilities of \$5,848.46.

Oct. 9. On this day was held the first meeting of creditors in the matter of Fred Thompson, Bankrupt No. 4233. The bankrupt was present in person and represented by attorneys Watt & Colwell. Certain creditors were present in person. Claims were filed only. The bankrupt was sworn and examined without a reporter. Bert D. Smith, of Grand Rapids, was elected trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

Oct. 10. We have to-day received the schedules, reference and adjudication in the matter of William R. Kelly, Bankrupt No. 4266. The bankrupt is a resident of Grand Rapids. The schedule shows assets of none with liabilities of \$6,648. The court has written for funds, upon receipt of same the first meeting of creditors will be called, note of which will be made herein.

Oct. 9. This being the day fixed for the first meeting of creditors in the matter of Kalamazoo Sanitary Mfg. Co., Bankrupt No. 4215. The bankrupt corporation was represented by attorneys Mason & Sharpe. Petitioning creditors were represented by attorney Fred G. Stanley. Creditors generally were represented by attorneys S. H. Wattle; M. J. Schabrig; Stearns & Kleinstuck and Hagerman & Miller. Claims were filed and allowed. M. N. Kennedy, of Kalamazoo, was elected trustee, and his bond placed at \$1,000. The first meeting then adjourned to Oct. 22.

On this day was held the first meeting of creditors in the matter of Lloyd A. Ide, Bankrupt No. 4221. The bankrupt was present in person and represented by Robert S. Tubbs, attorney. No creditors were present or represented. No claims were proved or 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.

Oct. 10. On this day was held the first meeting of creditors in the matter of Merwyn F. Herbert, Bankrupt No. 4241. The bankrupt was present in person and represented by attorney Clair S. Beebe. The creditors were not present or represented. No claims were proved or 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.

Oct. 13. We have to-day received the schedules in the matter of Robert E. Eyles, Bankrupt No. 4258. The bankrupt is a resident of Holland, and his occupation is that of a laborer. The schedule shows assets of \$640 of which \$600 is claimed as exempt, with liabilities of \$2,650. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Do You Know Your Business?

Pertinent queries about your business are contained in a quiz sheet prepared by the Chamber of Commerce of the U. S. A. Look over the following questions. Check yourself up on

these points and see how nearly 100 per cent. you measure.

1. Do you keep a "purchase account" that shows total of all goods bought?
2. Do you know what you save annually by discounting bills?
3. Do you know what it costs to buy goods?
4. Do you know what you owe?
5. How often do you take stock?
6. Do you figure stock at cost or selling price?
7. Do you make allowances for depreciation and dead stock?
8. Do you make depreciation of fixture and delivery equipment?
9. Do you know what is due you?
10. Can you furnish your bank a financial statement at once?
11. Are collections made as rapidly as accounts increase?
12. Do you know what it is costing you for allowances for customers?
13. How often do you make up a "Profit and Loss Account?"
14. Into how many separate accounts are your expenses divided?
15. Do you own the building in which you do business?
16. Do you charge rent therefor?
17. Do you charge your own salary as an expense?
18. Do you charge interest on money invested?
19. Do you know the percentage of expense to sales?
20. If a fire took place, could you from your books give a complete statement of all accounts?

Petticoats Return To Fashion.

Moving about among the fashionably dressed these days, the person with an alert ear is frequently struck by a faint rustle that sounds for all the world like a taffeta petticoat. And furthermore, very likely is one. For, reintroduced by Paquin and Molyneux at the last Paris openings, the taffeta petticoat and its pleasant silken sound have returned to the ensemble.

It has, of course, undergone complete rejuvenation. It is in perfect agreement with the established silhouette, cut and seamed to mold the figure around the waist and hips and to widen just a little at the hem. In black and in dark colors it is successful with sheer woolen and silk daytime dresses to match. For evening, in models that sweep to the floor, it adds elegance without an iota of bulk to the trailing lengths of formal attire.

Taffeta is not alone in the petticoat field. Crepe and satin, combined with lace, make exquisite confections as suave in silhouette as the dresses that go over them. Flat, snug yokes fit them at the waist line, and circular cut insures their clinging to the lines of the figure as far as the knees, where fashion permits them to widen out in line with the skirts over them. Wrap-around styles that have no flare in repose but admit freedom of action in walking take care of the petticoat needs of the silhouette at its slimmest.

If petticoats are ingenious, slips are equally so. Brassiere-like tops, shoulder straps that are glorified strings, décolletages of assorted depths and shapes to suit the cut of evening dresses, skirts that cling protectingly to the

figure—all these things make them as invisible as they are indispensable.

Dull Knives and Dull Wits.

All meat dealers are mighty well aware that it is a foolish thing to cut meat with a dull knife. If it is foolish to work with a dull knife, how much more foolish it is to try and work with dull wits.

Dealers should awaken to the fact that the conditions under which they are working to-day are much different than in days gone by when meat was cheaper and expenses much lower. Loss in cutting and weighing with the present high prices is a much more serious affair than when prices were low. Cost of doing business has been going up in every department and the man who would make a net profit to-day must conduct his business on strictly business principles.

Many dealers to-day are straining themselves too much to secure volume of trade without regard to profit. Volume of trade is important of course, but it is of very little value unless it is accompanied by a sufficient profit.

The meat business of to-day is much different from that of our fathers' days and we need to sharpen our wits to meet the present conditions.

Window Lighting.

Dramatizing window lighting helped to gain special attention for this canned foods display installed by Hale Bros. Grocerteria, Sacramento, California.

Cans of olives were grouped in geometric arrangement on a low felt-covered stand corresponding to a miniature stage. They stood out with particular distinction because concealed at the back of the stand was a row of "foot" lights, illuminating the decorative panel in the background which was framed on either side by velvet curtains.

Other cans of olives were arranged on a strip of artificial grass in the foreground. A miniature potted olive tree brought a touch of greenery into the display.

Get Rid of Slow Items.

There are many hundreds of different brands of food products on the market bidding for the grocers' attention, and their sponsors ask food merchants to tie up capital in them. The wise store owner will stock only such brands as have proven to have a ready sale.

It is poor business to stock slow brands just because an occasional customer might ask for it. The better plan is to tell the buyer that if she wants the item you will order it for her.

Keep your capital for investment only in items that permit reasonable turnover.

Story of Table Silver Filmed.

The story of the manufacture of table silverware from earliest records until to-day, with sources, processes of manufacture, development of designs and modern usages, has been made into an interesting film which is offered under the title of "Silver; Heirlooms of To-morrow," for exhibition by schools, clubs, churches and other organizations or persons. Applications should be addressed to the Pittsburgh Experiment Station of the United States Bureau of Mines, 4800 Forbes street, Pittsburgh, Pa. No charge is made for the use of the film, but the exhibitor is asked to pay transportation charges.

Flat Glass Products Gaining.

The demand for flat-glass products continues to be progressively better, in keeping with the movement which began early in September, the American Glass Review will say to-day. The volume, however, remains below the average of the last five years and the market is rather spotty. Production is being held down as much as possible, although output is better than it was in July or August. There has been no change of moment in plate glass. The large users are buying carefully. Mirror manufacturers will hold an important meeting next Wednesday at Cincinnati.

Wise Buyers Know.

How our meats, though far superior to the ordinary kind, are far more economical. Experienced housekeepers buy their meats here regularly. They wouldn't do so if they didn't get good meats and good value for their money. They get more, as one or two trials of our meats will prove.—Advertisement used in local paper by an independent grocer.

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.

Hardware Store For Sale—Responsible party with acceptable security does not need to pay cash. Must be moved quickly. R. H. Johns, 507 Peck Bldg., Kalamazoo, Mich. Phone 8836. 346

FOR SALE—Hardware store. Only one other in city of 50,000. Write Golden Rule Hardware Co., Williamsport, Pennsylvania. 347

Cash—For your stock or ends of stocks, groceries, dry goods, clothing, etc. Box 425, Big Rapids, Mich. 342

FOR SALE—Complete grocery, dry goods and notions stock, with fixtures. Located on best corner in busy community within fifteen miles of Kalamazoo. On state highway. For further information, address No. 343, c/o Michigan Tradesman. 343

EXCLUSIVE-READY-TO-WEAR—And beauty parlor, well located, town Central Michigan 6,000 population. Good location, established eight years, long lease, rent reasonable. Entertain any fair offer account ill health. Business good. Address No. 344, c/o Michigan Tradesman. 344

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. LEVINSON
Saginaw, Mich.
Telephone Riv 2263W
Established 1909

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Establishment of a \$400,000 dry ice plant in Detroit, the first of its kind to be acquired in this city, is announced by Nathan Borin, president of the Borin Brothers Coal & Ice Co. The new plant is to be located at Linwood avenue and the Pennsylvania railroad and will have an initial capacity of 30,000 pounds of dry ice daily. Construction is to start at once and the manufacturing equipment will be ready to install the moment the structure progresses to a point where it will receive the machinery. The plant will be operated 24 hours each day and three shifts of workmen will be employed. Plans for the building contemplate expansion to be effected with a normal widening of the market for this product. Dry ice is the latest commercial development in refrigeration. Already the large ice cream and dairy companies in Detroit are using the product in large volume. Heretofore however, the product has been shipped into Detroit from other cities. Use of the dry ice has added measurably to the efficiency of ice cream and dairy product deliveries. It makes it unnecessary to use cracked ice packing for deliveries. By eliminating the use of unwieldy ice cream tubs and huge wooden containers, delivery costs have been cut to a minimum. Use of dry ice also makes it unnecessary for a creamery to make a return trip to pick up empty containers.

A branch of the Peoples Wayne County Bank has been opened at the intersection of Livernois and Michigan avenues. This new branch will transact the business formerly handled at the old branch in this location and the Michigan avenue-Military avenue unit. Stanley A. Niemec is manager. The entire staff of both offices will be at the new location.

Isaac Oberman, dealer in furniture, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$2,811 and assets of \$335.

A composition offer of 25 per cent. cash has been accepted by creditors in involuntary bankruptcy proceedings against Joseph Sominsky, retail men's clothing and furnishings, 9671 Gratiot avenue. Creditors with unsecured claims of \$500 or more are: Cutter Crossette Co., Chicago, \$510; A. Kroluk Co., Detroit, \$1,286; Wetsman & Shatzen, \$561; Mishawaka Rubber Company, Mishawaka, Indiana, \$667; Rite Line Clothing Co., New York, \$792; Schoenfeld & Schoenfeld, Detroit, \$655; Steinberg Bros., Philadelphia, \$703; U. S. Rubber Co., Detroit, \$620; Webleco Co., New York, \$956; Ralph Paul, Detroit, \$1,200; Abraham Sominsky, Detroit, \$8,728.

Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Natalie Fowler, retail millinery, by Finkelston, Lovejoy & Kaplan, attorneys, representing Federal Hats, Inc., \$146; Sylvia, Inc., \$75; Engel Import Co., \$40.

M. D. Sanders, a Detroit druggist for the last twelve years, has opened a new store at 3162 John R street to be known as the Sanders Drug Co. Mr.

Sanders also operates a drug store at 3936 Brush street.

D. E. Boyle has moved his drug business from 2201 St. Antoine street to a new location across the street at 2210 St. Antoine street.

Wilber L. Brown, located for the past three years at 675 Euclid avenue East, has opened a new drug store at 18403 Oakland avenue.

Floyd D. Kane, formerly located at 7762 Vernor highway, West, has opened a new drug store at 15649 Schoolcraft street.

Austin T. Williams, formerly a member of the partnership of Brawley & Williams, Woodward avenue at Avalon avenue, has opened the Williams Drug Co., at 8755 Grand River avenue, the location formerly occupied by W. A. Rose.

A. J. Clark has opened a patent medicine store at 4391 Lincoln avenue, the location previously occupied by the R. & B. Pharmacy under the management of Reuben Baggleman.

Charles A. Schurrer has opened a new drug store at Second boulevard and Cortland avenue. Mr. Schurrer was formerly with the Detroit Drug Co. at 10358 Woodward avenue.

R. M. Wisdom, formerly with the Davison and Lumkin Drug Co., 2215 Davison avenue, East, has opened a new drug store at 2201 St. Antoine street. The new store will be known as the Columbia Pharmacy.

A. B. Whale, formerly located at 13321 Twelfth street, has opened a new drug store at 8215 Beaubien street.

Aaron B. Lefton replaces B. Spear in the drug business at 10201 Oakland avenue. The store will be known as Lefton's Pharmacy.

Mitchell Fodor, formerly located at 10329 Vernor highway, West, has succeeded Paul Yuhasz in the drug business at 2201 South Fort road.

Harry Cohan has opened the Gold Star Pharmacy at 10329 Vernor highway, West, replacing Mitchell Fodor.

Irving Cohen, formerly at the Loomis Drug, 2962 Third street, has opened a new drug store at 2401 Carpenter street. It will operate as the C. & G. Drug.

Isaac Ekelman has opened a new drug store at 11547 Linwood avenue.

Martin Schneyer, formerly a clerk in the drug store at 10401 Fenkell avenue, has acquired the business at that location and will operate it as the Elcon Drug Store.

Thomas F. Mooney, located for the last five years at 12100 Grand River avenue, has opened a new drug store at 19000 Livernois avenue.

Henry Cohen, formerly with Jackson Drug Co. has succeeded J. H. Hilligas in the drug business at 4100 Third avenue.

Patrick L. Woodmere, for eight years with F. W. Droelle at Hastings street and Gratiot avenue, has taken over the drug business at 14743 Mack avenue formerly operated by W. V. Fleming.

J. Oppels, after an absence of about three years, is back again in his old neighborhood with a full line of meats and groceries. Mr. Oppels succeeded Wm. Johnson at 11411 Beard street.

The Acme Hardware Co. is now located in a new store at 13739 Lin-

wood avenue, having recently moved from 13806 Linwood.

Charles Sword has moved his hardware business to 2220 Puritan avenue from his old location at 2033 Puritan.

The location of Herman's Cut Rate Hardware Store No. 2 has recently been changed from 4308 to 4282 Fort street, West.

Simon Hillebrand has taken over the business of the Fern Drug Co. at 14352 Kercheval avenue. Mr. Hillebrand operates his store under the name of the Hillebrand Drug Co.

H. Brandi has succeeded Mrs. Grace Williams in the grocery business at 1831 Fourth street, East, Royal Oak.

E. R. Beedle has recently opened a drug store with complete prescription and fountain service at 2694 Coolidge highway in Berkley.

George Brooks and V. Reynolds have recently opened a new market at 519 South Washington avenue, Royal Oak. They carry a complete line of meats, fruits and vegetables.

A. G. Reisterer after making considerable improvements and enlarging his store is again operating his own store at 16501 Woodward avenue. One of the major improvements was the addition of a new tile fountain.

Arvant & Spilos have taken over the grocery and meat business of O. Oberlander at 20540 Woodward avenue.

Irving Farkas opened a meat market at 11618 Jefferson avenue, during the latter part of August.

F. A. L. Limpert has opened a drug store at 7801 Oakland avenue to be known as the Community Store. A U. Weber formerly operated a drug store at this location.

Hynes & Murphy, well-known local drug organization, has moved its store No. 6 from 7700 Woodward avenue to a new location at Livernois avenue and Tuxedo avenue.

Leon F. Freytag has opened a new drug store at 22100 Woodward avenue, Ferndale.

Frank A. Callan, a former owner of the drug store at Hamilton avenue and Canfield avenue, has again entered business at this location. The store was previously occupied by the Fisher & Moran Drug Co.

M. D. Williams, division manager of the General Electric Supply Co., is expected back at his desk some time in October, after an absence of several months due to illness.

E. A. Bowman, Inc., 5115 John R street, has been appointed exclusive distributor throughout metropolitan Detroit for the well-known Multibestos line of brake linings, according to E. A. Bowman, president of the concern.

Ekelman Hardware has succeeded Nigbor Hardware at 12916 Grand River avenue.

Make it possible for New York to purchase automobiles in the ratio of one car to every five persons, the National average, and the motor car industry will have an outlet for 1,000,000 more cars every year. That was the startling thought which John Younger, Professor of Automotive Engineering at Ohio State University, left with motor car manufacturers here following the recent production meeting of the Society of Automotive Engineers,

Nor is Mr. Younger without a theory at least, as to the method for making the metropolis consume automobiles at this rate. "My solution," he said, "is double-decking such main thoroughfares as Fifth avenue, Forty-second and Fifty-ninth streets, parts of Broadway, and streets leading from the Holland Tunnel and the bridges. This would furnish relief from traffic congestion, which is the explanation for the fact that New York's car consumption ratio is one to ten as against a National record of one to five persons."

Always keen about the ideas that the designers who visit Europe for the Paris and London shows bring back with them, Detroit has been especially so this year. The most direct word in this connection is the report that Durant is going to adopt the frameless, all-metal body construction pioneered successfully in Europe by Viscaya. In this type of body the steel sections are fastened together with rubber liners, giving both flexibility and silence with a high factor of safety, according to engineers familiar with Viscaya's use of it.

Engineering interest here has centered to a considerable extent in the fate of independent wheel springing from year to year among European motor cars. While word reaches Detroit that this design has won no new supporters on the Continent or in England during the last year, many regard it as significant that none of those who are using it show any disposition to switch to the more conventional suspension. Independent springing is in the foreground of many a designer's thinking in Detroit these days.

Now that J. H. Bohannon has denied that Peerless is going to have a twelve-cylinder front-drive car next Spring and stated instead that the company is going to offer a strikingly different multi-cylinder rear-drive product, interest is keener than it was over the original report. Mr. Bohannon, however, did admit that his company owns the French Buccali front-drive patents.

It is intimated that the revolutionary aspect of the car Peerless is planning for next Spring will lie in its light weight, probably to be achieved through an unusually large use of aluminum in the construction. The trend toward light weight is in line with the recent prediction of C. F. Kettering vice-president of General Motors, that the future will see a 1,000 pound, \$1,000 automobile, capable of traveling 100 miles an hour.

Drawing for space in the National automobile shows always gives the industry an opportunity to review the fate of variously conspicuous nameplates at previous shows. This year will find that seven have left the picture. They are Blackhawk, Cunningham, Elcar, Erskine, Kissel, Marquette and Roosevelt. Four of these, formerly companion cars, have merely taken the family name. They are Blackhawk, Erskine, Marquette and Roosevelt, which have become, respectively, Stutz, Studebaker, Buick and Marmon.

Only the efficient worker can be a happy worker.