

MICHIGAN TRADESMAN

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Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 29, 1930

Number 2458

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HILLS

You have not lived until you know a hill
That stands above a river. Elms are there,
And maples for September, and the pine—
That strange tree-god that never sleeps at all.

Dead hills there are over the wide land,
Whose rivers have forsaken them to winds,
Whose rivers have forsaken them and gone
Silently forever into the sea.

Young hills there are in new and treeless lands,
Whose rivers ride like furies on their backs,
Cloud-born in tumult, raging for a day,
Leaving the young hills desolate and torn.

But there are hills whose rivers tend them well
And quench their thirst beneath the summer sun
These are the hills that laugh with early buds
And chant the ancient epics of the trees.

You have not lived until you love a hill
That stands above a river. Oaks are there,
And sycamores for moonlight; and the pine—
That strange tree-god that watches over all.

John Russell McCarthy

Royal Garden TEA

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

The Blodgett-Beckley Co.

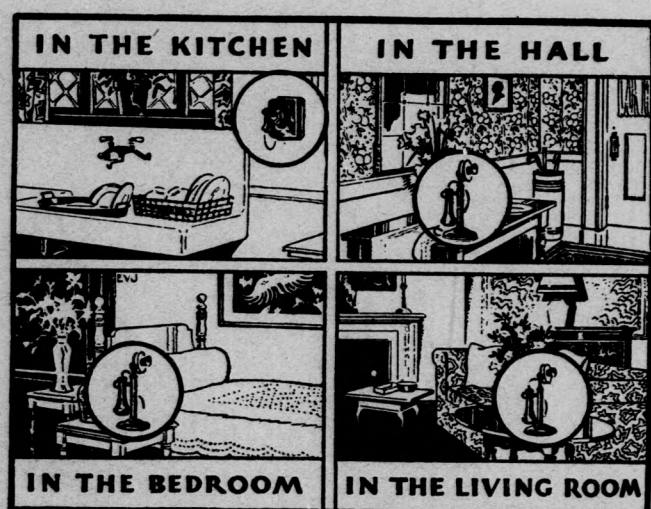
MEMBER INDIA TEA BUREAU

Main Office Toledo

Detroit Office and Warehouse
517 East Larned Street

MICHIGAN BELL TELEPHONE CO.

Extension telephones are an inexpensive comfort that no home should be without. A bedside telephone is a very great convenience, and a safeguard in case of emergency; a telephone in the



Four locations where extension telephones would add convenience to your home

kitchen saves much running back and forth; extension telephones in the living room, hall and basement provide a degree of comfort that brings new joy to home-life.

» » » The cost of an extension telephone is only a few cents a day. » » » To place an order, or for information, call the Michigan Bell Telephone Company and ask for the Business Office. Installation will be made promptly.



QUAKER RAISINS

Selected Fruit from the fertile Valleys of Sun Kissed California.

Fancy Grades - - Priced lower. A trade builder for the Independent Merchant.

Quaker Seedless Raisins
Quaker Seeded Raisins
in beautiful packages

also

Quaker Raisins in Bulk

LEE & CADY

MICHIGAN TRADESMAN

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Number 2458

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

UNLIKE ANY OTHER PAPER. Frank, free and
fearless for the good that we can do. Each issue com-
plete 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
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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.

Does Not Look Very Good.

The convention of the Merchant Minute Men held at Shreveport on Tuesday, Wednesday and Thursday of last week was attended by about 1,000 delegates, representing thirty different states.

They came from as far away as Portland, Oregon, and Bangor, Maine. They represented all types of business men, including bankers, coal dealers, manufacturers, clothiers, druggists, automobile dealers, and, of course, many retail and wholesale grocers. There were even a few farmers and crafty trades unionists in attendance. It was a remarkable cosmopolitan assemblage. Kansas and Oklahoma were represented.

At this meeting, the Merchants Minute Men was converted into a real National association of retail merchants, instead of being merely a creation of the Hello World Broadcasting station. The M. M. M. now has a complete set of duly elected officers, with W. K. Henderson at the head.

The resolutions adopted included the following:

1. The tax-dodging of the chain stores was condemned, and taxing officials were urged to make an inventory of chain store stocks and fixtures.

2. The alleged "inefficiency" of the chain stores was disapproved, for the reason that it is accomplished by forcing employees to work long hours of overtime without pay, the purpose being to get along with less employees, and thus cut down the number of jobs available for the relief of unemployed. A system of this sort was declared to be un-American and destructive to the best interests of the community.

3. An amendment to the Sherman anti-trust law was recommended, as suggested by W. K. Henderson in his petitions to Congress, for the purpose of protecting the Nation against food monopolies and other monopolies.

4. Co-operation was pledged to W. K. Henderson in his fight on the chain stores, and President Hoover was urg-

ed to grant more power to Station KWKH, and more broadcasting time, so that this station might reach all parts of the country with its anti-monopoly campaign.

5. The chain store was declared to be a juggernaut of centralized control which reaches to the smallest hamlet and threatens the existence of independent business.

5. The report of the Better Business Bureau of Columbus, Ohio, in which the chain stores were "whitewashed" of all charges of crookedness in using small-sized packages, was criticised. The Columbus report, it was claimed, was made months after the short-sized packages had disappeared from the market, after their existence had been exposed.

Sixtieth Anniversary of First State Bank of Decatur.

Oct. 15 the First State Bank entered upon its sixty-first year of service. Organized as the First National Bank Oct. 15, 1870, by A. B. Copley, E. P. Hill, Levi B. Lawrence, Tobias Byers, R. J. Huyck, LeGrand Anderson, Tom Brownbridge, Samuel Morris and others, it carried on with A. B. Copley as President and E. P. Hill as Cashier for about twenty years.

Upon the expiration of its National charter in 1890, the organization incorporated under a state charter as the First State Bank and continued with the same personnel but with the addition of Edwin B. Copley as vice-president.

At that period L. D. Hill became associated with the bank, and continued until he took charge of a bank at Mulvane, Kansas. A. H. Huyck became cashier, and continued until his death in 1899.

Again in 1900 L. D. Hill returned and was cashier until 1915.

Edwin B. Copley became President after the death of A. B. Copley in 1899 and held that position until his death.

The present Vice-President and Cashier, L. E. Van Antwerp identified himself with the bank in 1905 and became Cashier in 1915. Earl Copley returned to Decatur in 1912 and became President after the death of his father in 1916.

F. C. Stapleton carried the duties of Assistant Cashier for eleven years, retiring in 1929.

Herbert H. Creagan, the present Assistant Cashier, has completed fourteen years of service and Dan Fox, the late member of the institution, took up his duties in 1929.

It is a most unusual thing for the control and management of a bank to continue for sixty years through three generations, as it has in the Copley family. Further, the interest of Tobias Byers is now represented on its board of directors by Mrs. Belle Baker, of Dowagiac, and that of LeGrand

Anderson has carried down to his daughter, Mrs. Grace Hammond.

The present board of directors are E. E. Copley, J. E. Maxwell, L. E. Van Antwerp, Mrs. Belle Baker and H. H. Creagan.

In its last published statement of Sept. 24, the bank shows capital, surplus and undivided profits of over \$57,000 and total assets of approximately a half million dollars.

For its distinctive conservative management and policies, the bank has earned for itself an enviable position among the banking fraternity and business world.—Decatur Republican.

Massive Displays Get Attention.

A Western grocer held a carload sale a few weeks ago on which he is reported to have had a gross turnover in excess of \$6,000.

He piled his windows and store full of merchandise. Much of it sold at regular price to trade attracted by the special sale goods. "It was our first experience," he said, "with this kind of display. Showing a massive stock of an item challenged every passerby to stop. Even my competitors came to look over the display.

"The advertising benefits were considerable. The massiveness of the items on display gave us prestige and added force to our sale and promoted a great volume of new business."

Where facilities make such a carload turnover possible it is often profitable to hold such sales at long interval periods, say once each year. But even in smaller lots it is feasible to give sales the advantage of "massive display." The impression of massiveness is relative. It is merely necessary to display in one place a considerably greater amount of an item than is usual.

Another way to accomplish this advantage is to arrange the entire window display around one commodity, using groupings in generous amounts and using window cards to accentuate the impression of a special sales drive on the item.

Inspecting Autos Before Issuing Licenses.

The mechanical equation in the prevention of automobile accidents is a feature which has come rapidly to the fore within the past few years, mainly through the efforts of certain states to promote periodical equipment inspection campaigns. These have been so highly successful in the states where they have been properly handled that the public has rapidly learned to appreciate the necessity for safety maintenance.

As a matter of fact there seems to be little question but what within a very short time several states will require some evidence of reasonably good mechanical condition as a pre-

requisite to registration. In other words, unless the automobile is safe to be operated it will not be licensed. The reasonable and right thinking owner, of course, has always appreciated this necessity and will not oppose any such regulation because he realizes its possibilities.

The elimination from our highways of so-called "junkers" and cars which are mechanically unsafe, even in the hands of experienced drivers, is just as important as the elimination of inexperienced or unqualified operators and will contribute very largely to a reduction in motor vehicle accidents.

For Handkerchief Reform.

Here is a fashion that Americans might adopt with great saving to purse and health now that winter is nearly here.

When traveling in Japan I caught a cold. Ordinarily the disease is violent for three days, and getting over it is a long-drawn-out process. I was in a village where an extra supply of handkerchiefs could not be bought. I was obliged to make use of the paper ones used by the natives. My cold departed surprisingly quickly, and I believe it was due to the handkerchiefs. They are small, soft and made of rice paper, and as they are used they are thrown away.

Our habit is to use a handkerchief several times, keep it in our pocket to fill it with germs and breathe in those germs every time we use it, thereby prolonging the cold and making it more disagreeable. The Jap hankies are more sanitary, and their disposal need not be a problem when on the street. I carried a small rubber bag in my hand satchel and put them into it as I used them and on arrival at my hotel emptied them into the wastepaper basket.

With these dainty little handkerchiefs head colds would be less frequent here.

M. E. Lascelles-Forbes.

To Conserve the Forests.

President Hoover's decision to appoint a board to survey forest resources and means for conserving and perpetuating them comes at an opportune time. This year has been one of the most dangerous in history to American forests.

The matter of maintaining or increasing forest stands is not so simple. Reforestation, now carried on both by private interest and by the Government, is a long, expensive task. But it must be done. Scientific lumbering to conserve the forests has come about through education and voluntary restrictions imposed by big lumbering companies. But the problem is even farther reaching. It has a bearing on flood control.

Let your work, rather than your tongue, speak for you.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

In connection with these articles I have a sort of informal gallery of horrible examples of how not to protect one's self in a legal contingency. In other words, letters from business people setting forth how they handled given situations and found themselves in a peck of trouble through not knowing what they were about.

The latest addition to this gallery is the following, received from a Western tobacco dealer:

About one month ago a salesman came here to see me. He was with the Allied Drug Products Co., Chattanooga, Tenn. He overcame all my arguments and sold us \$66 worth of aspirin tablets to sell to our trade. However, before signing order I went into specific details with him in regard to law of State, and especially in regard to returning any unsold merchandise for credit (not exchange). He stated that not only did his house accept returned merchandise for credit, but allowed ninety days for remittance, and any leftovers whatsoever would have no effect on the extra ninety day discount.

After the aspirin came my supposition was correct—it is strictly against the law for any retailer to handle this product unless a registered pharmacist. The consequence was I had and still have the pills on my hands. I wrote the company and explained in detail and asked them kindly for shipping instructions for their return. In answer I received a rather warm letter that goods absolutely could not be sent back for credit, but that they would exchange aspirin for castor oil, herbs, etc. Of course I couldn't handle this with tobacco so I wrote back and explained. In return they stated that they didn't want trouble with us, but that this purchase was made in good faith and if I had read my contract I would know that I had to pay at the expiration of three months. That was a new one on me—I had never seen a combination contract order book and the truth was the salesman never left me a copy. I want you to write me a personal letter and advise me not only what to do, but how to get ready to beat this suit. I'm satisfied they are going to bring suit against me for I have written of late very frequently asking permission to return these, which are as shipped, in good condition, and of the four or five recent letters no acknowledgment has been received.

The writer of this letter had wit enough to know the points on which he must look sharp, but his trouble was that he didn't do anything about it. Incidentally I must pay tribute to the salesman who can "overcome all the scruples" of his buyer, and sell \$66 worth of drugs to a tobacco dealer, who knew or strongly suspected that he couldn't legally sell them after he got them.

The old story of signing a contract which one does not read, and accepting all kinds of promises from a salesman which, had the contract been read, would have been found to be wholly inconsistent with it. "The salesman never left me a copy of the contract." Why didn't you ask for it? The chance is, however, that had he read the contract he wouldn't have signed it, for he would have seen that the salesman's promises were in conflict with it, and when he asked the salesman to write them in, the salesman would have refused.

I have another letter on my desk this minute in which a salesman offered a special privilege to a buyer. The buyer, with unusual intelligence, said "have you authority to do this?" The salesman said he had, and the buyer went ahead, to his sorrow. It isn't safe to take a salesman's word that he has authority to do something. He may be lying or he may not know. The only way to get a line on a salesman's authority is to ask his employer.

I am going to outline this aspirin transaction as it should have been done. Passing over the question why a tobacco dealer wants to sell aspirin, which is none of my business, the dealer could have saved himself all this trouble if he had gone about it this way:

Dealer: But I don't know that the law will let me sell aspirin?

Salesman: Oh, yes it will.

Dealer: Well, I'll have to find out first. I'll call up the nearest office of the Board of Pharmacy and ask them.

(This call would have ended the whole matter, because he would have been told he couldn't do it. But suppose he had been told he could do it, then the conversation would have proceeded thus.)

Dealer: Suppose I don't sell all this, can I return the balance for credit?

Salesman: Sure, my house accepts unsold merchandise for credit.

Dealer: Does it say so in the contract?

Salesman—Doesn't have to be in there—I'm telling you so.

Dealer: Let's see the contract.

(Reads it, and finds nothing except straight ninety day terms.)

Dealer: Before I sign this contract I want a letter from your house agreeing to accept unsold merchandise for credit.

Salesman: O, you don't need that—I'm telling you we'll do it.

Dealer: No, I have to have more than that. I'll tell you—you write all this in the contract and I'll sign it. If your house accepts it that way and ships the goods, I'm protected.

Salesman: Oh, I can't change the contract.

Dealer: That's what I thought, yet you're trying to change it by word of mouth. Anyway, that's the only way I'll sign.

(This too would have ended the matter, because the salesman would no doubt have balked at all of this. And the dealer would again have been saved a lot of trouble.)

Elton J. Buckley.

[Copyrighted, 1930.]

A corporation selling citrus fruits 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.

Bottling the water from a natural spring and selling it in interstate commerce, a corporation signed a stipulation with the Federal Trade Commission agreeing to stop advertising certain claims respecting the medicinal properties of the product other or greater than those usually belonging to

a mild laxative. The company will also not sponsor advertising which untruthfully represents the products or the results obtained from its use.

A mail order corporation will no longer use the word "free" in connection with the sale of merchandise so as to deceive buyers into believing that the goods offered as "free" are in fact given free and that their cost is not included in the price paid by purchasers for some other product or products ordered, according to a stipulation agreement between the corporation and the Federal Trade Commission.

Engaged in the mail order distribution of various kinds of merchandise, a corporation signed a stipulation with the Federal Trade Commission agreeing to discontinue such misrepresentations as would deceive buyers into believing that certain of its products are made of silk, wool, or the fur of the seal, lynx, the fox and others.

Provision is made that when articles are composed in substantial part of silk and the word silk or satin is used as descriptive thereof, it shall be accompanied by another word or words printed in type equally as conspicuous so as to indicate that the products are not made wholly of silk.

The word "pearl" is not to be used to describe imitation pearls, according to the stipulation, while neither is the word "engraved" to be employed in any way that would confuse buyers into believing that goods so described are engraved by hand, when such is not the fact.

Manufacturing knit caps for sale in interstate commerce, a firm of co-partners signed a stipulation with the Federal Trade Commission agreeing to desist from advertising in a manner that fails to disclose that one brand of these goods is not composed wholly of wool but is made in part of other materials. The company will stop advertising so as to deceive buyers into assuming that such goods are all wool, when such is not true.

A corporation manufacturing soap products, signing a stipulation with the Federal Trade Commission, agreed to stop use of the word "olive" in connection with the word "oil" as part of its trade name or as a label for its products so as to imply that they are composed in substantial part of olive oil, when such is not the fact. Use of the words "olive" or "olive oil" in any way as descriptive of its products will be discontinued so as not to confuse buyers into believing that the soap is composed in substantial part of olive oil.

An individual dealer in citrus fruits will no longer advertise that his products are produced or grown in a certain part of Florida known for its superior quality of fruits, according to a stipulation agreement between him and the Federal Trade Commission. This section of Florida has long enjoyed the reputation for quality of its fruits and the growers and dealers there have built up a valuable good will for their product. The individual

concerned in the stipulation did not grow his fruit in that section.

America On the Sea.

In a report prepared at the request of President Hoover Dr. Julius Klein, Assistant Secretary of Commerce, presents evidence of the restoration of the American merchant marine. This report deals with the influence of the merchant marine act of 1928, providing for enlarged loan funds and overseas mail contracts, in stimulating ship construction and the transfer of Government-owned lines to private ownership.

Dr. Klein points out that, as a result of these laws and their administration, all important trade routes from the United States to other parts of the world are now served with American-owned and operated ships. There are ninety-six such routes. The United States Shipping Board and the Merchant Fleet Corporation, in addition to continuing "with increased vigor" to reduce expenses and to withdraw from Government operation of merchant ships, has loaned to private interests a total of \$43,678,000 for the construction of new vessels, of which \$4,685,222 has been repaid, and has taken commitment for an additional \$82,068,000. Dr. Klein also states that contracts have been let for 46 ships of a total value of approximately \$184,000,000. About 19,000 men are now employed on new construction and 7,500 in repair yards.

Another story of America's return to the sea is told by Charles Gilbert Reinhardt in *World's Work*, emphasizing the fact that during the last ten years the proportion of American commerce carried in American ships has averaged more than 35 per cent. This is by far the highest average recorded for any decade since the Civil War. American ships "are working slowly toward a condition comparable to the clipper ship period of the early nineteenth century, when our own vessels carried more than 70 per cent. of American foreign trade."

The end of the Civil War marked the beginning of a period in which this country was more interested in the development of its own vast territory than in seafaring. The share of American commerce carried in American ships gradually declined until, in the decade before the kaiser's war, the annual average was only 10 per cent. This war showed the country's marked deficiency in ships and, as a result, American shipyards became centers of extraordinary activity. The accompanying rise in American trade cargoes continued until European nations began to recover from their heavy submarine losses.

The passage of the new merchant marine law in 1928 marked another turning point for American shipping. It has hastened the retirement of the Government from competition with private interests, until, as Dr. Klein shows, seventy-nine ocean lines are now privately owned, while the Shipping Board and the Merchant Fleet Corporation are operating only seventeen, which will be disposed of as rapidly as conditions warrant. Furthermore, under the liberal financial pro-

visions outlined in this law, the new vessels are thoroughly modern and compare favorably with those of other nations upon the seven seas.

By rebuilding its merchant marine this country is protecting its industries against the whims of foreign carriers, upon which they had largely depended for so long, and is obtaining a reserve of importance in the event of another war. And in returning to the sea America is also reviving its own glorious tradition founded by the initiative and the courage of its mariners in the days of sailing ships.

Old Timers Enjoy Respite and Repast.

I was fortunate enough to be invited to a dinner, Sunday, Oct. 26, attended by a number of Old Time traveling men and their wives.

This is the third year these Old Time travelers have gotten together the last of October and gone to River-view Inn, a very pretty place just at the outskirts of Lowell on M 21.

Our good friends, George W. McKay, is the moving spirit in all of these gatherings participated in by Old Time travelers.

Mr. McKay has the most wonderful collection of photographs of these Old Timers which he always has with him at any gathering of this kind and is constantly adding to this collection as fast as he can induce them to have pictures taken.

At this gathering Sunday, Mr. McKay read a letter—presumably the last written—from William Holden, who for so many years was the manager of the Park Place hotel at Traverse City.

After the dinner the Old Timers spent an hour or so visiting and recalling old times, after which they were all gathered together outdoors and photographed as usual by Leo A. Caro.* Mr. Caro always has his camera with him and thoroughly enjoys pictures, particularly of Old Timers.

The following are the people who attended the dinner:

Geo. W. Alden.

Mr. and Mrs. Will Berner.

Mr. and Mrs. Newton L. Coons, Lowell.

Mr. and Mrs. Leo A. Caro.

Mr. and Mrs. H. W. Garrett.

Ed Keyes.

Mr. and Mrs. Bert Kuyers.

Mr. and Mrs. Walter S. Lawton.

Mr. and Mrs. Oscar Levy.

Mr. and Mrs. John H. Millar.

Mr. and Mrs. Harvey J. Mann.

Mr. and Mrs. Geo. W. McKay.

Mr. and Mrs. Roy A. Randall.

Mr. and Mrs. F. H. Starkey.

Mr. and Mrs. W. M. Tenhopen.

Mr. and Mrs. Joe Triel.

Mr. and Mrs. D. N. White.

Mr. and Mrs. Otto Weber and daughter.

Mr. and Mrs. Chas. Kugel and daughter.

Mr. and Mrs. T. G. Cummings.

Roy A. Randall.

Late Business News From Indiana.

Evansville—Francis A. White, 71 years old, for many years owner and manager of a general store at Patoka, Ind., died at his home in Evansville.

North Vernon—N. J. Inman, 57, for many years traveling salesman for Carson, Pirie Scott & Co., of Chicago, and later for the Rice-Stix Dry Goods Co., of St. Louis, died here. At one time he operated the Gold Mine store at Indianapolis. He is survived by his widow, one brother and four sisters. Burial was in Indianapolis.

Marion—David L. Spears, of this city, recently appointed receiver of the surviving partnership of Bloch Bros., operators of a chain of clothing stores, prior to the death of Edward Bloch, has announced a private sale of all merchandise and fixtures of the Golden Eagle Stores, one at Upland, the other at Gas City, Ind. The sale, which opened Oct. 21 and will continue until the respective stocks are disposed of, is subject to the approval of the county circuit court. The assets will be sold for cash to the highest bidder, for not less than the appraised value. The merchandise consists principally of clothing, shoes, hosiery, etc. The stock of the Gas City store is said to be very large, and the storeroom, 42x100, well fitted. Condo & Batton, 701-705 Marion National Bank building, are attorneys for the receiver. The estate of Mr. Bloch, who, besides his clothing store interests, was president of the Jonesboro Citizens' Bank and the Gas City State Bank, was fixed at \$5,000 personal property and \$5,000 real estate, in papers filed with the will in Circuit Court. Bulk of the estate was left to the widow. Small amounts were given to Jewish societies and institutions, and \$500 left to Gas City for the improvement of a park.

Traditions of the Trade.

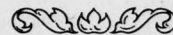
The recent sale of merchandise by the receiver of the National Grocer Co. presented many amusing circumstances. I attended the sale the opening day, bought \$1.42 worth of groceries, so as to be able to ascertain the plan on which the sale was conducted. The second day of the sale I visited the case goods department, purchasing additional goods to the amount of \$16.34. On both occasions I met many local retail grocers and several grocers from out of town, with whom I discussed the situation at some length. We very generally agreed that goods were being sold at 25 per cent. less than the regular wholesale price. My grocery friends purchased all they were permitted to take away with them, including one 100 pound sack of granulated sugar at 4.75. Of course, it was entirely legitimate for any one—consumer or dealer—to take advantage of an opportunity of this kind, because the sooner a bankrupt stock is cleaned up the sooner legitimate business will resume its natural channel. I hear some adverse criticism of grocers buying goods under such circumstances, in which feeling I do not share. If I were a retail grocer I would feel it to be my duty to my customers and myself to take advantage of any opportunity to purchase distress merchandise of a standard character. The merchant who does not grasp favorable chances whenever they come his way is not living up to best and safest traditions of the trade.

E. A. Stowe.

To The Wholesale Trade

One week from today we will give, through these columns, full description of what we consider one of the finest achievements of our manufacturing experience.

This item will be popularly priced, splendidly packaged and will be one of quick turnover and very attractive to jobbers.



Holland-American Wafer Co.

Grand Rapids, Michigan

One of a Series of Advertisements Now Appearing
in Leading Michigan Newspapers.

KNOWLEDGE

is gained by buying BROOKS' Chocolates—delicious, tasty and satisfying—only \$1 a lb.

\$1

Brooks' LOCHINVAR CHOCOLATES

Other Brooks' Chocolates, all \$1 a package, are:
Valeur Bittersweets (1/4 lb.)
Classic (hard and chewy centers, milk coating).
Bo-Peep (assorted milk chocolates).
Combination (1/4 lb. juicy cherries and 1 lb. assorted chocolates).
Golden Dollar (milk and dark chocolates, assorted).
A. E. BROOKS & CO., GRAND RAPIDS, MICH.

Sold by
Your Leading
Retailer



1 lb. BROOKS' Lochinvar
(chocolate - coated nuts,
fruits, caramels, nougats,
Valeur bitter sweets and
creams).

- ☐ Mail Package Chocolate Sales Proposition
☐ Have Representative Call

MOVEMENTS OF MERCHANTS.

Muskegon—The Peoples Hardware Co. will retire from business.

Montague—R. E. Williams succeeds James Coon in the grocery business.

Grand Haven—The C. Beukema Co. will retire from the hardware business.

Marlette—The Rexal Drug Store has been purchased by Bert Robinson, of Detroit.

Jackson—The Dean Fuel & Supply Co., has changed its name to George F. Dean, Inc.

Jackson—The Jackson Electropure Dairy Co. has changed its name to the Jackson Dairy Co.

Detroit—The Ace Sanitary Specialties Corp. has changed its name to Ace Janitor Supply Co.

Grand Rapids—C. W. Gogo succeeds W. E. Postal in the grocery business at 247 Michigan street, N. E.

Hartford—The Hartford Milling, Feed and Supply Co. has changed its name to the Hartford Milling Co.

Midland—A new drug store has been opened at 311 East Main street, by Leonard Bergstein, of Detroit.

Detroit—The Detroit & Security Trust Co., 201-5 West Fort street, has changed its name to the Detroit Trust Co.

Cadillac—Mrs. Leslie Smith succeeds Mrs. Wilmina Eagle in the millinery business in the Lyric building.

Kent City—J. D. McBain, formerly of Vickeryville, succeeds Joe Montgomery in the grocery and meat business.

Lansing—The Nell O'Neil chain of shoe stores has been added to by the opening of a local store at 111 North Washington avenue.

Ann Arbor—The Quarry, Inc., drug and surgical supply company, has enlarged its quarters at State street and North University avenue.

Lansing—Alfred P. Kennedy, well known in department store circles in the Middle West, is the new merchandise manager of Arbaugh's.

Mason—The First State & Savings Bank is celebrating this week the sixtieth anniversary of the granting of its charter as a National bank.

Flint—The Clute Drug Co., 2440 Corunna Road, has been incorporated with a capitalization of 1,000 shares at \$10 a share, \$4,000 being subscribed and paid in.

Detroit—The Servewell Drug Co., 3266 Penobscot Bldg., has been incorporated with a capital stock of \$5,000, \$1,500 of which has been subscribed and paid in.

Detroit—The Rowena Pharmacy Co., Inc., 251 Rowena street, has been incorporated with a capital stock of \$10,000, \$1,000 being subscribed and paid in cash.

Pickford—The Bank of Pickford opened its new building to the public Oct. 22 at a formal reception by officers and directors. The bank was organized in 1906.

St. Joseph—Z. D. Jenkins has resigned as manager of the Hotel Whitcomb and J. P. Townsend, who had charge of the hotel four years ago has resumed his former position.

Alpena—The Alpena Wholesale Grocery Co., 224 West Fletcher street, has been incorporated with a capital

stock of \$25,000, \$20,000 of which has been subscribed and paid in cash.

Ishpeming—The Northern Dairy Co., with business offices at 408 East Ely street, has been incorporated with an authorized capital stock of \$150,000, \$126,000 being subscribed and paid in.

Detroit—The Union Guardian Trust Co. has been appointed receiver in involuntary bankruptcy proceedings against Hyman Slavin, retail women's wear, 7741 Harper avenue. Schedules have not been filed yet.

Detroit—Ben's Men's Shop, Inc., 3833 Hastings street, has been incorporated to deal in men's apparel, shoes and furnishings with a capital stock of 1,000 shares at \$10 a share, \$10,000 being subscribed and \$4,900 paid in.

Detroit—The Automotive Accessories Co., 73 West Forest avenue, has been incorporated with an authorized capital stock of 3,150 shares at \$1½ a share, of which amount \$3,000 has been subscribed and \$2,500 paid in.

Detroit—Harry C. Gamble, Inc., 125 West Larned street, has been incorporated to deal in teas, coffee, spices and grocery specialties with a capital stock of 5,000 shares at \$10 a share, \$30,000 being subscribed and paid in.

Detroit—Paris Modes, Inc., 8540 Grand River avenue, has been incorporated to deal in millinery and women's wear specialties with a capital stock of 2,000 shares at \$1 a share, \$500 being subscribed and paid in.

Detroit—The Inkless Pen Co., 1433 Farmer street, has been incorporated to deal in inkless pens, dye compounds, pen points, etc., with a capital stock of 10,000 shares at \$1 a share, \$1,000 being subscribed and paid in cash.

Jackson—The Harding Provision Co., Inc., 216 Francis street, has been organized to deal in meat and provisions at wholesale and retail with a capital stock of 5,000 shares at \$1 a share, \$3,700 being subscribed and paid in.

Detroit—Grabow Bros., Inc., 1425 Broadway, dealer in woollens and other textiles, has merged the business into a stock company under the same style with an authorized capital stock of \$50,000, \$1,000 of which has been subscribed and paid in cash.

Cadillac—Lee & Cady will open a cash-and-carry store here Nov. 3. It will be managed by William Rambo, formerly manager of the local branch of the National Grocer Co. It will be located in the building formerly used by the J. A. Foster Transfer Co.

Detroit—The Frank H. Pitt Co., dealer in luggage and leather goods, has merged the business into a stock company under the style of the Frank H. Pitt Corporation, 26 Witherell street, with a capital stock of \$5,000, all subscribed and paid in cash.

South Haven—The Niffeneggar Lumber Co. has sold its plant to L. S. Jones and W. A. Cavin, of Sturgis, who owns an interest in ten retail lumber yards in Southwestern Michigan. Mr. Jones will be president and general manager of the South Haven yards.

Lansing—The W. T. Grant Co., of New York, will open a Lansing store soon. Two store locations, at 117-119 North Washington avenue, have been

vacated by other tenants because the entire building has been leased to the chain concern. The structure will be extensively remodeled for use of the Grant Co.

Pontiac—A composition offer of 22 per cent. has been accepted by creditors in involuntary bankruptcy proceedings against Sol Manes, dealer in dry goods. The offer is payable 10 per cent. cash, 5 per cent. in three months, 5 per cent. in six months and 2 per cent. in nine months. Assets are given as \$8,750 and liabilities \$29,671 in schedules filed in the U. S. District Court at Detroit.

Marion—This town is now without an R chain store as that organization has removed its stock to Cadillac. The meat market in connection with the store is still in operation, with Game Bros., managers. They expect to remain there or return to their former location on East Main street. George Lowry, part owner and manager of the store, plans to restock and continue his business in Marion.

Marine City—William J. Scott, 63, died at Ford hospital, Detroit, Oct. 1. He was a member of Scott Bros., hardware retailers, Marine City, and a brother of A. J. Scott, Secretary of the Michigan Hardware Association. Mr. Scott, whose death resulted from heart disease, was a native of Marine City, the son of pioneer residents of the city. He spent all of his life, except five years, in his home town. The time away from Marine City was spent in the West for his health. Mr. Scott was a contractor in building materials and also conducted a real estate office. He was a director of the Liberty National Bank in Marine City. The winter months he lived in Ypsilanti, with his brother, Henry, living in Crystal Beach during the summer months. Crystal Beach was built by Mr. Scott. The firm of Scott Bros. was founded forty-three years ago.

Muskegon—The W. D. Hardy Co., department store, will soon enter upon a \$50,000 expansion program. Construction of a modernistic brick and terra cotta front will be begun within a week or ten days. An addition to the second and third floors of the Dearborn building, which includes about half the space now occupied by the store, will be started immediately, it was announced. Leases on two 22 foot stores on either side of the property which is owned by Mrs. W. D. Hardy will expire at that time and enable the store to make a change in the frontage occupied by the company. Men's furnishings, luggage and ties are now handled in a 22 foot store adjoining a near-by theater and owned by P. J. Schlossman Co. This space will be vacated and the departments moved to a store of the same size next to the Hardy store formerly occupied by Neumeister & Schultz Shoe Co. One or two new lines of merchandise will be added to the men's department at this time. The wall between the main Hardy store and the former shoe store will remain for the time and two large archways will connect the men's furnishings department with the rest of the store. The plans also call for the installation of a modern rest room for the public. When the expansion program is complete the Hardy

company will occupy a store with 88 feet frontage and a depth of 132 feet on three floors, adding 3,500 feet floor space for a total of 35,000 square feet. "We have contemplated making this change within the next year or so but decided to do it now to give at least a few men employment during the next few months," it was announced by W. E. Thornton, president and general manager of the company.

Manufacturing Matters.

Escanaba—The Pauly & Pauly Cheese Co., manufacturer of cheese, has changed its name to the Pauly Corporation.

Detroit—The Trippense Sales & Manufacturing Co., 2679 East Grand boulevard, has changed its name to the Detroit Confection Machinery Co.

Port Huron—The Port Huron Thresher Co. has been organized with a capital stock of \$50,000, \$10,000 of which has been subscribed and paid in.

Moore Park—The Twin Lakes Fur Corporation, has been incorporated with a capital stock of 1,500 shares at \$10 a share, \$7,000 being subscribed and paid in.

Caro—The Caro plant of the Michigan Sugar Co. opened its 1930 campaign on Oct. 15 with a force of 125 men. The plant expects to work until about Dec. 1.

Detroit—The Star Hat Manufacturing Co., 150 West Larned street, women's hats and specialties, has been incorporated with a capital stock of \$5,000, all subscribed and \$3,000 paid in.

Detroit—Sales Display, Inc., 1573 East Forest avenue, has been incorporated to manufacture and sell display material, show cards, etc., with a capital stock of \$10,000, all subscribed and paid in.

Adrian—The Adrian Sign Co., 324 Nelson street, has been incorporated to manufacture electric signs and advertising devices, with a capital stock of \$10,000, all of which has been subscribed and \$2,600 paid in.

Detroit—The Embo Manufacturing Co., Inc., 1559 West Grand boulevard, has been incorporated to manufacture and sell automotive devices, etc., with a capital stock of \$5,000, \$3,500 of which has been subscribed and paid in.

Manistee—Mathew H. Ross has merged his ice cream and dairy products manufacturing business into a stock company under the style of the Ross Dairy Corporation, 451 River street, with a capital stock of \$60,000, all subscribed and paid in.

Engadine—The cheese factory which closed a short time ago when the manager got into financial difficulties, has been re-opened under the supervision of O. A. Walsted, local banker, who has arranged for the payment of the uncashed milk and cream checks.

Lansing—John Metcalfe and Harry L. Peck of the Shubel Shoe Co., have gone to Antioch College in Yellow Springs, Ohio, where they will devote some time in work in the research department of orthopedics. After they finish their studies they will visit the shoe markets in Cincinnati.

The lack of anything which attracts customers is waste.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 5.40 and beet granulated at 5.20c.

Canned Fruits—Particularly interesting during the week was the statistics of the Canners' League of California on the new pear pack, which indicates a total of 1,944,608 cases for the season, the smallest in six years, with the exception of that in 1927.

Canned Vegetables—Corn is easier in spots, some factors offering extra standard Golden Bantam at very low prices, but fancy white corn is getting very scarce and hard to get, and prices are likely to firm up on this variety. Fancy Crosby is easier among some canners, while others have practically withdrawn this variety from the market, hoping for higher quotations later. Western corn appears to hold up very well, with only occasional price shading on particular lots. Peas remain unchanged and in good position at the present time. No break in quotations is likely in the immediate future, but revisions are possible after the canners' convention in December. With the turning of the new year, peas will probably be revised downward, but at present the lower grades are in good demand and supplies are going into consuming channels rapidly. California vegetables are holding firm, although the new tomato pack there will be 25 per cent. higher than last year. All of their canned foods seem to be moving in good volume, however.

Dried Fruits—Higher quotations in several lines of dried fruits have either been made or are pending. Dried peaches are being quoted at 1/4c higher, while raisins will very likely advance another 1/4c around Nov. 1. The shortage in fancy dried fruits is extending to lower grades so that now the general list of apricots is firm. When the high quality grades of apricots and peaches were withdrawn by Western packers several days ago, the demand appeared to shift to grades below fancy, with a general firming up as a result. The raisin situation continues strong, as real high quality Thompson raisins are likely to constitute a very small percentage of the new crop. Rain damage in the San Joaquin Valley has not been finally checked yet, but owing to the lateness of the season it was said at the time that 40 per cent of the new crop Thompsons were still on the drying trays and would likely be hard hit when the grading process began. New crop California package figs are one of the most popular sellers and the choice grades are cleaning up very nicely, with regular shipments from the Coast necessary to fill in assortments. Texas figs are also firm because of the considerably reduced yield of the new crop this year. Domestic bulk varieties were somewhat easier during the past week, with plenty to be had on both spot and primary markets. Prunes are rapidly cleaning up in the larger sizes, while very small sizes are comparatively low, because most growers did not bother to gather them, as they believed there would not be sufficient return to warrant the expense. The new crop is running very largely to 50c-60s. With 30s now off the market, 20s have shown signs of additional strength. Package

prunes are moving very nicely, stimulated by a National advertising campaign.

Canned Fish—Canned fish is without feature. Tuna, shrimp and crab meat are ruling fairly firm, but salmon of several varieties has shown no definite improvement.

Salt Fish—Quotations on salt fish remained generally unchanged this week, but the volume of business continues satisfactory, and the trade is absorbing a good quantity of available stocks. A continuance of the present strong position of salt fish is seen as world production is now practically over and supplies are considerably below those of former years. The pack of new Norway mackerel was very short, while Irish mackerel will certainly be lower from present indications. Buyers are being urged to place their orders now, for lower quotations appear to be out of the question, and any revisions which may come undoubtedly will be upward, it is said here.

Nuts—At the present time almonds from California appear to feature the nut market, as demand is quite active and spot stocks are light. The trade is constantly asking for quick deliveries and there have been claims of lost business because of bare shelves at a time when orders for almonds were received. Walnuts are doing seasonably well and with the premium shipments over it will be easier to gauge the volume of sales when future carloads arrive. Competition from abroad undoubtedly will be considerably reduced as a result of the new tariff, but such foreign walnuts as are available are finding a ready market by buyers who want them for certain unique values and are willing to pay the premium asked upon them. Medium and large Brazil nuts have been pretty well cleaned up on the spot, while the Brazil nut trade will ultimately have to turn to this variety. Foreign filbert factors are either not offering at all or are so firm as to discourage any but replacement sales. Like foreign walnut holders, they appear to be seeking more favorable outlets for their merchandise in Europe.

Pickles—During the past week there has developed an active demand for dills, and dealers are showing more interest than they have for a month back. In particular, the larger sizes seem to be the most sought after, and they are the lightest on the spot. There has been some difficulty in grading genuine large dills in the late crop. This accounts for the shortage.

Rice—With the first arrivals of new Blue Rose rice, buying has lagged to some extent, but as stocks are very low any considerable consumption of rice would force sales. The difficulty at the present time appears to be the reluctance of chain stores and jobbers to contract for future rice at present quotations. They are trying to force the millers to break under the present levels, as has been the case in so many other commodities. However, for the present at least, the millers have been pretty well occupied in turning out rice for contracts previously entered into, and they have been running their mills at capacity to meet October obligations, both domestic and foreign. Long Grain rice continues firm, as

there is a scarcity of it on the spot at the present time. Prolifics are generally dull.

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 |
| Sweet Bough, U. S. No. 1 | 1.50 |
| Wealthys, No. 1 | 1.50 |
| Wealthys, Commercial | 1.10 |
| Cooking Apples | .40 |
| Maiden Blush, No. 1 | 1.00 |
| Pippins, 3 in. Baking | 1.75 |

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

Bananas—6@6 1/2 per lb.

Beets—\$1 per bu.

Butter—The market is unchanged from a week ago. Jobbers hold 1 lb. plain wrapped prints at 40c and 65 lb. tubs at 39c for extras and 38c for firsts. The Government report discloses that butter holdings were 130,753,000 pounds on Oct. 1, 27,788,000 pounds less than on Oct. 1, 1929, and 3,951,000 pounds less than the five-year average holdings. There were 12,336,000 pounds of butter taken out in September, or 1,925,000 pounds more than the supply removed in September last year.

Cabbage—65c per bu.

Carrots—\$1 per bu.

Cauliflower—\$2 per crate of 12 to 16 home grown.

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

Cocoanuts—80c per doz. or \$6 per bag.

Cranberries—Early Black command \$3.50 per 1/4 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 | 5.50 |
| Light Red Kidney | 6.75 |
| Dark Red Kidney | 6.75 |

Eggs—The market is 2c higher than a week ago. Local jobbers pay 32c for choice stock, 30c for general run and 22-25c 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 |

The supply of eggs in storage in the Nation on Oct. 1 was the greatest in history, according to the monthly report of the United States Department of Agricultural Economics. There is an excess of 1,974,000 cases of eggs as compared with a year ago, total holdings being 9,169,000 cases. This supply is 1,098,000 cases greater than the five-year average holdings and about a half million cases greater than the previous record holdings of 1923. During September, the supply of eggs was reduced by 1,206,000 cases, but this is 146,000 cases less than the supply during September, 1929, indicating that consumption at present is decidedly below previous years despite the fact that egg prices are the lowest in a quarter of a century.

Grapefruit—Seald-Sweet sells as follows:

| | |
|----|------|
| 54 | 4.50 |
| 64 | 4.50 |
| 70 | 4.50 |
| 80 | 4.50 |
| 96 | 3.00 |

Choice is held as follows:

| | |
|----|------|
| 54 | 3.75 |
| 64 | 3.50 |
| 70 | 3.50 |
| 80 | 3.25 |
| 96 | 2.75 |

Grapes—\$2 for Calif. Emperors.

Honey Dew Melons—\$2.25 for Jumbos and \$2 for Flats.

Lettuce—In good demand on the following basis:

| | |
|--------------------------------|------|
| Imperial Valley, 4s, per crate | 4.25 |
| Imperial Valley, 5s, per crate | 4.50 |
| Hot house leaf, per 10 lbs. | .75c |

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—\$1.75 per box.

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

| | |
|-----|-------|
| 126 | 8.50 |
| 150 | 9.00 |
| 176 | 10.00 |
| 200 | 10.00 |
| 216 | 10.00 |
| 252 | 10.00 |
| 288 | 10.00 |
| 344 | 9.00 |

Floridas Seald-Sweet are now in full supply, selling as follows:

| | |
|-----|------|
| 126 | 6.50 |
| 150 | 6.50 |
| 176 | 6.50 |
| 200 | 6.50 |
| 216 | 6.25 |
| 252 | 6.25 |
| 288 | 6.00 |

Choice are 25c per box less.

Onions—Spanish from Spain, \$2.75 per crate; home grown yellow in 100 lb. sacks, \$1.20.

Parsley—50c per doz. bunches.

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

Peppers—Green, 50c 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—25c per doz. bunches of hot house grown.

Spinach—\$1 per bu.

Squash—Hubbard, \$3 per 100 lbs.

Tomatoes—90c for 10 lb. container, hot house.

Turnips—\$1.25 per bu. for new.

Veal Calves—Wilson & Company pay as follows:

| | |
|--------|-----|
| Fancy | 15c |
| Good | 12c |
| Medium | 10c |
| Poor | 10c |

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

C. H. Haberkorn & Co. furniture manufacturers in Detroit for the last fifty-two years, will discontinue this line of business as soon as a closing out sale is completed. C. H. Haberkorn, head of the corporation, is vice-president of the Guardian Detroit Union Group and was chairman of the board of the Bank of Detroit before that institution became a Guardian unit. The nature of the new business which the Haberkorn & Co. expects to enter was not disclosed.

An order for sale of assets to the appraised value of \$4,745, and fixtures of \$235 has been filed in involuntary bankruptcy proceedings against Benjamin Barnett, retail dry goods and men's furnishings, and date of sale has been set for Oct. 30. The first meeting of creditors for election of trustee will be held on Oct. 31. A 20 per cent. cash composition offer was withdrawn in this case.

Mary Coblenz, retail dry goods, 7403 West Warren street, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$15,390 and assets of \$5,350.

An order extending time in which to file specifications in objection to confirmation of 25 per cent. composition offer has been filed in involuntary bankruptcy proceedings against Harry and Meyer Holtzman, doing business as Holtzman Bros. and Princeton Hat Stores.

Involuntary bankruptcy proceedings were filed in the U. S. District Court here against Jay & Jay, Inc., men's furnishings, with stores at 8017 West Vernor and 6486 Chene street, by Max Fahn, attorney, representing Grossman Clothing Co., \$75; Albert Greenwald, \$595; Marlboro Shirt Co., \$800.

Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Rose-Root, Inc., women's ready-to-wear, by Finkleston, Lovejoy & Kaplan, attorneys, representing Philip Salkin Co., \$490; Saryk Bros., \$128; Jenne Moskowitz, Inc., \$159.

Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against B. R. Rinck Co., retail tailoring, by Bryant, Lincoln, Miller & Bevan, attorneys, representing Storres-Schaefer Co., \$7,964.

Sidney Pallik, no address given, retail dresses and shoes, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$6,787 and assets of \$4,924.

A composition offer of 75 per cent. has been accepted by creditors in involuntary bankruptcy proceedings against David Rubin, retail furs. It is payable as follows: 10 per cent. in four months, 10 per cent. in eight months, 10 per cent. in 12 months, 10 per cent. in 16 months and 35 per cent. in 18 months. Assets are given as \$35,375 and liabilities, \$56,938 in schedules filed in the U. S. District Court here.

Order confirming sale of stock in parcels for \$2,959 and accounts receivable in bulk for \$200 has been filed in involuntary bankruptcy proceedings against Harry Zimmerman, retail fur-

niture dealer, 28 East Columbia street, The Union-Guardian Trust Co. is trustee. Assets are given as \$4,814 and liabilities, \$16,896 in schedules filed.

Sax, Inc., retail women's ready-to-wear, 1438 Farmer street, filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$61,185 and assets of \$25,090. The debtor firm filed with the petition a composition settlement offer of 40 per cent. payable over a period of 16 months by notes of 5 per cent. each maturing every two months. Creditors received a letter from the creditors' committee, in New York, headed by Henry I. Berstein, of the Credit Bureau of Allied Industries, Inc., explaining that a thorough investigation is to be made into the circumstances surrounding the failure. The letter explains that a meeting of larger claims, representing a majority of the indebtedness in amount, was held at the office of the Credit Bureau of Allied Industries, Inc., and a committee formed to examine the books and affairs of the business. The committee says it feels that Sax, Inc., are endeavoring to force a quick settlement and urges all claims co-operate in order to obtain the best results from the estate. The committee says it is impossible to call a meeting of creditors as a complete list was not available at the time, and suggests that the general creditor body act as a unit in order to defeat the proposed composition until a proper settlement has been formulated.

Late Business News.

The brisk weather of the last week or more has had a decidedly stimulating effect on retail sales, especially in food and clothing lines.

Residential construction is continuing to advance in New York, which frequently forecasts similar revival in other parts of the country. The evidence is not yet imposing, but it is not without significance. Full figures for October may tell a more convincing story.

Wholesale prices in September were a trifle better than in August or July. The Bureau of Labor Statistics price index number, based on 550 commodities and starting at 100 for the average of 1926, was 84.2 in September compared with 84 for both the previous months. Not much, to be sure, but in the right direction.

Metal and metal products were slightly off while farm products were a little higher, lower prices for grains having been offset by better prices for beef, hogs, poultry, eggs and potatoes. Food prices as a whole were up.

Commodity prices remained last week at about the level they have stood on for seven weeks, the Irving Fisher index number touching 82.7 compared with 82.9 the week before.

To aid unemployed workers in their search for work President Hoover has appointed a committee of six cabinet officers re-enforced by Governor Meyer of the Federal Reserve Board. If necessary this committee will be greatly expanded, and should the situation not improve within a reasonable time the whole country will be organized, as was attempted in 1921 under somewhat similar conditions.

A "Buy Now" campaign has been started in Philadelphia by the retail merchants' committee of the Chamber of Commerce of that city. It is to be pushed by means of newspaper advertising, public addresses, radio talks and offerings in the shops at "the lowest prices since 1913."

Cigarette production in September was not quite so large as in September, 1929, the first evidence for a long time that the pace of growth may be slackening.

Coffee supplies to this country are not likely to be interfered with by the revolution in Brazil, according to the best authorities in the trade who have direct connections with the growers. This view is based on the fact that the disturbances are wholly political and that whichever side wins, or however long the war, the country must continue to dispose of its main crop.

Executives of large trade associations are complaining that too many small associations are in existence, thereby preventing results that might be achieved in Washington and elsewhere by a more solid front. The smaller ones are criticized also for rendering incomplete service and so hurting the trade association cause. Mergers are strongly recommended.

Value of the Association Habit.

Walter S. Lawton sends the Tradesman the following article, which was originally published in the Milwaukee Journal nearly fifty years ago:

A writer in a recent issue of the Milwaukee Journal has something interesting to say on the value of association meetings. Blessed, says he, be the man in whose brain the idea of conventions was evolved. Conventions are a power in civilization. They are a force in the progress of humanity. Men gather, intent on some business in which all are mutually interested. Affairs are talked over. Each may have some thought which had not occurred to others: some helpful suggestion that will be of general interest. When one is convinced that a certain line of policy is the best to pursue it is strength and support to find that others agree with him.

The social side of conventions is an important factor in their power for good. One's views of life are broadened, and he learns to feel that he is not "the only." There are others whose lives and interests are of equal importance with his own. His sympathy is called out; ambition aroused;

emulation spurs him on. He gains through receiving fresh ideas. He feels the bonds of brotherhood binding him to the rest of humanity. He makes new friends in whose company he can take pleasure. He is cheered and encouraged by genial companionship. He sees and enjoys something of the world beyond his own immediate surroundings. One can go to no place without finding something of interest, something to add to his store of knowledge.

Delegates to conventions realize this, and it is a desired pleasure and profit to most to be selected for that duty. They come into a city with a measure of enthusiasm, and in a spirit to make the most of the situation. It is good for the city where the convention meets. It brings new life into the place. It extends the knowledge of other places and people. It gives an opportunity to extend hospitality. This does the entertainer as much good as it does those entertained. There is work connected with conventions, earnest hard work, but pleasures have their place also.

Corporations Wound Up.

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

Elmer Thiel & Co., Detroit.
Bleckley Ralston & Co., Detroit.
Oak Crest Silver Fox Ranch, Big Rapids.
Cory Mann George Corp., Detroit.
Dave's Auto Supply Co., Detroit.
Berlin's, Detroit.
Holland Manufacturing Co., Holland.
Photomaton Operating Corp., Detroit.
E. E. Bishop Co., St. Johns.
Montgomery Realty Co., Detroit.
Dick Chambers, Inc., Detroit.
Suburban Development Co., Detroit.
Vinsetta Land Co., Detroit.
Radio Land Co., Detroit.
Walter Gehrke Co., Detroit.
Alpha Co., Detroit.
Rosedale Park Land Co., Detroit.
Bassett & Smith, Inc., Detroit.
Knight-Menard Co., Detroit.
Midwest Construction Co., Inc., Detroit.
Wolverine Glass Co., Saginaw.
Mathews Industries, Inc., Detroit.

Envelope For Change.

A tiny envelope, 2 by 3½, has created an indestructible goodwill among the parents of a neighborhood store.

Whenever a child is sent to the store to make a purchase, the change is put into this little envelope, which is then sealed so that none of it can fall out.

The outside of the envelope, which carries the name and address of the store, is marked with the amount of the change that is enclosed.

ALL GOLD CALIFORNIA FRUITS

PARAMOUNT CONDIMENTS

STOKELY'S FANCY CANNED VEGETABLES

Distributed by

Western Michigan Grocery 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.

Recent Business Information From Ohio.

Cincinnati — B. H. Thoman, merchant tailor at 307 Main street, will retire from business Jan. 1 and will present his business to Joseph Ostendorf, who has been chief cutter for the firm for forty years. Mr. Thoman, who is 70, started in the J. H. Brinker & Co. tailoring shop in 1880, and seven years later took over the business, which he has conducted continuously since then.

Cleveland—Bartunek Bros., operators of men's clothing stores here, featuring one price level, \$20, have opened their eighth unit at 835 Prospect avenue. A basement and first floor are occupied. Haber Bros., real estate brokers, negotiated the transaction which is over a period of ten years, at a total rental of \$130,000. The premises are 22 by 85 feet.

Fremont—Isaac Joseph, owner of Joseph's Department Store here, is dead.

Canton—Two business blocks were destroyed and several stores endangered by fire which swept the business section of Burhill. Damages done by the flames, which raged for more than two hours, was estimated between \$20,000 and \$30,000. A general store, including the entire stock of merchandise, owned by Enoch Beach, was razed by the flames.

Cincinnati—William H. Albers, formerly president of the Kroger Grocery & Baking Co., has purchased a large interest in the A. Nash Co., through acquisition of a block of stock from the heirs of Arthur Nash. He will act in an advisory capacity at the Nash company.

Marysville—Robert E. Kerr, aged 75, who had been in the dry goods business here for about thirty-five years died from a complication of diseases after a long illness.

Akron—S. Leibovitz, trading as the Boston Chain Store, general store, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cleveland, listing liabilities of \$7,982, and assets of \$3,000.

Toledo—Clarence Haldane Snider, dry goods, schedules liabilities of \$5,843 and assets of \$2,095. Creditors of \$500 or more are: Baumgardner & Co., Toledo, chattel mortgage on furnishings, \$2,224. Assets are made up of stock of dry goods, valued at \$1,995; \$50 cash, and an open account of \$50. At the first meeting of creditors, Howard L. Laskey, of Toledo, was elected trustee.

Columbus—The flotation of a \$500,000 five-year 6 per cent. loan in the form of sinking fund gold notes by the G. Edwin Smith Shoe Co. of this city which operates shoe factories in Columbus and Newark, has been announced. The loan is designed to provide funds for the expansion of the selling organization of the company, a subsidiary operated under the name of the Nisley Shoe Co. The Nisley Co. has either opened or soon will open six stores on the Pacific Coast and further expansion is planned. The issue has been underwritten by two Columbus banks and the funds are

available. The terms of the issue provide for the payment of \$100,000 each year during the five year term. No public offering of the notes will be made.

Cleveland—Jack Weinberger, trading as Weinberger's Cut Rate Dry Goods Chain Store, retail dry goods, 1480 St. Clair avenue, has filed bankruptcy proceedings.

Toledo—In the case of the Oakwood Upholstery, Inc., manufacturer of upholstered furniture, schedules filed in the U. S. District Court, at Toledo, show liabilities of \$19,781 and assets of \$13,011. An offer of 30 per cent. composition is proposed to be made at the first meeting of creditors on Oct. 31 before Fred H. Krause, referee in bankruptcy, at Toledo. The offer to be represented by notes payable 5 per cent. 6 months after date, 5 per cent. one year after date, 10 per cent. 18 months after date, and 10 per cent. two years after date.

Ashtabula—Creamer Reed Co., retail men's wear and shoes, 167 Main street, has filed involuntary bankruptcy schedules in the U. S. District Court at Cleveland.

Chain Store Investigators Move To Memphis.

After an extensive preliminary survey extending over a period of two weeks by a staff of investigators, the Federal Trade Commission has begun pricing groceries, drugs and tobacco in chain and independent stores in Memphis, Tenn. This is the fourth city to be so covered in the Commission's investigation of chain stores. While it is impossible to determine exactly the time necessary to procure the prices and other necessary data, the work is expected to be completed within two months.

Prices of chain and independent stores on several hundred commodities have already been obtained in Washington, Cincinnati and Des Moines through similar comprehensive surveys. Plans call for additional cities to be covered by this study in the early part of 1931. When completed, the data will afford a basis for determining the relative differences between chain and independent prices on several hundred items in the several cities.

A follow-up campaign to procure from wholesalers, chain stores, independent retailers, and co-operative chains a larger number of schedules and additional data on defective returns has been practically completed with successful results. The editing and tabulation of these schedules which has already begun will furnish a large amount of data for the comparative study of advantages and disadvantages of the chain store, the wholesaler-retailer and the co-operative chain systems of distribution in accordance with the Senate Resolution directing the chain store enquiry.

If your boy is a wild-eyed fool, don't worry. He'll make a great leader when hard times cause an uprising.

A good mixer is one who enjoys hearing a stranger tell about his shaving problems.

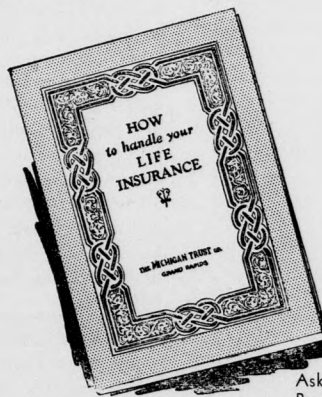


With One Stroke of Your Pen

... you can arrange for adequate Life Insurance in some good Company and create immediately an estate for your family's protection.

With Another Stroke of Your Pen

... you can place your signature upon a well planned Trust Agreement. This act will mean that your insurance when paid will put the proceeds of your Life Insurance on a soundly invested, income-producing basis for your beneficiaries.



Ask for this Booklet

THE MICHIGAN TRUST CO.
GRAND RAPIDS

FIRST TRUST COMPANY IN MICHIGAN

BUY NOW CAMPAIGN SPREADS

Using the slogan "Buy Now," suggested by the Tradesman three weeks ago, a campaign was launched last week in Philadelphia which quickly aroused interest in other large cities and received endorsement from Vice-President Curtis and a number of governors. The retailers are emphasizing in this drive that prices are the lowest in years and that business recovery will be hastened if consumers take advantage of the bargains now available.

The New York daily papers are using the slogan and calling attention to lower prices there in advertising copy, and a series of advertisements will be started shortly by a group of banks. Various small stores have joined the drive and report excellent results.

Emphasis upon lower prices is no doubt a strong appeal in this campaign, but with unemployment the foremost problem of the day it might receive equal attention. Millions of people are holding back on purchases for no good reason. They are keeping other people out of jobs and jeopardizing not only their own dividends and profits, but possibly their own positions. "Buy Now—To Save Money and Jobs" is counsel that can be followed by all who wish to benefit themselves and the community at large.

Some merchants and organizations who have hesitated to join this movement have the feeling, apparently, that they would be capitalizing the country's misfortune for their own advantage. The only answer to this objection is that no one for a moment will begrudge them fair profits made in accelerating the movement of merchandise, starting up industry and reducing unemployment. A group of editors lately in conference compared the present emergency with the war. A drive along Liberty loan lines was considered just as necessary. By promoting such a campaign and putting aside its easily stirred misgivings, the retail world might readily prevent Winter hardships for many citizens, hasten business recovery and gain immense good-will.

INITIATIVE WAKING UP.

About the best indication so far furnished that the depression has about reached bottom came in the last week or so in the changed attitude of business interests toward the crisis. The facts are suddenly admitted not only by business leaders but even finally by Government officials. The so-called pollyanna chorus has been replaced by a serious movement to remedy conditions. Individual business men will now be more ready to buckle down and work out their own salvations instead of waiting for the "turn" promised so often by those who have emphasized the country's resources, the benefit of the tariff and the prosperity formula of the ruling political party. Individual initiative will bring on business recovery just as it always has in the past.

This new spirit in business quarters is not yet reflected in trade statistics, but should be before long. The weekly business index is down fractionally to a new low, but electric power output, representing a great number of

industrial enterprises, was higher and automobile production gained a little. Steel operations and car loadings were lower.

The movement of wholesale commodity prices continues irregular but with further evidence that, except for the adjustment of several groups to the new level, the decline has about spent itself. The decrease last week was fractional with only farm products and fuels appreciably lower. Fuels, food products, building materials and chemicals might move downward and more in line with the average.

To building activities, which are running some 23½ per cent. ahead of those in September and just about 9 per cent. under a year ago, can now be added textiles as a line in which improvement is manifest. The Fairchild index notes the first upturn in prices since late in August.

HEALTH AND APPETITE.

No single factor explains the amazing differences between the medieval and the modern world. But Dr. A. E. Taylor, director of the Food Research Institute of Leland Stanford University, thinks that habits of eating have as much to do with the matter as anything. The wolf was never far from the door of the poor man in times of old, and at best there was little choice and less discretion shown in satisfying the demands of appetite. The most characteristic diseases of the past seem to have had a definite relation to insufficient and improper feeding.

To-day, says Dr. Taylor, food is abundant and cheap. He estimates that the white man of centuries ago spent two-thirds of his income for food and often went hungry, but that the modern American lives well on a diet that costs only one-quarter of his earnings. He foresees, indeed, a new and formidable danger to the white man's well-being. He is very likely to eat himself into a large number of diseases which his medieval ancestor never heard of. Obesity, diabetes and vascular diseases are obviously related to diet.

It may be worthy of recall that the race which produced a maximum of strength and beauty as represented in the art of classic Greece was well satisfied with a simple and balanced diet of fruits and nuts, bread and cheese. The diet of to-day need not be so narrowly limited, but discretion must take the place of necessity in choosing well among the temptations of the table and resisting the invitation to eat too much more than is necessary. This is no more than a counsel of common sense in order that, as Shakespeare suggests, good digestion may wait on appetite and health on both.

ELECTION POSSIBILITIES.

Although economic issues are playing almost the major part in the Congressional and state campaigns now being waged throughout the country, business interests appear to be less concerned over election possibilities than they usually are. Apparently the conservative estimates of important Democratic gains are viewed as likely to help and not hinder business recovery. Otherwise at this critical stage in trade and industry there would

be some effort made to change such results.

As last-minute appeals, there is evidence that Republican managers will concentrate upon the steps taken to mitigate the business crisis and upon the additional uncertainty which might come from another revision of the tariff. Both of these arguments, however, are not likely to make much impression on the average business man who has been fed up on Washington propaganda, and is fairly well convinced that a reduction in extreme tariff rates may well prove to be a move toward hastening business recovery.

What business men particularly have come to realize in the last six months is that the inflation in securities was largely brought on by political ballyhoo and by manipulation of Federal Reserve credit in such a way as to encourage rather than discourage the speculation which resulted in disaster. The "do-nothing" policy of the former administration also contributed largely to some of our most pressing problems of the present. Lack of leadership in the present government undoubtedly aggravated the crisis when it occurred and has delayed recovery since.

DRY GOODS CONDITIONS.

Trade volume gained a little during the past week, largely as a result of colder weather, which stimulated buying of heavier clothing. Several notable records were made by stores that put on special promotions. Sales were reported especially good in home furnishings, shoes and men's wear. Low prices and excellent values appear to be encouraging the usual response.

Although the month is closing with improved trade activity, it is not likely to show so much seasonal increase as normally is the case. However, it is felt that the comparison with a year ago will be better than last month's figures made. One reason for this is that sales last year began at this time to feel the influence of business and stock market uncertainties.

With their failure to find the improvement that was expected, the stores have once more returned to a highly cautious method of operation. Executives believe that, with the real extent of the depression more fully recognized, there may be more effort by producers to get costs and prices down and to introduce new articles. This means that stores able to take full advantage of such offerings will be better fixed than competitors who are not.

TO STABILIZE EMPLOYMENT.

Primarily the problem of unemployment, of course, is put before industry to solve. Industrial leaders head the movement to study the question, to seek means of improving conditions and to educate their ranks toward the adoption of stabilizing methods. The Government has finally acted when it saw the real facts of the situation would become known and that it might at least strive for whatever credit there is in co-operating with the relief agencies which have sprung up in so many centers.

In the plans and the action taken

for unemployment relief, however, it is strange to find the retail stores of the country playing so inconspicuous a part. Store owners are on committees, of course, but for a section of business which is so fundamentally dependent upon the state of purchasing power there seems to be less heard from and done by trade interests than might properly be the case.

Under other circumstances the stores have been quick to claim positions as purchasing agents for their communities. They should be even readier to take the steps necessary to protect the purchasing power of the community. They might take a leading part in seeing that ways are found to stabilize employment, since they are best placed to discourage wastes in industry, to encourage fair employers, to note signs of over-production and to advise consumers on proper buying and budgeting practice.

TO EASE DEPRESSION.

A plan submitted to President Hoover by Lloyd N. Scott, a prominent member of the Bar Association, proposes to prevent widespread unemployment by the operations of a super-corporation capitalized at \$200,000,000 by an appropriation by Congress, with subsidiaries in States or groups of States. These corporations would take the initiative in the development of great public works when unemployment was threatened, thus preventing the gap which now exists between the beginning of suffering and the providing of relief. The unemployed would become employees of the super-corporation and be paid in part by the Government, while the earning power of the public work thus built, whether bridge, road, tunnel or other project, would attract private capital. In this way the Government and private industry would co-operate in avoiding unemployment. Mr. Scott submits his plan at the psychological moment. It ought to be scrutinized for whatever possibilities it may offer as an instrument of stabilization of employment—a goal which we are more and more clearly recognizing and toward which we are certain, sooner or later and by some route or other, to direct our course.

MEMORIAL TO WASHINGTON.

When Governor Pollard planted a tree on the Capitol grounds at Richmond, Va., recently he inaugurated Nation-wide work on a living memorial to George Washington. Under the guidance of the American Tree Association, a program of National tree planting will be carried out for the next sixteen months, ending on Feb. 22, 1932, the 200th anniversary of Washington's birth. The tree planted in Richmond properly inaugurates the planting in Washington's native state. This phase of forest conservation, while primarily designed to provide more trees in towns and cities, ties up with Government and individual efforts to increase the Nation's forest wealth. Appreciation of trees in cities leads to appreciation of trees in the mountains and the open country. And only a consciousness of the value of trees will forestall a timber famine.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

After a week of indifferent weather, Saturday gave promise of a glorious day—a promise which was amply fulfilled. For some reason I always associate blue sky and bright sunshine with a hilly country. As we had not been up the Pentwater branch for some time, it did not require much consideration to decide on the Oceana hills as the proper scene of Saturday's outing.

The first stop was at Muskegon, where we were pleased to join the throng which called on President Thurston, of the Muskegon Trust Co., to congratulate him on his birthday. I had the pleasure of presenting the salient features of his life to the readers of the Tradesman about six months ago, disclosing one of the most picturesque careers connected with the banking fraternity of Michigan. The Trust Co. has made large advances since it began advertising in the Tradesman and Mr. Thurston will have something interesting to tell our readers in the forty-seventh anniversary edition, which will be issued Dec. 3.

I was pleased to learn that Lewis Haight had finally struck oil—literally speaking—a gusher having "come in" on his swamp land between Muskegon and North Muskegon. I never could quite figure out how any disposition could be made of that wide expanse of swamp and muck, but perhaps the oil development has solved the problem. I have always thought I would rather own a swamp than the sand farm which Mr. Haight undertook to exploit with so much care and thoroughness some years ago. I sincerely trust the new well may prove to be the forerunner of many other wells of similar character. It strikes me that there is more appropriateness in dotting the swamp with oil wells than with the museum which Mr. Haight undertook to establish on that location some years ago.

Evidence of a large building on the corner of the main crossroads at North Muskegon elicited enquiry as to the purpose in view. The land has long been owned by Buwalda Bros., the leading merchants of North Muskegon for several years. They have decided to utilize the vacant space by a brick and cement building, 40 x 75 feet in dimensions, which will be leased for a garage. Oil pumps will be installed on both US 31 and the boulevard.

The scenic route from North Muskegon to White Lake was never more beautiful than it is at present. Nature has certainly done her best to produce a constant succession of beauty spots. Probably nine out of ten summer cottages on both sides of White Lake have been closed. It is certainly to be deplored that so many home owners have to abandon their properties before snow comes. The new home of Lynn Gee, the hardware and furniture dealer, at Whitehall, is nearly ready

for occupancy. It is one of the best located and best constructed residences on White Lake.

The Oceana Canning Co., at Shelby, has completed its pack for the season. Every case produced during the season has been sold, but all the goods have not yet been shipped. Manager Royal is taking advantage of the good weather to replace the wooden walls on one side of the factory with brick walls and a new roof with overhead lighting. Steel beams and steel posts have been brought into play and steel sash will be used in the windows. Whether the cannery will run on canned beans during the winter has not yet been decided.

Rex R. Royal, of the Oceana Herald, took an extended automobile trip during the fall, covering Virginia, Pennsylvania, York State, New England and Canada. He has been running a series of articles in the Herald on the sights he saw and the information he picked up en route, which are certainly very interesting. As a descriptive writer, he is a worthy second to his distinguished father, Harry M. Royal, who helped start the Tradesman on its long career of usefulness forty-seven years ago. I sometimes think Harry Royal is as proud of his connection with the Tradesman as I am. I do not think he learned any tricks while associated with us that have hampered him in his long and profitable connection with the local press of Oceana county. As usual, Mr. Royal will review the canning industry of Michigan in our anniversary edition Dec. 3. He is abundantly qualified to do this by reason of his environment in the center of the fruit belt, his relation to the Oceana Canning Co. as stockholder and officer and as publisher of the official organ of the Michigan Canners Association. The older Royal and wife leave soon for Sebring, Florida, where they will spend a second winter. The interesting letters he sends his readers on the occasion of these absences are in a class by themselves.

If there is anything that makes me weary it is to receive word from some good friend of the Tradesman that he has signed up with a shark I have repeatedly exposed in our Realm of Rascality department. While dining at home last Saturday evening word came to me from a long-time and steadfast patron of the Tradesman that he and all the merchants in his (Upper Peninsula) town had signed a yearly contract with the notorious swindler, Gale, and also turned over to him claims for collection. Considering the number of times this sharper has been exposed by me I am utterly unable to account for this action on the part of so many merchants, I am importuned to assist the victims of the crook to secure the return of the claims and, of course, I will do all I can to accomplish this result; but I sometimes wish I had a fool killer on the staff that I could send out occasionally in a case of this kind. I have given some consideration in the past to the publication of a diversified list of swindlers

who prey on the credulity of unthinking merchants, but if I were to do this and send a copy free to every merchant who takes our paper, I suppose the average merchant would mislay it so it would not be available the first time a stranger calls on him with a plausible story and asks him to affix his signature to the dotted line.

The little handbook on chain store discussions is off the press and is being sent to all applicants who are properly vouched for by patrons of the Tradesman. It is not as complete and comprehensive as I hoped to make it, but it may be useful in pointing the way to those who seek further information by writing to the addresses presented on the first page. Perhaps sometime I may conclude to get out another edition, with added matter. Time will tell whether such a publication will be either necessary or desirable.

G. J. Johnson, who confronted more deprivations and hardships in his childhood, boyhood and early business career than any man of my acquaintance, but who rose supreme to his environment by creating a business which he sold to the Consolidated Cigar Co. a few years ago at approximately a million dollars—which, by the way, he has increased to two million by adroit management—has kindly consented to add to the glory of our forty-seventh anniversary edition by an appropriate contribution, as usual. In accepting my suggestion that he continue a member of the galaxy of greatness who serve to make our special edition so noteworthy each year, Mr. Johnson volunteered some remarks which I cannot very well refrain from reproducing, despite my native modesty:

Your letter of Sept. 28 to hand and noted. In this letter you say: "Having rounded out forty-seven years with the Tradesman." To that I would like to say—physically speaking—it seems to me that the Tradesman has rounded you out; and, judging from the stuff that still flows from your pen, in spite of your forty-seven years of active service, your mental digestion is still perfect. But when you ask your readers to tell you how to make the Tradesman more interesting and valuable, I think that is the limit. You are asking entirely too much. However, when you mention the close relationship which has always existed between the readers and the editor, you touch a tender chord; for we who have had wares to advertise know that the Tradesman is more than a sheet, because it is something that lives and gives forth life. Its clarion voice and the personal co-operating and long-headed advice of its editor have put many an obscure business on the map. In this I speak from personal experience, as Mr. Stowe well knows but will not admit, owing to his innate modesty and his life-long practice of keeping himself in the background when he comes to the assistance of a struggling friend and stays by him until his business is safely anchored away from the rocks or reaches the haven of success. To me, the Tradesman has always had a personal touch, and for the simple reason that the door of E. A. Stowe's office has always been open to the smallest as well as the biggest business man. Besides steering his own bark, he could always find time to help some of us keep our little barks in clear waters.

I sometimes wonder if some of us

who have barks safely moored do not appear as ingrates, because now we do not drop in on him so often as in the days of yore; but let me assure you that this is a sacrifice on our part. We see the line of young growing business men still at your door. What right have we to monopolize your valuable time? May I say, however, should my bark ever break away from its apparently safe moorings and I again be tossed upon the stormy business world, I would send a wireless S. O. S. to the editor of the Michigan Tradesman with every assurance that he would again—with the same old patience—stay by me steadfastly until we found a way out. I suppose if I understood the rules and laws that govern well regulated society, I would wait until you are dead before saying these things; but what assurance have I that I would be here to say them? May I ask you again to bear with me and let the things I would like to say, but have not the vocabulary to express, be my hearty congratulations.

G. J. Johnson.

I have rather expected a reprimand this week from Fred D. Keister, editor of the Ionia County News, but for some reason he has kindly refrained from indulging in criticism because a slip of the pen—perhaps I ought to attribute it to the senile decay which he recently discovered in my anatomy—in reproducing a tribute to Otis Miner, the retiring merchant of Lake Odessa, and crediting it to his local competitor. I herewith make abject apology for the miscredit, assuring him that the mistake was due more to an erring pen than to mental and moral disintegration.

E. A. Stowe.

Finds Gain in Home Dressmaking.

A silk manufacturer finds home dressmaking is being stimulated by the saving attitude of consumers. The thought of economy, according to this producer, is turning a larger number of women to the idea of making their own clothes. Chiefly affected is the "marginal group" of women who patronize both ready-to-wear and piece-goods departments and who make some of their clothes and buy some of them ready made. This silk manufacturer adds that whereas a year or two ago the material for a dress might have cost one-half as much as the dress itself in ready-to-wear, to-day the material may cost only one-third, or even one-quarter, as much as the ready-to-wear price.

Dr. Klein's Trip To Aid Exports.

Departure of Dr. Julius Klein, assistant secretary of the Department of Commerce, to confer with commercial attaches in Europe was regarded by export men here as an indication that the Department is making a special effort to increase European purchases of American goods. They recall a similar trip made by Dr. Klein some time ago when he was at the head of the foreign trade division of the Department's activities. That visit, it was pointed out helped sales materially. Although opinions on the subject are divided, many export men believe that Europe at this time presents the best possibilities for foreign sales and can provide more immediate business than any other world market.

Don't make the mistake of believing that discussion is thought.

The Black-Ink Brigade

Sometimes we get pretty tired of that pompous old fraud, General Business, whom nobody has ever seen, but who is supposed to command the economic army nowadays. He is reported now to be suffering a serious relapse, but we suspect that it's partly another one of those attacks of chart trouble or statistical sciatica that accompany old age. Anyway, when we weary of puzzling over the veterinarians' bulletins about the old General's condition from headquarters, we go down to the line and mingle with the top-sergeants, the privates and the mules.

Then we discover a curious thing we had forgotten all about. When the whole blooming army is apparently in full retreat, some of these blithering idiots and stubborn asses are capturing trenches and winning battles on their own as though they had never heard about it. They don't seem to know that the defeatists at home have arranged an armistice and agreed to pay reparations for past prosperity indefinitely.

The few facts in a communique from the front on another page of this issue bear witness to the shocking fact that, even at the depth of depression, some concerns are bull-headed enough to try to do business and make some money, and what's worse, are succeeding. These heroes, perhaps feeling that their courage may be considered in bad taste or too disrespectful to the Old General, who is so sick, prefer to remain anonymous; but we have their names, and can assure everyone that there are many more of the same kind who will never be listed for distinguished service medals, and don't care.

What do these dough-hunting dough-boys carry in their knapsacks in their campaign against the red-ink menace? Chiefly a little hardtack compounded of common sense, perspiration, and intestinal fortitude. The tactics of the black-ink brigade are simple, sensible, and straightforward, essentially those we commended to business on this page some time back.

They are quietly and shrewdly buying their supplies and raw materials now, when prices are lowest in fifteen years. They are not holding out for the last penny, knowing that things are cheap enough to satisfy anybody, and that even though they might do a little better by waiting for further slight declines, they might be missing the early bird's chance to capture the worm.

They are not letting their cash surplus lie idle in banks earning a pension of bare 2 or 4 per cent., when they know it can make at least 10 per cent. more if put to work in their own shops. They are using it to maintain the permanent assets of business: research, personnel and advertising. They are using it to oil and polish up their rifles to the highest possible efficiency of service, cutting production costs by replacing obsolete equipment, cutting distribution costs by building up more effective marketing machinery. They are using it to improve their products and services, or reducing the prices, so as to widen the market appeal and capture the coy consumer dollar. They are using it to perfect their market marksmanship by sharpshooting sales appeal through intelligent, concentrated advertising.

They are looking ahead in their production and sales plans, not to next year, but to the next five years, knowing that whatever ups and downs may come, they can be smoothed out only by intelligent long-range planning, based on the steady growth of the market.

When we watch these fellows maneuvering calmly on the front line, while the rest of the business army wallows in a disorderly rout, we feel like setting up a recruiting station with posters appealing to the pusillanimous pessimists lounging on the park benches of business:

"Enlist Now! See the World!"—The Business Week.

DO YOU KNOW?

your executor should be---

An authority in legal matters

A specialist on inheritance taxes

An expert in sound investments

A realtor

A collector of rents and interest

And, in addition, have exceptional
business ability during an
unlimited life

*No individual possesses all these qualifications.
We offer them as part of our daily service in
settling estates.*



GRAND RAPIDS TRUST COMPANY

MONROE AT IONIA

FINANCIAL

Increase Is Concentrated in New York Banks.

Bulging commercial loans now for three successive weeks suggest that business finally is turning up but before we can accept the \$155,000,000 increase as final proof we must be sure that it is not another artificial display.

That the increase comes simultaneously with a drop in stocks is enough in itself to make some observers suspicious of its meaning when they recall that the sharp recession in stocks a year ago and again in June this year ushered in bulging commercial loans. But neither a year ago nor in June did the expansion in commercial loans hold. Subsequent events proved conclusively that those who look on the increase as evidence of expanding business have been deceived. Fooled twice within a year these commentators will probably want to examine the current upturn rather closely before accepting in full its bullish implication.

Puzzling it is to find that this week's \$61,000,000 increase in commercial loans for reporting member banks of the entire Federal Reserve system is wholly explained through an increase at New York. Indeed commercial loans by the New York members alone rose this week \$69,000,000.

Looking at the movement in commercial loans in its broadest aspect it is interesting to note that the total volume still is \$1,265,000,000 under its November 29 peak and that at \$8,606,000,000 the present level of commercial loans stands far below any corresponding level of recent years. The contraction in loans is a measure of the decline in business but the \$1,000,000,000 shrinkage exaggerates the extent of depression.

Aside from declining business, loans have fallen away as a result of a changed character in financing methods. Up to this time a year ago enterprises were forced to borrow at the banks to push through their development programs since high money rates made it next to impossible for many institutions to raise funds through a sale of bonds. That time has changed. The same corporations this year have been able to pay off their bank loans in many instances and resort to public financing.

Undoubtedly an upturn in business will sooner or later be reflected in an expansion of commercial loans but history suggests that the expansion in loans follows rather than precedes a revival in business so the curve on loans must be looked on not as a forecaster but as a barometer.

Paul Willard Garrett.

[Copyrighted, 1930.]

Individuals Await Leadership They Will Not Assume.

To those who believe our economic ills result from living in a Corona Corona atmosphere, William Trufant Foster and Waddill Catchings, in the current Atlantic Monthly, reply that what the country needs to turn this depression into a revival is not less "riotous living" but less "riotous saving."

Looked at from a narrow view excessive thrift may enable an individual

to keep more dollars in his pockets but what are savings for an individual "are not necessarily savings for society. Every one who saves money, at times like the present, when his abstinence helps to curtail production and throw men out of work, saves at the expense of other people. For the individual, a penny saved is a penny earned; but for society, a penny saved is sometimes a penny lost. Both producers and consumers must save; but there are times, such as the present, when they do not save without to some extent frustrating the social object of saving."

Mr. Foster and Mr. Catchings long have been proponents of the theory that what the world needs is not less production so much as more consumption. Even those who cannot agree fully with their philosophy of business must admit that one important handicap of the moment to recovery is that the individual is not willing to spend although he recognizes that the time has come when society should spend money.

Now these gentlemen do not mean this rule should be universally applied. Perhaps a million persons in this country even in these days of business depression should spend less and save more. But, they ask, "how about those who have already saved enough money to provide themselves, for the rest of their lives, with several times the income of the average family? If such persons really want to help their country, the best thing they can do, right now, is to spend more money; right now, when business is 10 per cent. below low normal, because buyers are scarce; and when, for the same reason, ten billion dollars' worth of savings in the form of capital facilities is being wasted, and jobs appear to be scarcer than they were even in the major depression of a decade ago."

It is perhaps futile for us to draw a line between necessities and luxuries since our luxuries of yesterday are the necessities of to-day and what now we call luxuries will be necessities tomorrow. That is why each individual for himself must work out his own standard of living and why accusations against the high American standards fall flat. The fact is that thousands of Americans now are in a position to make contemplated expenditures but instead of taking the initiative themselves sit idly by awaiting leadership from others more courageous.

Paul Willard Garrett.

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Investment Trusts Heavy Buyers of Stocks Recently.

A series of unfortunate experiences encountered recently by several investment trusts of the management type probably has accounted in part for the increase in popularity of trusts with fixed portfolios.

Efforts of the larger management trusts to hold the confidence of investors by frequent announcements of complete portfolios have helped to allay fears, but the continued decline in securities all over the world, causing a steady shrinkage in asset values, has soured many small security buyers on trusts in general.

Even those trusts which took losses on common stocks earlier in the year and greatly improved their financial position by placing funds in call loans, bonds and preferred stocks which have appreciated have suffered almost as much as others which clung to equity stocks.

Fears that securities held in portfolios of the larger and more important trusts might be illegally appropriated are groundless, investment bankers point out, for in most cases these securities are held by custodians and are examined at frequent intervals by outside auditors.

Fixed trusts whose stocks are deposited with well known trust companies under agreements that prevent any substitutions appear to have gained greater confidence, however, for a steady demand has developed among investors for this class, whereas most management trust stocks still sell appreciably below asset values.

Steady distribution of fixed trust certificates has provided a constant demand for investment common stocks, hundreds of millions of dollars of which have been bought in the last year to be deposited with trustees. What the effect of this gradual withdrawal of stocks from the open market will be investment bankers hesitate to predict.

Purchases of stocks by investment trusts have run into large figures in the last week or two, according to reports among investment dealers. Sums mentioned ranged above \$50,000,000.

Considerable switching of holdings took place, it was said, some trusts

K
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16 CONVENIENT OFFICES

disposing of investments in which the outlook had become less favorable. A large proportion of the purchases was believed to be for the long pull, although some stocks probably were bought more with the intention of providing a trading profit.

William Russell White.
[Copyrighted, 1930.]

Stock Issues Subject To Redemption Often Handicapped.

Although little is heard these days of proposals for elimination of high-dividend preferred stocks, more settled conditions in the security markets may bring out refinancing plans for redemption of senior issues.

Low money rates normally effect advances in securities carrying high interest or dividend rates, as investors place idle funds where yields are attractive, while corporations having large cash resources available for investment usually give consideration at such times to retirement of any outstanding high rate issues.

Preferred stocks subject to redemption at low prices sometimes are held back by the call feature if the possibility of retirement appears imminent. Many investors are unwilling to pay a price higher than the call figure for senior stocks.

Some preferred stocks are not subject to redemption, such as the 7 per cent. senior issue of the Public Service Corporation of New Jersey, of which 289,080 shares are outstanding.

Dividends on all senior shares of this company are being earned by a comfortable margin, and the 7 per cent. stock has been selling recently to yield slightly more than 5 1/4 per cent.

The preferred shares of the Bethlehem Steel Corporation, of which 1,000,000 are outstanding, are non-callable. The dividend rate is 7 per cent., and earnings in the first half of the year provided an ample margin for requirements. The company's balance sheet at the end of last year showed cash or equivalent of only slightly less than the total senior issue. At recent prices the stock yielded about 5 1/2 per cent.

The new \$5 preferred stock of the General Motors Corporation, selling recently to yield slightly more than 5 per cent., is callable at \$120 a share, while the market price is below \$100. In spite of the unsatisfactory condition of the automobile industry and the shrinkage in the company's earnings, dividend requirements in the first half of the year were amply covered. Cash or its equivalent held by the company June 30 totaled almost as much as the market value of the outstanding 1,874,343 shares.

William Russell White.
[Copyrighted, 1930.]

No Sign Yet of a Turn in Bonds.

Hesitation in the market for bonds recently is making some investors wonder if the time is near when bank liquidation of bonds will give the signal that top in that market is here.

Steadily since early March this year our reporting member banks have been buying bonds. In that short time they have expanded their investment portfolios by roughly a billion dollars. If

it seems likely that the banks now will unload those bonds the time might be near when investors should consider a shift from the market in bonds. But history and logic alike suggest that the bond investor will be given a warning much more convincing than any yet witnessed when the time has come for him to sell.

Presumably the banks will not liquidate their investment accounts until demand for their idle funds is made from business or from the stock market. Commercial loans have shown no disposition to rise recently and they will not begin to rise until after business recovers. Indeed in 1921 the low in commercial loans was not reached until some months after the low in business. With commercial loans and brokers' loans still abnormally low, surely we have had no signal as yet of an increasing demand for funds such as might eventually force the banks to liquidate their investments.

That the market in bonds recently has failed to maintain its advance presumably is a reflection primarily of the unsettled conditions abroad and the weakness of our own stock market. In itself it cannot be accepted as any convincing evidence that our large institutional and individual investors fear that the time has come to liquidate their investment portfolios.

Precedent never affords a sure guide in such matters but it is of more than passing interest that in times past the advance in bonds continued for upward of a year after bottom was reached in a major business depression. Conservative investors do not shift from bonds into stocks at the first blush of a business recovery. The banks themselves usually are not obliged to sell their bonds to meet loan demands until many months after a revival in business gets under way.

Paul Willard Garrett.
[Copyrighted, 1930.]

A Business Man's Philosophy.

Many people who have not actually been in business for themselves assume that because an enterprise is operating it must be making a profit.

Otherwise why continue?

This is an assumption, but the truth is that in most years not half the businesses in the United States make any profits, and in all years some companies operate with substantial losses.

Hotels and apartment houses are often operated at a loss because there is nothing else to do. The owners are sustained by the hope that there will be a turn of fortune. In the meantime the properties are kept in repair, and the losses during operation are less than they would be if the places were closed.

Every business man realizes that it is much easier to get into business for himself than it is to get out. Stockholders also learn this truth by painful experience. Once an investment has been made in fixed assets and in promotion work, one must keep on in order to get anything back. All of the original investment may not be returned, but it is possible that half of it can be before the final dissolution.

William Feather.

A lax credit policy does not foster customer loyalty.



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Business Letter, Sent By Dad To His Son.

Your mother and I regret you have decided to leave school to start in business with this chap Nugent. Yet you are old enough to know your own mind and I have faith in your judgment. Perhaps it is in your blood, this thing of being a merchant; the old general store and I have been like part and parcel of each other ever since those old days when I worked for your granddad, who was one of the best beloved men in the country. There was a merchant! One of those pioneers who hewed his very existence out of hard knocks with none of the modern fol de rols of to-day.

Well, my son, I pray for you, though while we are depending upon the Almighty to do His part, we must not forget that it is by the sweat of our brow we gain our daily bread. That means hustle and concentration.

I was never one to preach or to argue with you. We have been pretty good pals, you and I, you have gone straight—and, boy, that counts. The man who plays the game on the level, who can look every other man in the eye and have no cause to flinch is going to win out. The petty deceits are as bad as the big frauds. They concocted from the same devil's brew.

You say Nugent has money to invest without going into debt and, of course, you have the money left you by your uncle Eben. It is not much, only \$5,000; but my dad had not that many hundred when he started. He used to say to me "Avoid debts like a plague, they will only end in disaster. Pay what you owe as you go and if you can't keep on going, stop." I've seen many a man, during these years of my own experience, get big ideas and try expansion on credit. They signed notes, there were mortgages and eventually failure. If you and Nugent haven't enough money together to do all of the things you would like to do, don't be tempted to plunge, to go into debt. The future will prove this is the safest and sanest course in the mercantile world.

You say your store will be well located. That is all important, in fact, location has much to do with the success of any store. The store off to one side or out of the regular lanes of trade has to do more advertising. It does not have the sales advantage of window displays, so that is a point in your favor.

I am not trying to outline a course of procedure for you, my son; you and I have worked together here in the store. We have discussed these things many times, even when on Black Lake you and I were watching the corks on our lines bob up and down.

You thought you wanted to be a lawyer, and the two years of law you have had will aid materially in the conduct of your business. I have often wished that I had given more thought and study to commercial law; any younger man in business, or entering business will find it to his profit to read up and become posted on com-

mercial law. Yes, this will be another asset.

It is quite a change, from law to the career of a merchant, yet rather a successful merchant than a struggling lawyer. There is keen competition in both fields, but I think the merchant who fortifies himself with knowledge, who works hard and who puts his whole being into his business stands a better show than the lawyer. This from the commercial side of course.

It is a long way to Dallas, frankly, I am sorry you found it necessary to jump into this thing without coming here to talk matters over. But we've got to accept the breaks, my boy, and that's the right spirit—you figured your plays, saw the opening and went to it. Just as you did on the team. I am egotistical enough to feel that, as far as the past is concerned, I have been a fair teacher. That my store did the largest volume of general store business in the county for the past two years means something. Your mother keeps saying you did wrong when you decided to pass up the law and go into the mercantile game, not to come back here and carry on with me.

I think I understand, my son. When I was your age, I had determined to go out for myself. I was in your grand dad's store, he wanted me, just as I would so much like to have you with me—but we Hapworth's have an independent streak in our make-ups. If he had not passed on at the time he did, dad and I would either have been competitors, or I would have been running a shebang of my own in some other town.

I never fancied having a partner, differences of opinion will arise. The contacts are intimate, personalities must be considered and there has to be a spirit of give and take. Many a fine business has gone on the rocks simply because of assinine stubbornness on the part of one or the other of two partners.

Keep this in mind. I do not mean that you should submerge all of your initiative, your ideas and ideals to comply with Nugent's whims or policies, but both of you analyze carefully the steps you are about to take, then, if necessary, compromise, but always with an eye solely to the good of the business.

Perhaps prosperity does materialize in new pastures, you have been convinced you'll make good in Dallas, you have pulled up your stakes, cast your lot in with a man in whom you have confidence, and who, from all I have been able to learn, has a good mercantile training as a jobber's salesman in the territory. There is not much disparity in your ages, you have ambition, enough capital to make a fair start and, of course, you have not only my best wishes, but I think you realize, if necessity ever arises, that the "old man" will be right here on the job to give you a boost. Not so much a financial boost, but to do what I can to smooth the going in the early days when all of us realize that ex-

(Continued on page 31)



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MUTUAL FIRE INSURANCE

A Static Spark Fire.

Cotton cloth is waterproofed in a detached building, with a compound having a celluloid base and highly flammable solvents. Sprinklers had not been installed as recommended largely because of the uncertainty of the process, which was in an experimental stage. A spreader knife coats the cloth with compound, which is fed to the knife by gravity from a 100 gallon drum. The cloth then goes through a steam-heated, ventilated dryer.

At 8:20 in the morning as the operator was making an adjustment near the spreader knife, a static spark ignited the solvent vapors, and fire flashed over the front end of the machine, slightly burning the operator and spread into the dryer. The fire ignited the unsprinklered joisted roof above the spreader knife and flared up around the elevated drum of compound. The drum exploded, scattering its contents over the end of the room, adding fuel to the fire. The operator gave the alarm and employees used three hose streams from yard hydrants, two on the fire and one to keep cool twenty drums of compound stored near the machine. The fire was extinguished after one-half hour. The men saved the drums of compound but several thousand yards of cloth in process were ruined and considerable damage done to the equipment and the roof of the building.

The damage is estimated between \$3,000 and \$4,000.

Sprinklers throughout the building and inside the dryer are necessary to protect such an occupancy.

Complete grounding of equipment and maintenance of at least 40 per cent. relative humidity in the room should prevent static sparks.

Pumping of such compound to machines from remote location would be safer than a gravity feed.

An Asphalt Kettle Fire.

The plant is in construction and contractors were using a portable melting kettle inside the main building. After filling a bucket with hot asphalt a workman was unable to shut off the kettle faucet and asphalt spread over the floor. The flame from the oil burner under the kettle ignited the asphalt on the floor. One of the men attempting to drag the kettle away from the fire moved it about 35 feet but succeeded only in spreading the fire, as the asphalt continued to run until the kettle was empty. Workmen threw sand on the fire and used sand to form a dam around the asphalt. They did not extinguish the fire but did prevent its further spread. The public fire department responding to the alarm laid one hose stream from a public hydrant 1,200 feet away and used it sparingly to cover the burning asphalt with water and yet not overflow the dam of sand. They then floated the contents of about a dozen carbon-tetrachloride "bombs" on the water and extinguished the fire. It will be necessary to clean and repaint part of the concrete ceiling and steel supports and replace several fused heads of the sprinkler system which was nearing completion but not in service. The loss is estimated at \$200 to \$400.

Asphalt melting kettles should preferably be used outside the building.

Extinguishers of the foam type near kettles are desirable.

Dry Cleaning.

The morning paper carries the news concerning the deaths of two women and serious injury of a third, and the total destruction of their house—all due to cleaning with gasoline in the basement. Cleaning with gasoline, anywhere is bad enough but to do it in a basement is simply inviting disaster. Gasoline fumes are heavier than air and will remain in a basement for days, the explosion hazard therefore remaining after the actual cleaning has been forgotten about. So, while care may have been taken during the cleaning process, a light struck a week later may wreck the place.

So, if cleaning with gasoline must be done, we suggest: Use a wooden vessel placed in the center of a vacant lot, post plenty of "No Smoking" and "Keep Away—Danger" signs, remove all metal buttons or ornaments from the articles to be cleaned, do not rub the articles during the process. By observing those precautions the danger will be minimized, but even then home dry cleaning with gasoline should be restricted to maiden ladies and bachelors with no dependents.

Fire From Locomotive Sparks.

About 12:15 in the afternoon sparks from a locomotive on a siding ignited the windward end of a long open wooden platform adjoining a main building. A strong wind fanned the flames, and the fire spread rapidly along the platform. The heat cracked the ribbed glass windows above the platform and violently ruptured 35 empty lacquer drums in a pile of 200 drums stored about 40 feet from the building, awaiting shipment.

The private alarm was given immediately and the public alarm a few minutes later. The men responding used three large hose streams and several 2½ gallon soda-acid extinguishers and put out the fire within half an hour. Fortunately the heat did not open sprinklers inside the building and cause water damage.

Wooden platforms present ready fuel to the spread of outside fires.

This fire shows the wisdom of storing empty drums used as containers for volatile, flammable liquids well away from buildings.

Must Operate To Increase Retail Prices.

Sales tax legislation is likely to come up this winter in a number of state legislatures. The movement is active especially in the South. The original impulse grew out of anti-chain sentiment, the idea being to help the independent dealers by handicapping the mass-selling stores. The Kentucky law accomplishes this by means of a steeply graduated sales tax that hits the department stores as hard as it hits the chains. In North Carolina there is a straight tax per store, one store being exempt. Lately a new incentive to sales taxes has been found in the need of more public revenues. Whatever the reason for such taxation, its consideration at this time is ill advised. Whether we take the position

that business troubles are due to over-production or underconsumption, it is obvious that anything which adds to costs of distribution is obstructive. There may have been a time when a considerable number of people labored under the delusion that taxes weigh down the shoulders on which the burden is placed in the first instance. But that fallacy no longer passes muster. Any sales tax, large or small, discriminatory or otherwise, must be paid by the actual consumer of goods. In other words, it must operate to increase retail prices.

Offers Dollar Boudoir Box.

To capitalize the demand for popular-price toilet accessories, a manufacturer is just placing on the market a boudoir or make-up box of the popular

type featuring a French or Godey print on its cover to retail at \$1. The box, containing three interior compartments for toilet requisites, is finished in gold, with black, green or blue antique trimmings. It is described as offering the features of higher-price boxes, including mirror inside cover, glass bottom, angle hinges and fancy border around mirror. The wholesale price is \$65 per 100.

Install 10c Department.

Witt's Market, the well-known Minneapolis market, have a special section in which they display about 100 items in ten cent sizes. This department is on the help-yourself basis. Wire baskets and jumbled displays are used and we understand that the section has been very successful.

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CREDITS AND COLLECTIONS.

How They Are Regarded by the Wholesale Druggist.

It seems entirely proper that the report of your Committee on Credits and Collections should be prefaced at least briefly with a resume of general business conditions in the past year. At the same time, due to the depression and its attendant problems there has never been a time in the last decade when those in general charge of business and those holding responsible departmental positions have been more directly in touch with business conditions than in the past year. This rather indicates that this section of your Committee report should be reasonably brief.

It is perfectly true that business as a whole has been subnormal and it is also perfectly true that certain sections of the country have suffered more from the depression than other sections. The highly industrial states have been most severely hit because in a great variety of industries the wheels have stopped or at least slowed down and with this has come a considerable percentage of unemployment. All of this has created a very fertile field for a growth of interest in and for a knowledge of credit operation on the part of chief executives. The important part played by the credit department in the furtherance of sound business has become generally recognized. Your Committee, naturally, is unanimous in its approval of this increasing intimacy between the credit manager and the head of the firm. In many businesses we are pleased to note that the credit manager is a member of the Board of Directors, or at least in a major consulting capacity on business problems.

Of course, the past twelve months' business has brought out some unfavorable factors and in too many instances it appears that the credit department is still considered as somewhat of a necessary evil and quite often a nonproductive factor. It is certainly false economy to curtail the credit judgment of a firm by lessening the source of credit information, particularly where sales volume is below normal. If business is less, certainly there is all the more reason for being as certain as possible that what is left represents sound business risk. Also, at this particular time there is a necessity for complete data if the credit department is to perform one of its major functions, that is, to help to develop new business. Certainly nowhere in business is the information better obtainable for the furtherance of business than in the credit department. The credit manager should be in contact with the sales department to furnish that department with accurate information as to the extent of risks to be taken with individual accounts and the safe fields in which to venture that have not been covered and the economic conditions at various points. Furthermore, we must all remember that all credit leeway that is consistent with good business should be allowed under subnormal conditions even to the point of a little extra gamble; when

business is normal or even above normal there is no real justification for this position as the debtor's opportunity to pay is at its height. In such times as we are now facing the credit department can be invaluable in holding up the volume of business.

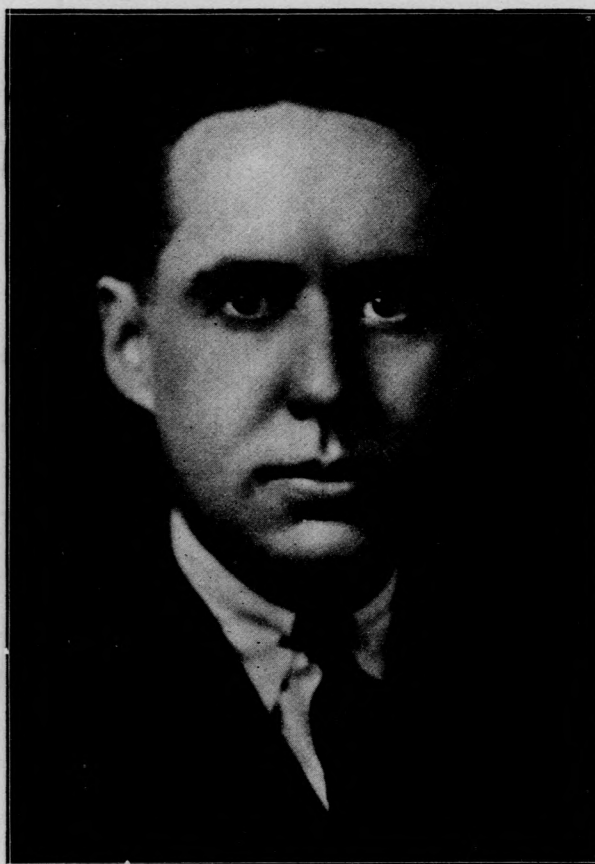
Your Committee wishes to remind you that we have not issued any interim reports during the past year. Possibly the reason for this needs a brief explanation. Your convention in 1929 passed a resolution to the effect that the National Wholesale Druggists' Association again record its endorsement of the Credit Interchange System of the National Association of Credit Men and urgently recommend the use of this service for the mutual benefit and protection of its members.

in its scope and with it was enclosed a copy of the resolution of the N. W. D. A. convention last year. This first letter outlined the general plan of the National Association of Credit Men. The second letter covered a brief summary of the major credit association activities. The third and fourth letters laid particular stress on the Interchange and Adjustment Bureaus of the National Association of Credit Men. The fifth letter of the series was on the subject of credit protection and the last of them referred back again to the primary object of the series as expressed in your resolution, that is, the subject of credit interchange. It was the feeling of your Committee that these letters might properly take the place of interim re-

in business to-day credit information several months old as often represented by financial statements or other reports is practically valueless or if valued at all should be considered with regard to its age.

It is entirely proper that at this time your Committee should pay its respects to the National Association of Credit Men for its endeavor to do the utmost in following out your resolution and this was effected mainly, after the series of letters, by the local secretary-managers following up by personal contact with non-members or non-users in your membership. Your Chairman is positive also that the Credit Association stands ready to do still more if the occasion may present itself in the future. Certainly it is entirely proper that we should urge careful consideration of this service to those who are not availing themselves of it at this time.

Your Committee desires next to present the general subject of liquidations. The period of time which we had to review has been fertile with information on liquidations and failures. We may remark again on the apparent apathy on the part of credit managers as regards accounts in process of liquidation or in bankruptcy. Your Committee urges the continued interest of the credit manager in bankruptcy investigation under Colonel William J. Donovan which has been going on for over a year, much of their recommendations will be predicated on the fact that bankruptcy court is a creditor's as well as a debtor's court and the co-operation of the creditors will be essential in the improvement of the proper functioning of the bankruptcy court. While the bankruptcy court must of necessity always be with us there is a growing sentiment in favor of friendly liquidation or assignment. This out-of-court liquidation is entirely proper where there is no question in the minds of creditors as to the honesty or integrity of the debtor. Startling figures have been revealed as to the comparative cost of liquidation and bankruptcy as well as the comparative rates to the general creditors. Figures from a survey conducted in collaboration with the National Association of Credit Men show, under bankruptcy, average dividends to general creditors 5.8 per cent., under friendly liquidations by the Association Bureaus 27.45 per cent. The cost of administration under bankruptcy 24.26 per cent., under friendly liquidation by the bureaus 13.85 per cent. Late figures from the bureaus indicate that these percentages on liquidation are holding up in spite of poorer markets for liquidation under present conditions. In all fairness it is proper to state that where bankruptcy during the past year has been handled with Adjustment Bureau Managers acting as trustees the dividends have averaged 10.37 per cent. as against 5.8 per cent. through all trustees or receivers. The expense is not less in one case than another but this saving to the creditors is represented by preferred merchandising ability on the part of those whose profession it is not only to liquidate assets economically but also to dispose of the assets at the greatest possible value and with



Lee Wilson Hutchins.

Also, that the National Association of Credit Men be requested to contact your membership through the proper channels to the end that your members might be fully informed relative to the Interchange System. Responsibility for contacting the members of the National Wholesale Druggists' Association devolved upon Brace Bennitt who is now connected in an official capacity with the National Association of Credit Men and whom a great many of you will remember as previously connected with the wholesale drug business. The National Association of Credit Men addressed a series of six letters to the presidents or general managers of wholesale drug houses and also copies of this correspondence to the credit managers of these houses. The first of these letters was general

ports. We are all quite aware of the flood of correspondence which passes the desk of an executive and the series of six letters and accompanying material was all that your Chairman felt should emanate directly or indirectly from the Committee on Credits and Collections during the course of a current year. The great emphasis which was placed on the subject of Interchange was natural based on the fact that the convention of last year in its resolution evidently indicated the necessity of the wholesale drug industries and allied lines concentrating their credit data through one dependable medium. An Interchange Report as most of you know is simply an up-to-date accurate transcript of the creditors' ledgers. With speed and acceleration being dominant features

*Report made to the National Wholesale Druggists' Association by Lee Wilson Hutchins, of Grand Rapids, chairman of the Committee on Credits and Collections.

the least possible disruption to local merchandising areas.

Your Committee on Credits and Collections has treated at various times the subject of the mercantile agencies. There seems to still be the general feeling that there is considerable room for improvement in their reports. Your Committee finds, however, as always that a very small number of subscribers to these services take the trouble to constructively criticize the service. We naturally believe that constructive criticism will be favorably received and considered.

Your Committee finds that there are a good many wholesale drug houses that are not training their salesmen to be real assistants in the collection phase of business. We need not remind you that as a supplement to data obtained from professional sources, the salesman is invaluable in furnishing pertinent information as to the personnel of the store in question, the amount and the quality of the stock, location, nature of trade, etc. The Committee has no definite suggestion to offer, but at the same time, suggests the possible value of a standard credit report blank for salesmen.

There is no question in the minds of your Committee, but that in the wholesale drug field accounts receivable represent a few more days outstanding than at the same time last year. The report of the Trade Group Conference on drugs, chemicals and allied lines at the annual convention of the National Association of Credit Men indicates that in the early spring of 1930 collections in half of the houses reporting were somewhat better than a year ago and the rest of the houses reporting either professed no change at all or showed no worse advantage. At the same time, the houses reporting at the Conference indicated in a majority an outlook for very much better conditions for the summer and fall months of 1930. Unless these houses represent some particular section of the country your Committee is inclined to believe that figures to-day would not indicate quite so advantageous a collection position and probably not as hopeful an outlook in the matter of sales between now and January 1, 1931. It is still significant that in collections the first error is procrastination. Accounts too generally are allowed to continue to an excessive period of time prior to effective steps for collection. We always have the report that profitable business is not lost by a strict enforcement of terms. Naturally none of us could deny that such strict enforcement occasionally drives away some particular accounts but it is always possible to replace this business with more profitable business. We can honestly recommend that a strict policy be pursued with reasonable assurance that there will be no decrease in profits.

It seems entirely proper that your Committee should make a brief reference to the fact that mercantile institutions, from reports, seem to find value accruing to their organizations through constructive help to the retailer. This constructive help must naturally come through a collaboration on the part of the credit department with the sales department. There

seems to be no question but that increased good will cannot help but follow this kind of assistance on the part of the wholesaler. There is a substantial benefit derived from this practice and that is in the early elimination of the unfit. Decision to liquidate always is arrived at before the time of the forced liquidation and naturally it follows that more will be realized from an early decision to liquidate certain accounts. It must necessarily follow to a certain extent that the elimination of the unfit increases the business of those survivors and we all realize the economic value of an ability to maintain a total sales volume with a decreased number of outlets. We certainly have an obligation to our retail customers to instruct them as to the proper credit understanding of their own situation. We recommend to our membership the study of the retail credit survey by the United States Government showing an average of sixty-eight days outstanding in accounts receivable on the part of the retailer. For every day this outstanding could be reduced there would be a saving to business annually of five million dollars in carrying costs and interest.

No report of the Committee on Credits and Collections could be complete without a brief reference to the ever present evils of returned goods and cash discounts. The Committee does not believe that it is possible to report improvement in this respect. It has no further remedies to offer than have been offered in the past. There is a need of adequate courage to allow discounts only when taken in the prescribed period and to accept merchandise for return only when it is returned justifiably. Both of these matters demand a courageous stand. At the same time, those houses which are enforcing these matters properly are suffering from the weakness of the retailer's other sources of supply which are lax in these respects.

In closing your Committee finds that at present business conditions demand more than ever a close co-ordination between the credit department and the chief executive. We certainly must all make a study of ways and means to improve the condition of the retail outlets and at the same time bring about a stricter enforcement of collections and equip our credit departments so that they may be prepared not only to conserve the receivables but to build general business along profitable lines.

Since the preparation of the formal report of your Committee on Credits and Collections a conference of business associations has been held in New York City to discuss ways and means for co-operation in the Federal Bankruptcy Investigation. The President of the National Wholesale Druggists Association was invited to attend this conference and appointed E. D. Bailey, of Schieffelin & Company, to represent your Association at that conference. We shall not attempt to list the associations which were represented, but they were National in scope and in addition to the N. W. D. A. there were such organizations as the National Hardware Association, the National Wholesale Grocers' Association and

the National Retail Dry Goods Association. There were also organizations represented such as the Chamber of Commerce of the United States, the National Association of Credit Men and the American Bankers' Association. This conference was called because of the fact that it was understood that the Governmental agencies entrusted with the investigation desired and would welcome the co-operation of business organizations. Lloyd Garrison, Special Assistant to the Attorney General of the United States, addressed the conference. Mr. Garrison's address naturally was concerned with the present bankruptcy act and offered certain statistics to prove conclusions which he drew as to the failure of the present act to function satisfactorily under to-day's conditions. He stated that the Government had determined to consider the whole bankruptcy problem not only from the mechanical administrative point of view, but also from the point of view of our whole method of dealing with bankrupts. The Federal Government hopes to obtain full information not only regarding the machinery of administration but also so far as it can be obtained, the apparent causes of bankruptcy and the subsequent history of persons who have gone through bankruptcy. They admit freely that in this field they will be exploring new territory and here they will need the co-operation and advice of business organizations. At the close of his address Mr. Garrison formally asked the representatives of the associations present for their support and co-operation. He outlined seven ways in which business organizations and trade associations could be of material assistance. It was also unanimously voted that the representatives present constitute a continuing committee to co-operate with the investigators. This committee would be augmented by representatives of other associations which might be asked to participate in future meetings. Your Committee on Credits and Collections believes that, if the National Wholesale Druggists' Association is to co-operate in this programme, Mr. Garrison's recommendations should be acted upon. Your Committee on Credits and Collections is therefore referring these recommendations directly to the Board of Control for their consideration and for their judgment as to the propriety of referring back the matter of these recommendations to the convention as a whole. Your Committee is also referring to the Board of Control the question of appointing a permanent representative of the National Wholesale Druggists' Association on this Committee.

Fewer Handkerchiefs For Women Produced.

The women of the United States are apparently buying fewer handkerchiefs and selecting the less expensive ones when they do buy, according to information furnished by the Bureau of the Census, Oct. 21. Though the number of women in this country is believed to have increased from 1927 to 1929, there were fewer handkerchiefs for women produced last year, and the decrease in quantity was less

than the decrease in value, it was stated.

The following information was furnished by the Bureau:

There was an increase in the quantity of all handkerchiefs produced in this country last year, compared with 1927, based on preliminary figures which are subject to revision. In spite of this increase in the quantity there was a decrease of more than 5 per cent. in the value of those produced last year.

Practically all the gain is attributable to the increase in the production of this commodity for men, since there was a gain of 8 per cent. in quantity in this type and a loss of only 2 per cent. in value, while there was a decrease of 5.9 per cent. in the quantity of the women's handkerchiefs made last year but the decrease in value amounted to 9.4 per cent., which would indicate that the average cost of these handkerchiefs for ladies was less than in 1927.

Last year there were about four handkerchiefs made for every person in the United States, though these figures could not actually apply since a great number of these handkerchiefs are exported to other countries. There were about 481,000,000 handkerchiefs made last year and the total value of these products was \$28,017,856, though the value of the products of the whole industry amounted to \$30,137,124, a decrease of 4.6 per cent. compared with 1927.

The drop in wages paid out was greater than the decrease in the number of wage earners in the two-year period. There was a slight decrease in the value that was added to these products by manufacture compared with 1927. While there was a decrease in the cost of materials, containers for products, fuel, and purchased electric current, these figures for 1929 are not strictly comparable with the preceding census year, because of the fact that the schedule for 1927 provided for the inclusion of data on the cost of shop supplies, whereas that for 1929 stated that such data should not be included.

Got the Wrong Word.

Old Man Jones had set his heart on possessing a very fine but somewhat costly knife in the local hardware store, and finally, by much economy, he managed to purchase it.

One day, at a picnic on the cliffs, a friend accidentally dropped the knife into the sea, and with fear and trepidation broke the news to Jones. "Your knife just fell into the sea!" he said.

"Oh, that's all right," said Jones. "Accidents will happen!"

The friend was relieved at the nonchalant way Jones took it, and later was very much surprised when Jones said: "Say! Where's my knife?"

"Why, I told you it fell over the cliffs into the sea," the friend said.

"My knife did!" shrieked Jones, jumping up in a terrible stew. "My knife! I—I thought you said my wife!"

Some have brains and don't use them; others use more than they have—they hire them.

DRY GOODS

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

Overblouse Ahead of Tuck-in.

One of the best means for introducing a dash of bright color into an ensemble is by way of a blouse. Furthermore, this method has the unqualified approval of Paris, the endorsement of the foremost couturiers, the approbation of women of fashion here and abroad—what is there left in the way of testimonial?

Such notes of contrast—or vivid harmony—are especially effective in the sports mode, by way of enlivening tweeds in their monotonous moments. No matter how bright the original elements of a tweed mixture may be, the finished product is automatically subdued by the merger. But the results may be nicely pointed up by returning to one of the original colors for a blouse. Thus, a burgundy and a beige tweed may be leavened by means of a burgundy blouse that serves to bring out that color in the suit proper.

Wools and jerseys in bright colors—red, green, blue, yellow—in tailored sports blouses are putting new life into tried and true and not exactly brand new tweed suits. Or, for that matter, one's new tweed suit can be given surprising variety by the blouse method. It can even be made to appear to change its color. If it is a two-color monotone mixture it will—we have it on good authority—assume whichever of the two shades you choose to accent by the simple expedient of using the preferred color in blouse and accessories. The burgundy and beige combination mentioned above will look decidedly burgundy in tone when that color is used in the accompanying accessories. The beige can be similarly accented by wearing beige blouse, handbag, scarf and hat.

Jane Regny accents the blue in a chocolate brown and blue plaid morning or traveling suit by means of a matching blue wool jersey blouse.

Nor is the only purpose of a bright blouse to emphasize a tone in a harmonizing tweed. It is also singularly successful this season with black or plain colors. The couturiers in the process of juggling light and dark colors in the interest of variety have found the combination of a light blouse with a dark suit or ensemble very satisfactory.

To wit: Mirande adds a blouse of plaid surah silk in emerald green and black to a black tailleur of broadcloth; a Callot Soeurs suit of brown wool has a yellow silk serge blouse with a scarf collar. Maggy Rouff puts light jackets and blouses above dark skirts in several sports and daytime creations.

And then we have with us the everlastingly smart black and white, white blouses with black suits, in any phase of the daytime mode you wish. Shiaparelli gives an amusing twist to this classic by adding an overblouse of white antelope and a pair of white antelope gloves to a jacket suit of black cheviot. The blouse has a belt of the material that ties at the side

opening, and a roll collar that turns over the top of the collarless jacket.

A census of the blouse situation proves that overblouses have it a little over tuck-ins at the present writing. In length the overblouse is a pleasantly variable affair. There are those that stop at the waistline. There are others—and these are in the majority—that descend six or eight inches below the waist and either fit snugly or introduce a slight peplum-like flare. As it gets longer, the overblouse is dignified by the name of tunic, and as such it is a feature of every phase of the mode.

In the matter of design, blouses are, of course, as diligent in following the trends of fashion as dresses are. All the high style features in the way of sleeve elaboration, intricacy of cut, unusual neckline and collar treatment that make the current fare in dresses remarkably diverse, are to be found in blouses. Starting with strictly masculine vest-like creations for sports, the blouse advances smartly and correctly through the daytime mode, taking care of the needs of street clothes, of informal afternoon suits, of formal afternoon ensembles.

Likewise in the conspiracy for brightening the dullish costume—though less conspicuously than the blouse, is the sports boutonniere. Small posies in bright colors, made of felt, of leather, of wool, of flannel, attached to a coat lapel, have a way of adding dash to a costume. Among the latest boutonnieres are little feather clips. A pair of these, one for a hat, and the other for a coat lapel, in two color combinations, make for a touch of gayety in an otherwise subdued ensemble.

With monotone tweeds, a bright boutonniere may be matched to a belt, a handbag, a hat, thus doubling or even tripling, the effect of the color highlights.—N. Y. Times.

Kerosene Heaters Selling Freely.

A revival in the demand for small kerosene stoves for use in heating rooms is reported by hardware wholesalers. Although electric heaters have supplanted the kerosene variety in many homes, it is said there is still a brisk demand for oil heaters. Models retailing around \$5.75 and \$7.50 are wanted. One jobber said his business on small oil-burning heaters was well ahead of the volume done last year. Efforts to introduce color in the stoves by offering models in blue and green enamel failed, and the staple black stoves with nickle tops sell best. They are in demand, he said, in the local district as well as in rural sections.

Await Holiday Underwear Orders.

Some easing in the demand for women's underwear is reported, following the active business done earlier this month and during the last half of September. Many of these orders are for merchandise for later and holiday delivery. The expectation is that a sharp pickup will be experienced in the near future, as holiday requirements of retailers are generally regarded as being only partly covered. Manufacturers of both rayon and silk merchandise are producing very cautiously, and indications are that there will be com-

paratively little sales merchandise available for current or January sales.

Gains Noted in Kitchen Furniture.

Furniture sales in the wholesale market this week continue below normal, according to manufacturers. The call for case goods, which should be at its peak this season of the year, is smaller than in other divisions of the business. Kitchen furniture is the most profitable at present because of a trend from low-end goods to better types. Kitchen tables and chairs in the medium and higher price retail ranges are easier to sell than they were a few months ago, and retailers are pushing them because of their profit possibilities. In the upholstered furniture field the demand is fair, with slight but steady gains reported.

Glass Orders Continue To Gain.

Window glass sales continue slightly above the average of the previous two weeks, with shipments probably in excess of current production. Distributors are demanding prompt shipments and factories generally are able to meet this request, although factory stocks are at the lowest total of the year. The demand for plate glass has increased in the past week, and enquiries are more numerous than they have been for some time. This reflects more activity in automobile body building coupled with seasonal demand for plate glass for building purposes and mirrors.

Heavy Buying of Blankets Seen.

Contract purchases of blankets, both part-wool and all-wool, by hotels, hospitals and similar institutions have begun to appear during the week and mark the first entry of these buyers into the market on a large scale this season, according to reports in the trade. With consumer demand stimulated by favorable weather, jobbers expect to do a business in the next sixty days which will be larger than that of the corresponding period of any previous year. Sales to date have been exceedingly disappointing and far behind last year, with the fine goods being particularly hard hit.

Retail Rug Sales Up Sharply.

Consumer interest in floor coverings, stimulated by price reductions, have resulted in the best retail volume of trade for any week this season. "Drop" patterns purchased from manufacturers last week provided the basis for the attractive pricing which brought consumers into the market. A number of retailers are reported to have cut prices on merchandise purchased previously at regular prices in order to move goods. Although the activity in the New York City area was reported good, the best results, according to advices, were experienced in the Middle West and in smaller cities through the East.

Thanksgiving Business Develops.

Buyers in the city for Thanksgiving merchandise provided an active day for handling small housewares, cutlery items and table linen. The demand for table linens has been stimulated by large discounts being made by importers anxious to move their stocks. In other branches of the trade the call continued for low-end merchandise.

Only small quantities were ordered, but buyers indicated they would re-order heavily if business picked up within the next few days. The prevailing opinion among both selling agents and buyers, however, was that the Thanksgiving volume would be disappointing.

Sales of Better Plated Ware Off.

Plated silverware manufacturers who found the recent heavy demand for cheap plated flatware a source of large volume orders are viewing the vogue as less of a blessing at present. The popularity of the flatware retailing between 12 and 15 cents a piece, it was explained, has had an adverse effect on the orders for better grade plated ware, on which the producers realize a better profit. Silver-plated hollowware is also moving slowly because of the widespread demand for pewter and the reviving call for cheaper pieces of sterling silver.

Oriental Rugs Not Affected.

With the seasonal demand for imported Oriental rugs now at its height, those in the trade report that business is approximately 40 per cent. below the levels of last year. The discrepancy is less than was expected and importers are well pleased with conditions. Prices are holding firm. The release of "drops" by domestic manufacturers last week and the reductions on domestic Oriental-type rugs had no adverse effects upon either demand or prices in the imported Oriental rug field, importers stated. Scatter rugs of both Persian and Chinese make are among the most active items in the imported floor coverings lines.

Demand For Small Cedar Chests.

The vogue for miniature cedar chests for use as containers for candy, stationery and other holiday gift items has brought a large volume of business this Fall to box manufacturers. The current demand for these chests in packaging candy is 20 per cent. greater than last year, according to one producer. Additional business is coming from the use of these containers for gift sets of pillow cases and sheets. While the number of orders for all types of wooden boxes is large, manufacturers are finding no trouble in meeting delivery requirements, it was said.

Upholstery Demand Still Slack.

The demand for upholstery fabrics influenced by the present inactivity in upholstered furniture, continues dull. Furniture producers are ordering materials only for immediate requirements, and in many cases are pressing for price concessions in order to fill volume orders at special prices. Most of the concessions granted by upholstery producers, however, have been on materials carried over from the previous season. Mohair plush continues in greatest demand on current merchandise and is expected to be featured in the Spring lines, which will be ready by January.

Habit is a strong factor. Numerous tests show that five out of nine people on a street will walk on the shady side—twice as many people will turn to the right when they enter a building as will turn to the left.

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.

On the Highway To Wealth and Fame

Dealers in books have a fashion of tabulating the "best sellers" of each week and each month. They watch carefully the sales of current literature and the author who figures frequently in lists of "best sellers" is presumed to be on the highway to wealth and fame. Unfortunately, perhaps, for the general quality of the world's reading matter, the snap judgment of novel readers is not an infallible guide.

Possibly the public taste as to the most desirable styles in shoes is not infallible but it pays the merchant pretty well to keep within hailing distance of that taste, whatever it may be. There are "best sellers" in every manufacturer's line, and every store has, in turn, its own best sellers. That is to say, there are some shoes in each manufacturer's line which stand out strong in sales and pile up high records, whereas the general run of samples trail along with only moderate amounts to their credit. It is to be noted that it costs just as much to get up lasts and patterns for one of the mediocre samples as it does for a best seller; and it costs just as much to produce and carry the samples. If the average of all the samples could be brought up to that of the best sellers the manufacturer would prosper greatly. What is it that makes a best seller? That is something which no manufacturer can tell, because he doesn't now until afterward which of his many styles is to be the best and most popular.

The very fact, however, that a few samples will nearly always so far out-sell and outshine the rest of the line would make it doubly imperative that if possible consideration be given to the designing of styles and the perfecting of new samples. To take out three or four hundred samples and then find that nine-tenths of the season's business has been done on only a score or so of the numbers is to diverge from economy of production.

Style is the most important single element in shoes to-day. It is just as important for the retail dealer to be right as it is for the manufacturer, and in order to be right the retail dealer needs the close tabulation and oversight that the manufacturer uses. A shoe manufacturer foots up from day to day just how many pairs of each of his styles have been sold. He knows at a glance which are his "best sellers;" but there are hundreds of retail dealers who never do know with any exactness (except at inventory time) how many pairs they have sold of any given style. There are, in fact, comparatively few shoe dealers who know accurately, at all times, just how many of each style the store is selling. These few are the ones whose chances of profit are biggest, for they are the ones who are least likely to be caught with big bunches of "stickers" on their shelves.

From the practical standpoint of store finance, and total net profits, it

is perhaps more important for the dealer to know which are his worst sellers than to know which are his "best sellers." If any particular style is going strong, everybody about the store knows about it. But if at the other extreme of popularity some style is sticking on the shelves, it takes the infallible index of the sales sheet to point out the laggard with certainty.

These twin requirements have forced themselves into modern shoe-producing and shoe-selling; greater care in designing and selecting styles, and greater care in keeping tab on which styles are selling.—Boot and Shoe Recorder.

Pick Colors Carefully.

The day is not far distant when every shoe will be tested against the measure of its fitness in color and design for the purpose for which it is to be used. Richard F. Bach, director of the Metropolitan Museum of Art, spoke at the Crystal Anniversary of the Textile Color Card Association and said: "The response to color is among the elemental efforts of nature—its appreciation is increasing generally, for color and style to-day are better understood and more wisely used. We may look to the near future as one in which art and industry shall end their estrangement, and the new bond will be sealed against a background of economic good sense provided by the art of industry, and the industry of art."

The Prizes of Adversity.

Periods of adversity offer unusual opportunities for relative gains to business men who possess vision and courage. This phase of such conditions as now prevail, obvious as it is when subjected to examination, escapes attention in many quarters for two reasons. Where experience is lacking slackening of demand and falling prices beget caution verging on timidity; the immediate impulse is to conserve resources as much as possible while awaiting a more favorable state of affairs. In other cases the policy of lying low until the storm passes arises from a mistaken sense of shrewdness that has its origin in the belief that at such times all counsels which urge progressive action are based on shallow optimism or else on dishonest attempts to encourage the other fellow to waste his substance foolishly in trying to stem the adverse current.

But the history of trade shows that this reasoning is fallacious. Business enterprises that have emerged from the rank and file have generally gained most ground over their competitors in times that were considered bad. Instead of being daunted by untoward circumstances, they have found in them reasons for increased study of the facts with a view, not to holding back, but to pressing forward on sound lines. Far from holding back because their rivals were inclined to retreat in dismay, they were encouraged by the weakness of others to use their strength to the uttermost. They had observed that in the race to success general adversity, by diminishing the number of stout contenders, increased their chances for leadership more than general prosperity, quickener of the veriest laggard. On this theme Dr. Paul H. Nystrom, professor

of marketing at Columbia University, has some interesting things to say. Speaking particularly of retail stores, he calls attention to the progress made in periods of business depression and consumer unrest by such establishments as Marshall Field & Company, John Wanamaker, the Jordan-Marsh Company, and Carson, Pirie, Scott & Company. Dr. Nystrom's advice to those who would now profit by their example is to meet the necessities of the consumer rather than to preserve the status quo until the consumer is able once more to climb for what he wants.

Treason To the Republic.

Called as a witness in the trial of three of his followers accused of high treason, Adolph Hitler has made a frank and outspoken declaration of the aims of German Fascism. They embrace the overthrow of the republic and the repudiation of the Versailles treaty, with the guillotine for those who brought the republic into being. The international complications which such a program would cause are totally ignored. Nor need they be taken into consideration. For, however enthusiastic and confident Herr Hitler may be, his Fascists are far from being in a position to carry out their policy, and in their role of Opposition they may safely overlook political realities which as a government they would have to face.

Far more significant than Hitler's avowal in favor of the overthrow of the republic and repudiation of the

Versailles treaty is his acknowledgment that the Fascists intend to pursue their aims by means prescribed by the Constitution. "We shall make our party supreme through the law-making bodies," he asserts, "but when we have the power we will mold the state in the form that we consider the right one." To-day the Fascists have 107 members in a total Reichstag membership of 576. To obtain the majority which would enable them to carry out their program and win control of the nation their representation must be increased by 181. Unable to hope for many converts from the Communists or the Socialists, they must consequently win to their program the entire central bloc and absorb not only the Nationalists but also the Centrists, the People's Party, the Economic Party and the States Party.

This is a large undertaking, even though Hitler seems to feel that it can be achieved within two or three general elections. It would mean the disintegration of German political life with the country divided on the clear-cut issue of right-wing extremism versus Socialism. If nothing can be said to be impossible in a nation which is undergoing the severe economic depression which is common to all the world and at the same time carrying the heavy burden of reparation payments, nevertheless nothing is less probable than that German common sense would accept the fantastic dreams of Herr Hitler and his ambitious followers.

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LANSING, MICHIGAN

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Retail Grocers and Meat Dealers Association of Michigan.

President — Gerritt VanderHooning, Grand Rapids.
First Vice-President—William Schultz, Ann Arbor.
Second Vice-President—Paul Schmidt, Lansing.
Secretary — Herman Hanson, Grand Rapids.
Treasurer—O. H. Bailey, Sr., Lansing.
Directors — Ole Peterson, Muskegon; Frank Marxer, Saginaw; Leigh Thomas, Ann Arbor; M. C. Goossen, Lansing; R. J. LaBarge, Pontiac.

Building a Good Basis For Profitable Delivery.

Schedules for delivery naturally must vary with different stores. The habits of the local community, the size of the store, and the number of delivery trucks operated all influence the hours for scheduled deliveries.

But there are two ways of setting up delivery schedules for the individual store, which food retailers have found to be satisfactory:

1. By analysis of present orders and deliveries.
2. By thorough solicitation of customer's opinions.

A large retail market in the East has given us an excellent example of basing delivery schedule on past experience. This retailer made a daily check, over a period of one month, to find out the following facts:

At what hours of the day most delivery orders were received at the store.

At what hours of the day he found it necessary to make the greatest number of special deliveries.

At what hours of the day he received the most delivery complaints.

Essentially the same plan for scheduling deliveries can be based on a card questionnaire sent to customers. This card should ask at least three basic questions of every delivery customer:

1. At what times is it most convenient for you order your groceries?
2. At what hours do you prefer to have orders delivered?
3. If regular schedules were fixed for your deliveries, do you believe you could get along without special trips at odd hours?

The questions, of course, should be introduced with a statement assuring the customer that your aim is to improve your services to her.

When the food retailer has established the most satisfactory schedule for his deliveries, from the standpoint of the store, his job is only half done. For those schedules will help to keep customers satisfied with deliveries only when customers are made thoroughly familiar with the best hours for ordering and the times at which they may expect delivery.

Many retailers interviewed during this survey stated that they hesitated to announce a restricted delivery schedule. They were afraid that customers would resent being limited to certain hours for delivery. Nothing could be farther from the actual fact if the schedule is announced to customers in the proper way, and if it is emphasized sufficiently to make sure every customer knows the delivery schedule of the store.

The idea which should be foremost in every announcement of delivery schedules is the convenience of the

schedule for the customer. For example, notice the different suggestion of these opening lines, taken from announcements of two Western stores:

Notice to customers: Hereafter, only order phoned in before 10 a. m. will be delivered up to noon. Orders phoned in between 10 a. m. and 3 p. m. will be delivered between 3 p. m. and 5 p. m. By phoning in your order, at the times specified above, you will avoid the possibility of delayed delivery service. We cannot promise immediate delivery of orders which come in after 10 in the morning or 3 in the afternoon.

For the greater convenience of our customers, we are putting into effect the following delivery schedules: Orders phoned in before 10 a. m. will be delivered by noon each day, without fail. Orders phoned in between 10 a. m. and 3 p. m. will be delivered before 5 p. m. It is our aim to provide the best delivery service at all times. By phoning noon and evening orders within the hours given above, you may be certain of prompt delivery.

The first statement bristles with restrictions, limitations and demands. The second statement places its emphasis solely on the convenience to the customer. Scheduled ordering and delivery, aside from their savings to the store, offer the following advantages to the customer:

1. They make ordering a matter of daily routine that is never neglected.
2. They help the customer to plan her time for preparing meals.
3. They assure her that her order will always be on hand when she needs it.
4. They avoid the embarrassment of last-minute requests for delivery.

When stressed from these angles, schedules impress the customer with your desire to give her consistently satisfactory, helpful service.

A mere announcement that delivery schedules are going into effect, however, will not do the job of putting schedules across and building customer habits of ordering at the right time. The fact that the store has a delivery schedule which will ensure prompt delivery should be emphasized and re-emphasized on the customer's mind. Here are some of the ways in which schedules can be kept before the customer:

The reverse side of each order slip can carry a statement of the best hours for ordering.

Stuffers can be enclosed with monthly bills, pointing out the advantages of ordering during scheduled hours.

Scheduled, unfailing delivery can be emphasized in advertising of all sorts as an appealing service feature of the store.

Order-takers can be told to remind customers—in a courteous, helpful way—of the best hours for phoning in orders.

Perhaps the most noteworthy fact uncovered during this survey of retail food deliveries was the failure of the average store to capitalize its delivery service. And yet the store which maintains an effective delivery service has no better tool for building profitable sales volume, if the tool is used properly.

In planning any attempt to increase the volume of delivered orders, the re-

tailer should keep in mind one very essential point:

Any campaign for additional delivery volume should be carefully directed toward the most profitable prospective customers—(1) those who live within the present trading area of the store

where deliveries are now being made; and (2) those who give promise of a sufficient volume of purchases to make delivery profitable.

The reason for such a policy should be obvious. The cost of delivering (Continued on page 31)

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That
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Flavor
That
Old and
Young
Enjoy.



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Customers
Want
Them
Order
Now.

NATIONAL CANDY, CO., INC., PUTNAM FACTORY GRAND RAPIDS, MICH.

MEAT DEALER

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

Indications of the Importance of Trimmings.

The term "trimmings" as used in the meat industry may seem somewhat ambiguous to those not familiar with packing house phraseology and in the minds of some might be misconstrued. It is not unusual for the housewife to observe her retailer trim a cut of meat, usually beef, that he has aged for some particular trade. The outer surfaces when exposed to the air are naturally sticky and discolored and the fat may have a well developed coat of dry mold. Meat in this condition, should, of course, be carefully trimmed to give it a normal appearance so that it will reach the consumer in prime condition. The pieces removed in trimming such meat are called "scraps" and are used in the manufacture of such inedible products as fertilizer, inedible oils, etc., and are not used for human consumption. These scraps should not be confused with the meat trimmings that are used for edible purposes. Pork trimmings make up a large percentage of our trimmings supply and their source, method of handling and uses in a general way, may be of interest. As most of the trimmings are made in the cutting rooms we will begin the description at the time the dressed hogs leave the killing floor. After the hogs are split lengthwise through the center of the backbone, they are hung in refrigerated rooms, called chill rooms, for sufficient time to remove the animal heat and to firm up the meat. The dressed carcasses are then taken to the cutting room where each side is usually divided into a ham, short side (middle cut) and shoulder. The short side is further divided into loin, belly and fat back, except in the larger packing houses where such cuts as short ribs, short clears, lean backs, etc., are made. The shoulder is very often divided into Boston style butt, boneless butt, plate, picnic, etc. Each cut, in order to conform to the usual commercial standards, must be properly shaped and trimmed. The pieces thus removed are called trimmings. These are usually piled on a special bench or table where workmen separate the lean from the fat. Trimmings are divided into four main classes, namely, fat, regular, lean and extra lean. Those that are composed of about equal proportion of lean and fat are called regular trimmings; those with a large proportion of lean are listed as lean trimmings and where the visible fat content is approximately ten per cent. or less are called extra lean trimmings. Pork trimmings are used principally in the manufacture of various kinds of sausage. At certain seasons of the year, especially when fresh sausage is in demand, some packers often find it necessary to buy trimmings to supplement their own supply. Pork trimmings are usually shipped in barrels, containing from two hundred to three hundred pounds, but other size containers may be had when required. Buyers, as a rule, are very particular

not only as to the proportion of the fat and lean but also as to the condition of the trimmings. These must not only be fresh, but should be bright and of good color to meet the approval of most buyers. The color, appearance and keeping qualities of sausage depend to a large extent on the kind and condition of the meat from which it is made. In view of the fact that condition as well as quality is an important factor in the sale of trimmings, it would be poor business on the part of packers or others to permit careless handling of their trimmings. At the present time lean trimmings from locally dressed hogs are listed at prices in line or slightly higher than fresh hams, which is an indication of their importance.

Larded Meats.

There is a practice among certain better-class meat markets when preparing lean meats for broiling and roasting which is called larding. This simply means adding fat to lean meat when there is not enough already. Beef fillets, for instance, are often larded. The trick is done with a larding needle, which is an instrument which can be forced through clear fat—such as solid pork fat—and then turned and withdrawn, bringing a long string of fat with it. This needle is then inserted in the lean meat to be larded and the clear fat is left behind when withdrawn. The size of the fat deposits depends upon the size of the needle, and many experienced in larding, use needles which carry very fine fat strings.

The result of larding is more juicy and better flavored meat when it is cooked. The work takes a little time and in many shops the larding needle is never used, though often those are the shops that need it most. Although high priced meat like choice grade steer fillets are improved by larding, the lower and normally leaner grades of meat are greatly improved.

Let us take a lean chuck section under the shoulder blade, for instance. If the carcass is of only medium grade, the lean chuck meat will be inclined to be tough and dry. Here is where the needle can do its best work. When the meat is cooked with the clear fat woven through it, it will be improved. It surely is worth trying and should cost any retailer little more than the occupation of perhaps otherwise idle moments. When he buys a larding needle he may use it like a new toy at first and lard everything in sight, but he will soon get over this and only lard the kind of meat that should be larded—in other words, the kind that otherwise would be dry and tough.

Some of the most attractive pot roasts one would wish to look at are made by boning, rolling, and covering a nice bright piece of lean meat with a thin layer of outside fat and then run strips of fat through it. The face of such a cut will have a sort of mosaic appearance which is sure to please. Medium grade cannot be made as good as choice or prime grade, but there sure is no harm in preparing it so it will be as good as possible.

Americanism: Tipping our hats to professional gamblers who make millions in stocks; thinking a clergyman wicked if he tries it.

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Wholesale only.

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Distributors Fresh Fruits and Vegetables
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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.

Suggestions For the Hardware Dealer November.

On the threshold of November, the hardware dealer should begin to show his cold weather lines, and should give his windows that seasonable aspect which is expected and looked for at this time of the year. October, as one of the "in-between" months, is rather a difficult period for attractive yet appropriate display; but in November no such difficulty presents itself.

It is a good stunt for the hardware dealer to make his windows reflect the character of the season, not merely in the goods shown, but in the general make-up. The goods displayed do not always convey the seasonable impression. For instance, a skate window, to give that winter feeling, must have some bit of seasonable color added to the mere display of skates. And so on, all down the line.

In trimming your November displays, it is not a difficult matter to add that little trifle of seasonable color. Just as gardeners' tools in spring are helped out by some artificial foliage or hint of greenery, so skates, cow ties, horse blankets or whatever is shown in November can be helped out by a suggestion of ice or snow. These little artistic touches are really not hard to contrive, and they add immensely to the effectiveness of any display.

In November the hardware dealer can display the lines mentioned to good advantage. Lanterns, weather strip, snow shovels, skates, toboggan, sleighs and hockey sticks will, in most localities, be seasonable.

Preparation for actual winter is a feature of November trade. Among other things this means glass, putty and paint for the restoration of storm windows. A lot of these lines could be sold if they were properly pushed. Many a disreputable storm window is put up because the householder is not being supplied with the materials to renovate it.

The wide awake merchant could run a timely display showing paint, putty and glass, together with stepladders, window cleaners, mops, pails and similar items. Cards can be used calling attention to the fact that a house with shabby storm windows is spoiled in appearance, and that loose glass is likely to come out of the frame and perhaps inflict serious injury on someone.

"Get the storm windows in shape for winter," is a timely slogan that ought to develop some business.

In November, stoves, ranges, oil cookers and heaters should be displayed prominently. Too often these lines are left to sell themselves. They are left at the back of the store, and unless a customer is really in dire need, no effort is made to stimulate a sale.

A good window display can be built around the idea of winter comfort. With the long winter stretching ahead, customers are already thinking along these lines; and will respond readily to suggestions for making the house warm and comfortable.

At first thought, the number of articles fitting into such a display may seem very small. Such, however, is not the case. The list includes ranges, oil and spirit heaters, gas fires of various types, various forms of gas, oil and electric reading lamps, curtain rods, weather strip, screens, ash sifters, poker, coal hods, and the like.

Proceeding a step further, the dealer could fit up a mantel grate at one side of the window, with a small table nearby. On this table show a lamp, a coffee percolator and similar items. With the aid of curtains and screens a very cosy looking little room can be designed; and at night time, with the help of a red light in the grate and the lamp lit, the merchant will have an effective display. Various articles entering into the "cosy home" idea can be shown in the background.

Drive home, in your window display and newspaper advertising, the idea that now is the time to make the final preparations for winter; and that it is well worth while to have the home in first-class shape.

Along the same line is your "Brighten up for the holidays" campaign. This features, first, the fall housecleaning lines, and then, in logical sequence, the interior paint specialties. The two can, in fact, be linked together in the one display.

So long as there is fine, clear weather, outdoor paints can be prominently displayed. A last drive should be made on paint prospects who are hanging fire. A little outside canvassing may do good at this juncture; you can probably clinch some good orders, and get a line on prospects who can't see their way clear to painting this fall but may be landed next spring.

Do not forget the Thanksgiving display. Your "Brighten up for the holidays" display is, of course, a preliminary to Thanksgiving. In the Thanksgiving window itself, cutlery can be utilized as the major feature. Few lines lend themselves more readily to attractive display.

If an elaborate display is desired, show a Thanksgiving kitchen and dining room. This would include your latest kitchen range, oven door open, showing the roasting pan with the turkey (imitation bird will do) and a full line of cooking utensils. In the dining room show the table set; which permits display of cutlery, cut glass, hammered brass, candle sticks, and a lot of other items. The end of your dining room can show a gas grate or fireplace, or you can show a heater—latest model. With a big window a wonderful display can be made; but the same idea can be adapted to a smaller window, showing either the kitchen alone with the Thanksgiving dinner preparing or the dining room with table set.

These displays are good in that they embody the Thanksgiving idea. But cutlery can also be displayed most effectively, along more familiar lines—stocky displays, employing step-pyramid and pedestal fixtures or showing items of stock against the background. Purple, white or black form good settings for such displays. Cutlery is essentially a seasonable line and pays for featuring.

Toward the end of November—in

fact, gradually, as the month progresses—the ordinary lines of stock can be moved back to make way for holiday goods, and the store can take on more and more a holiday aspect. Meanwhile, the hardware dealer should map out his program for the Christmas campaign. If he has not already ordered his goods, he should do so. The great secret of securing the best of the holiday trade is to start early and have the goods in stock when you put on your first display. There is no sense in talking about the advantages of early buying if you haven't got the stock ready for your customers. You will sell them on the early buying idea only to have other dealers sell them the actual goods.

It is a good plan to advise customers that they can have goods stored until wanted. This will encourage early buying from those who wish to make an unhurried selection from a comprehensive stock but do not like to take the goods home at the time. The dealer, to cater to this early trade, must, of course, have the goods to select from.

With the holiday displays close at hand the hardware dealer should look

carefully to his window and store lighting. Proper illumination adds much to the effectiveness of any window display, especially at the Christmas season when the evenings begin early. There is something particularly appealing about a handsome display brilliantly lighted. Good lighting inside the store is of course essential at this season.

With preparations to be made for the Christmas selling in addition to handling current demands, November should be a busy month for the hardware dealer. It must not be overlooked that the more thoroughly the Christmas selling campaign is planned, and the more attention is paid to every detail, the better the chance of making a big success of the Christmas trade.

In November the hardware dealer should go over his stock of skates and hockey sticks to see that his lines are well assorted. It is a costly mistake to be short on popular sizes, especially if there is a wideawake hardware competitor in the same town. Toboggans, sleds and similar items should also receive attention; for in these lines, as in other sporting goods lines, the customer is not inclined to wait for goods

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GRAND RAPIDS, MICHIGAN

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THE BEHLER-YOUNG CO.

342 Market St., S. W.

Grand Rapids, Mich.

to come in when he can get immediate delivery from a competing store.

Mitts are a seasonable line. One suburban hardware firm devised an ingenious method for the display of this line. In the center of the store, well to the front, a framework of 3/4 inch gas pipe was erected. It stood 6 feet high, 4 feet across and extended back for 14 feet. On all four sides were four bars. Mitts and lined gloves of all kinds were hung along the bars, literally creating walls of mitts. In this way it was possible to go over the stock and pick out the kind desired without disturbing anything. In all, some 250 pairs of mitts were thus displayed to inspection.

The mitt arbor, incidentally, proved a useful fixture for the display of other lines and of advertising matter. Placards were attached to the frame advertising other goods and owing to their prominent position were noticed and read by practically everybody entering the store.

A seasonable line featured by some hardware dealers is the storm door. This is as legitimate a hardware line as the screen door. As an alternative to both, some dealers feature a convertible door. This is a screen door which can as winter approaches be made over into a storm door. The storm sash, glazed, is fitted in with buttons; and in the spring this can be removed and the screen sash inserted. In most communities an arrangement can be made with a local factory or carpenter to manufacture such doors to order in any specified size.

A good lantern window can be contrived by featuring a tall lighthouse or beacon. Set this up in the center of the window. A four-cornered structure, with walls sloping in, can be contrived of beaverboard, with doors and windows painted in. On top a big "light" of transparent paper with a strong electric light behind it. When the electric light is turned on, particularly at night, it makes a striking feature. Lanterns can be arranged on the floor and hung on the walls; or the beacon can be used as the central feature of a display of all sorts of lighting equipment. Victor Lauriston.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 10—On this day was held the first meeting of creditors in the matter of George Gallup, Bankrupt No. 4198. The bankrupt was present in person and represented by attorney Adelbert Cortright. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Oct. 14. On this day was held the adjourned first meeting of creditors in the matter of James L. McIntosh, also as McIntosh Coal Co., Bankrupt No. 4205. There were no appearances. By agreement of counsel the matter was further adjourned to Oct. 24.

Oct. 14. We have to-day received the schedules, reference and adjudication in the matter of John Stratsma, Bankrupt No. 4267. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Holland, and his occupation is that of a hardware clerk. The schedule shows assets of \$520 of which \$500 is claimed as exempt, with liabilities of \$725. The court has written for funds and upon receipt of same the first meeting of creditors will be called, note of which will be made herein.

In the matter of Loral R. Van Seyoc, Bankrupt No. 4262. The funds have been received and the first meeting of creditors has been called for Oct. 31.

In the matter of Ernest R. Wimmermark, doing business as Marmon-Roose-

velt Sales Co., Bankrupt No. 4261. The funds have been received and the first meeting of creditors has been called for Oct. 31.

In the matter of John Beluzzar, doing business the Avenue Market, Bankrupt No. 4251. The funds have been received and the first meeting of creditors has been called for Oct. 31.

In the matter of Ralph Nisi, Bankrupt No. 4255. The funds have been received and the first meeting of creditors has been called for Oct. 31.

In the matter of Alexander Ketchel, Bankrupt No. 4254. The funds have been received and the first meeting of creditors has been called for Oct. 31.

In the matter of Orlo F. Scoville, Bankrupt No. 4158. The funds have been received and the first meeting of creditors has been called for Oct. 31.

In the matter of Gerald R. Passmore, Bankrupt No. 4250. The funds have been received and the first meeting of creditors has been called for Oct. 31.

In the matter of Leroy Mohnke, Bankrupt No. 4249. The funds have been received and the first meeting of creditors has been called for Oct. 31.

Oct. 13. On this day was held the first meeting of creditors in the matter of Samuel Dreisen, individually and doing business as Swiss-American Watch Co., Bankrupt No. 4247. The bankrupt was present in person and represented by attorney Samuel H. Himelstein. Creditors were represented by Grand Rapids Credit Men's Association. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. C. W. Moore, of Belmont, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

Oct. 16. We have to-day received the schedules, reference and adjudication in the matter of Laurence C. Neeley, Bankrupt No. 4269. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of North Muskegon, and his occupation is that of an oil operator. The schedule shows assets of \$2,144 of which \$850 is claimed as exempt, with liabilities of \$26,890.11. 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. 16. We have to-day received the schedules, reference and adjudication in the matter of Albert J. Robinson, Bankrupt No. 4270. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$300 of which \$250 is claimed as exempt, with liabilities of \$1,185.69. The meeting of creditors will be called, note of which will be made herein.

Oct. 15. On this day was held the adjourned first meeting of creditors in the matter of Percy L. Herman, Bankrupt No. 4230. The bankrupt was not present or represented. Leland Phelps, of Grand Rapids, was appointed trustee, and his bond placed at \$100. The adjourned first meeting then adjourned without date.

Oct. 16. On this day was held the first meeting of creditors in the matter of Bert H. Segar, Bankrupt No. 4160. The bankrupt was present in person and represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Merle William Buck, Bankrupt No. 4238. The bankrupt was present in person, but not represented by attorney. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Brian E. Brennan, doing business as Industrial Engineering Co., Bankrupt No. 4236. The bankrupt was present in person and represented by attorney Freeman W. Haskins. 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.

On this day also was held the first meeting of creditors in the matter of Charles Van't Hof, Bankrupt No. 4185. The trustee has filed his first report and account, and an order for the payment of expenses of administration has been made.

Oct. 20. We have to-day received the schedules, reference and adjudication in the matter of Walter Krause, Bankrupt No. 4271. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Ludington. The schedule shows assets of \$3,325 of which \$500 is claimed as exempt, with liabilities of \$18,819.07. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Oct. 16. On this day was held the first meeting of creditors in the matter of Emil F. Gerardo, Bankrupt No. 4220. The

bankrupt was present in person and represented by attorney D. M. Britton. Creditors were present in person and represented by attorneys Hilding & Hilding and James T. Sloan. Claims were proved and allowed. The bankrupt was sworn and examined, with a reporter present. M. N. Kennedy, of Kalamazoo, was elected trustee, and his bond placed at \$100. The first meeting then adjourned without date.

In the matter of Ruel H. Smith, Bankrupt No. 4263. The funds have been received and the first meeting of creditors has been called for Nov. 3.

In the matter of LaVern A. Percy, Bankrupt No. 4264. The funds have been received and the first meeting of creditors has been called for Nov. 3.

In the matter of Edward S. Raymond, Bankrupt No. 4252. The funds have been received and the first meeting of creditors has been called for Nov. 3.

In the matter of William R. Kelly, Bankrupt No. 4266. The funds have been received and the first meeting of creditors has been called for Nov. 3.

Oct. 20. We have to-day received the schedules, reference and adjudication in the matter of Clarence B. Jones, Bankrupt No. 4273. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$1,554.93 of which \$350 is claimed as exempt, with liabilities of \$3,559.80. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Oct. 20. We have to-day received the schedules, reference and adjudication in the matter of Hubert E. Dorsey, Bankrupt No. 4272. The bankrupt is a resident of Eaton Rapids. The schedule shows assets of \$200 with liabilities of \$878.18. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Oct. 16. On this day was held the first meeting of creditors in the matter of Clifford Myers, Bankrupt No. 4237. The bankrupt was present in person and represented by attorney Myrten W. Davie. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Anna M. Cross McDowell, Bankrupt No. 4231. The bankrupt was present in person and represented by attorney Albert D. Wing. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Claude C. Cole, Bankrupt No. 4219, an adjourned first meeting of creditors was held Oct. 10. There were no appearances. It had been found that the scheduled assets were of no value and the case has been closed and returned to the district court, as a case without assets.

In the matter of Albert J. Schultz, doing business as Newmeister & Schultz, Bankrupt No. 4228, the trustee has filed his first report and account, and an order for the payment of expenses of administration and a first dividend of 5 per cent. to creditors has been entered.

In the matter of Huizenga & Co., etc., Bankrupt No. 4051, an order for the payment of expenses of administration and preferred claims has been made.

Oct. 22. We have to-day received the (Continued on page 31)

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HOTEL DEPARTMENT

News and Gossip Concerning Michigan Hotels.

Los Angeles, Oct. 25—Vice-President Curtis, after great intellectual effort, has discovered what has made hard times. It is idle money which ought to be working and spending. But he fails to announce why the money is idle. There is always the same amount in the world—somewhere. And President Hoover has a basic plan that if the Government would spend \$100,000,000 on improvements it would relieve the tension. As five million people are accredited to be without employment, it would mean \$20 apiece for them if there were no investments for material, which does not look so good. Reverting to the Celt, during the 1893 panic who made the statement that "never," during the Harrison regime, "did they have as good soup as Grover Cleveland was handing out to the unemployed."

The greatest sight in California is free—except for a little physical effort. Atop the new city hall, in the tower room, it is on display, miles and miles of it—a cyclorama that amazes and startles. Hundreds of visitors every day go up and look at Southern California's biggest view. Tourists, some of them, but just as many are residents of Los Angeles, women shoppers, business men with the afternoon off, native sons come up to talk among themselves about what building used to stand there, and what orange ranch or flower garden not two decades ago took up the ground where the busy intersection now teems with traffic. It is a good place to spend hours, cool and delightful. And there is always the excitement of some mother screaming at her children, not to go too near the railings and plunge to the ground. There is no easier way to see Los Angeles county—if you know where to look. Right under your feet is the business district of Los Angeles to the South and West, with Broadway, a dark chasm between roofs, and West Seventh street a dark line, just like a thousand other lines. Pershing Square—better known as the "home of the unburied dead," is a green handkerchief dropped out of the sky, and Westlake Park, plainly distinguishable, although two miles away, that sends out flashing spears of light in the sun, like unto a jewel. Willshire Boulevard and the Ambassador district look like a toy street on which a child has set up houses of colored blocks, and away in the distance there is a dark green and gray cluster of trees and buildings which is Beverly Hills, the home of Will Rogers and other movie celebrities. And, further on, the Santa Monica mountains and the great half circle of the crescent, or Santa Monica bay, with the amusement piers at Ocean Park and Venice lost in the bright blue of the waters of the Pacific. Manhattan Beach and Hermosa and Redondo are hazy blurs in the space below, and further South beyond the elbow of the Palos Verdes hills into the ocean the San Pedro harbor district turns into view, with the ships, tiny specks against the purple hump of Catalina Island, and the city of Long Beach, a bright flash beyond the round knoll of Signal Hill, where the oil wells stand confused together, and the great storage tanks are smaller than tin cans in a distant rubbish heap. The coast line, toward Huntington Beach, fades into a rosy mist, stabbed by the tall chimney of a power plant at Seal Beach, thirty miles away. The view Eastward is filled with the squares of orange groves, and the round knobs of brown hills where the cattle are feeding. Looking further Eastward you can see San Gabriel mountains, shutting off the rest of the world with their curving crests, and further still, a giant among them all,

Mount Wilson, with Pasadena in its lap, silent and lordly.

You look closer, out toward where Glendale and Hollywood are divided by the mountains of Griffith Park; Cahuenga Pass, with its hundreds of automobiles surging to and from the San Fernando Valley is a dark gap that you are not sure you can see. Hollywood boulevard itself is to be distinguished only by a thin streak through which the red cars crawl like ladybugs on a leaf. Closer still you can see the Los Angeles river, a thin thread of water, in places spanned by vast bridges which seem entirely out of place as carrying one over this much emaciated body of water.

The orderly procession of streets on the East Side, the bright splotch of Lincoln Park, are to be seen at one swift glance. There are the brown hills of the Mission and Huntington drive, and the old adobe houses on Fort Moore and Bunker Hills, but right down at the bases of this tower or massive monument is that sentimental institution the Plaza, the original center of the Spanish settlement which was the nucleus of all growth of the City of the Angels, its benches lined with happy-go-lucky Mexicans and the variously colored wraps of their señoritas. It is all worth the climb and makes one wish he were a millionaire and owned the city hall.

C. C. Sweet, formerly of Benton Harbor, but more recently interested in Hotel Plaza, Danville, Illinois, has leased the Clintonian Hotel, at Clinton, conducted for several years by Mr. and Mrs. Robert Lawless. It is not known what plans are entertained by Mr. Lawless, but it is to be hoped he will not forsake Michigan, as he has been exceedingly popular, not only with his patrons, but the hotel fraternity of Michigan on account of his enthusiastic connection with the Michigan Hotel Association.

W. E. Deffenbacher, well known the country over for his work in the ranks of Greeterism, and who opened the new Whitcomb Hotel, at St. Joseph, last year, has become associated with Hotel Fort Meigs, Toledo.

An important lawsuit now in progress in Detroit, which will have a distinct bearing on hotel business, was discussed at length at the monthly meeting of the Detroit Hotel Association, last week, held at Hotel Norton-Palmer, Windsor. The litigation in this case is between a local hotel and a music house. The hotel seized a piano in the suite of a guest who had not paid his bill. The piano had been purchased on a contract from the music house and had not been paid for. The music house therefore sought a writ of replevin to obtain the piano from the hotel. The hotel contended that it had an innkeeper's lien upon the piano, as well as the other effects of the guest, which takes precedence over all other liens of any nature whatsoever. The music house claims that the fact of the piano being purchased on contract gives them the right to replevin it. The outcome will be watched with much interest by hotel operators.

Fred Ferguson, steward of Hotel Book-Cadillac, was elected president of the Detroit Stewards' Association at their latest regular meeting. Mr. Ferguson, who is barely thirty years of age, holds one of the most responsible position in the Middle West, and his election as president of the local association was well deserved.

One of the largest restaurant chains in the country shows somewhat increased profits for the first half of the present year on slightly lower sales. Thus indicating that the management has established a fair margin of profit on sales—something which altogether too many feeding places have, in the

past, failed to do. One of the reasons for the frequent changes in restaurant operation in the past is that operators have attempted to give the guest just what he wanted at the price he was willing to pay without regard for consequences. No real business enterprise can keep within the black by such methods, any easier than they can keep out of the red by overcharging.

CHARLES RENNER HOTELS

Four Flags Hotel, Niles, Mich., in the picturesque St. Joseph Valley. Rumely Hotel and Annex, La Porte, 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.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

That is why LEADERS of Business and Society make their headquarters at the

PANTLIND HOTEL

"An entire city block of Hospitality" GRAND RAPIDS, MICH.

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



Warm Friend Tavern Holland, Mich.

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

E. L. LELAND, Mgr.

Hotel and Restaurant Equipment
H. Leonard & Sons
38-44 Fulton St., W.
GRAND RAPIDS, MICH.

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -- 400 Baths

RATES

\$2.50 and up per day.

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

Park Place Hotel Traverse City

Rates Reasonable—Service Superb
—Location Admirable.

R. D. McFADDEN, Mgr.

HOTEL KERNS

LARGEST HOTEL IN LANSING

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

E. S. RICHARDSON, Proprietor

NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City

Fireproof Construction

The only All New Hotel in the city.

Representing

a \$1,000,000 Investment.

250 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per Day.

RESTAURANT AND GRILL—

Cafeteria, Quick Service, Popular Prices.

Entire Seventh Floor Devoted to

Especially Equipped Sample Rooms

WALTER J. HODGES,

Pres. and Gen. Mgr.

HOTEL OLDS

LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

GEORGE L. CROCKER, Manager.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWART R. SWETT, Mgr.

Muskegon -- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

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 public and are in full appreciation of the esteem its generous patronage implies."

HOTEL ROWE

Grand Rapids, Michigan

ERNEST W. NEIR, Manager

Republican Hotel MILWAUKEE, WIS.

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

Daniel O'Connor, President of Hotel Vincent, Benton Harbor, has taken active charge of that institution since the resignation of Thomas Ryan, former manager. Mr. Ryan was appointed manager of the Vincent in February last after having been assistant manager three years, succeeding John R. Dignan.

William T. Skrzycki, who was manager of Hotel LaSalle, Detroit, for some time, was recently appointed to the city water board, by the newly elected mayor, Frank Murphy.

Mrs. Mayta E. Baldwin, who recently acquired Hotel Phelps, at Greenville, announces that she is going to completely modernize this aged but substantial structure, by putting in a new heating plant, new furnishings and a complete renovation. Until recently the property was controlled by Fay Morse, formerly of Albion and Detroit.

W. L. Eaton has purchased the De-Metzger hotel, at Plainwell, and states that he will rehabilitate same and cater to the commercial as well as tourist trade.

The four major tourist bodies of Michigan, Michigan Tourist and Resort association, the East Michigan Tourist association, the Upper Michigan and Southeast Michigan associations, are combining their efforts to secure return business from Florida tourists by establishing offices at Jacksonville and Miami. Recent activities on the part of these several bodies have been fruitful of increased business, and these efforts will continue.

Raymond Baker, formerly of Hotel Morton, Grand Rapids, who has been managing Roachdale Inn, at Montague, this summer, announces that he will spend the coming winter in California.

Floyd E. Doherty, owner and manager of Hotel Osceola, Reed City, will add several rooms to his plant, making a total capacity of forty-seven. Mr. Doherty purchased the hotel in April of the present year from Will Curtis, and after closing his winter resort at Daytona Beach, Florida, took personal charge of same and is reported to have done a phenomenal business during a far from record breaking season. Hotel Osceola was formerly Hotel King.

I. L. Hallett, assistant to Zach Jenkins, Hotel Whitcomb, is one of the Hallett brothers, of Charlevoix, sons of one of the best known hotel men in Northern Michigan. J. J. Hallett, who operates Hallett's Inn and Hotel Hallett. He established a record for himself long before going to St. Joseph.

Among Michiganders in attendance at the convention of the American Hotel Association, at San Antonio, Texas, were: John A. Anderson and wife, Hotel Harrington, Port Huron; T. L. Aagaard, Sanitarium, Battle Creek; Mr. and Mrs. Furey, Hotel Statler, Detroit; John A. Palsmo, Hotel Palmetto, Detroit; Chas. Renner, Hotel Four Flags, Niles, and N. A. Wright, Book-Cadillac, Detroit.

The death of Ernest H. Piper, general manager of Hotels Madison-Lennox and Hotel Lincoln, Detroit, who passed away without warning at the home of a friend in Detroit, will come as a distinct shock to his myriads of acquaintances throughout the entire State. He was only 47 years old, but his short career was most certainly one of accomplishment. Mr. Piper began his hotel career in Georgia and after connections in Philadelphia and Chicago, came to Detroit as vice-president and manager of the Hotel Lincoln, which was a part of the Hannan estate. Mr. Piper was eventually

made general manager of the whole chain comprising five hotels. Ernest Piper was one of the original members of both the Michigan State and Detroit hotel associations, and had held virtually every office in the gift of these organizations. He served as chairman of the educational committee of the Greater Detroit Hotel Association last year, and for two years had charge of the publications of the Great Lakes Tours Association, which included the issuance of maps, folders and other printed matter. This year he was elected secretary of the organization. At the time of his death he had just closed a year of successful administration as president of the Michigan Hotel Association, retiring at the annual meeting held at the Soo a fortnight ago. At the time of his death he was likewise treasurer of the Detroit Convention and Tourist Bureau and a director of the Detroit Board of Commerce. It was the good fortune of the writer to have been one of Ernest Piper's most intimate friends, and to have enjoyed this acquaintance not only as a friend but as a fraternal colleague. In my work as secretary of the Michigan hotel organization, it was the help of this wonderful man which was an important factor in the great work of increasing the membership of the association. He will be keenly missed at future gatherings.

The position of Cleveland hotel men in connection with a strike which has been going on for three months, has been very carefully set forth in a communication sent to the Cleveland city council which went so far as to appoint a board of arbitration at the behest of the labor unions, but without consulting the hotel interests. It is a matter which interests every hotel operator in the country, and the time seems propitious for hotel owners to assert themselves, by concerted effort. Here is a synopsis of the statement issued by the hotels at interest. For several years prior to July first of this year they were operating their catering departments under agreements with the cooks' and waiters' unions. On July 15 their last agreements expired. Before that, on July 12, they were notified by telegrams from union officials that unless they entered into negotiations for renewal of such agreements prior to the evening of July 14, the union would "be privileged to take such action at the expiration of the present agreement as will best protect our membership interests." On the following business day the unions were informed that it was not the desire of the operators to renew the agreements, and on the same day several of the hotels offered employment to each and every employee at the same wages they were then receiving. Many of the employees accepted, but others refused and are now making the claims that they were "locked out." One principal hotel made the same offer to a portion of their employees, but not all, as they desired to substitute girl waiters with colored help. Now, the established facts in the case are to the effect that the hotels are operating without embarrassment, giving a most satisfactory service, and the employees who remained are perfectly satisfied. But the malcontents who were responsible for the alleged strike, have pried into politics with their grievances, and the result was the passage of a resolution by the city council "regetting" the circumstances and conditions, coupled with the appointment of an arbitration committee. The hotel operators are certainly justified in the position they have undertaken and as their business has not fallen off to any perceptible degree, one may assume that the public are disposed to be fair and consider, so far as they are concerned, that the incident is closed.

Anent Vice-President Curtis' dis-

covery that the reason for depressed times is a lack of circulation in proper channels, comes a suggestion from the head officers of the American Federation of Railway Trainmen, to the effect that a remedy for the labor situation is for the transportation companies to reduce working hours from 8 to 6, without reducing the daily wage scale. The philanthropic ideas of these charitably inclined train operatives is certainly commendable (?) but possibly not from the viewpoint of the employers. Also the agriculturists who are interested in transportation charges.

The traffic into Tia Juana (Mexico) simply staggers the imagination. Everyone who comes to California goes to the bureaus of information seeking enlightenment on three topics: Hollywood, Aimee and Tia Juana. Hollywood studios are closed to the public; Aimee is convalescing in a mountain sanitarium, but Tia Juana is flourishing like a green bay tree.

An average of 20,000 cars cross the Mexican line every Sunday. On week days they average 12,000. This brings the total to something like 4,000,000 cars a year, carrying 9,000,000 to 15,000,000 persons. When you remember that Tia Juana has only 8000 inhabitants, it takes on a magical touch. And all on account of the brass foot rails we discarded ten years ago.

Frank S. Verbeck.

Thirty New Readers of the Tradesman.

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

Herbert L. Nichols, Indianapolis, Ind.

Geo. VanDellen, Grand Rapids.
Conant Bros., Manistee.
Leo Sager, Battle Creek.
E. G. Norton, Battle Creek.
C. M. Baney, Battle Creek.
H. Burchard, Battle Creek.
G. B. Perry, Battle Creek.
Freer & Carson, Galesburg.
E. H. Woodin, Battle Creek.
Ward W. Allen, Battle Creek.
Hurley's Bake Shoppe, Battle Creek.
J. R. Pursley, Battle Creek.
C. S. Bush, Battle Creek.
A. C. Allen, Battle Creek.
Mrs. Perry Hibbard, Battle Creek.
W. B. Mason, Battle Creek.
W. W. Jensen, Battle Creek.
George Potter, Battle Creek.
S. C. Unruh, Battle Creek.
Mrs. P. H. Dolan, Battle Creek.
R. C. Richardson, Battle Creek.
William Kerr, Battle Creek.
L. E. Billings, Battle Creek.
George Heatko, Battle Creek.
R. J. Locke, Battle Creek.
Charles Garvell, Vicksburg.
Tarbell & Stevens, Paw Paw.
H. C. Waters & Co., Paw Paw.
Dr. G. A. Blumenthal, Detroit.

The Price-Cutter Is Worse Than a Criminal.

He is a fool. He not only pulls down the standing of his goods; he not only pulls down his competitors; he pulls down himself and his whole trade. He scuttles the ship in which he himself is afloat.

Nothing is so easy as to cut prices; and nothing is so hard as to get them back when once they have been pulled down. Any child can throw a glass of water on the floor, but all the wisest scientists in the world can't pick that water up.

Who gets the benefit of price-cutting? Nobody. The man who sells

makes no net profit; and the man who buys soon finds himself getting an inferior article. No manufacturer can permanently keep up the standard of his goods if the price is persistently cut. Pretty soon he is compelled to use cheaper materials, and to cut down the wages of his workers.

The man who cuts prices puts up the sign: "This way to the junk-heap." He admits his own failure as a salesman. He admits he has been defeated according to the Marquis of Queensberry rules of business. He admits he cannot win by fighting fair. He brands himself as a hitter-below-the-belt. If the business world were dominated by price-cutters, there would be no business at all. Price-cutting, in fact, is not business any more than smallpox is health.

Whenever you see this sign on a price-cutter's store—"Going Out of Business"—you may be sure it is a lie. How can he go out of business when he never was in?

Herbert N. Casson.

Mirrors Detect Rum.

Ingenious devices aid the United States customs men at the International bridge at Niagara Falls in ferreting out the presence of liquor in automobiles crossing from Canada. Sunk in the middle of the roadway are bright lights, and at both curbs are slanting mirrors which reflect a view of the hidden corners underneath the car. The searchers merely have to glance at the mirrors to spot secret compartments or springs weighed down by bottles.



NEW

Decorating and Management

FAMOUS Oyster Bar.

Facing Grand Circus Park.

800 Rooms - 800 Baths

Rates from \$2.50.

HOTEL TULLER

HAROLD A. SAGE, Mgr.

DEER HUNTERS

ATTENTION!

In the heart of Michigan's best deer country with good hunting nearby.

Hotel rates \$3.00 per day room and meals.

Write for reservations.

HOTEL TAHQUAMENON

Hulbert, Mich.

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.

Chain Vs. Independents.

Chain stores are not the menace to the future of the independent pharmacist they are sometimes thought to be according to the report of President George W. Calborn, Jr. of Princess Anne, Maryland, to the Maryland Pharmaceutical Association.

"Whether we pharmacists realize it or not," said Mr. Calborn in his report, "we have taken the chain store as a pattern for our own business, and many of us who two years ago saw stark ruin staring us in the face from this form of competition have brushed up our stores, have taken on new merchandise ideas, have used stock control methods, and many other merchandising methods that have brought us back to the point where the chain store is rapidly becoming an every day form of competition.

"Statistics compiled to April 1 show that instead of making a gain over the business our report covered last year, they had actually lost one and one-half per cent. of the retail business. This is due perhaps to inter-chain rivalry and general business depression, but to my mind it is partly due to the better methods of merchandising which the independent dealers have put into effect. As stated many times before, the independent retailer has always had the advantage when it comes to serving the public efficiently and satisfactorily. The fundamental value of the service rendered develops an intimate relationship between the independent pharmacist and his customer for which the chain can never hope to compete, due to the unwieldy system which organizations of this kind

must employ. The modern methods of doing business are being rapidly absorbed by the independent dealer and he meets these conditions to-day face to face in a fearless manner which is optimistic in every degree.

"I am convinced that the future of the independent pharmacist depends upon this optimistic viewpoint of the commercial problems which he is meeting and disposing of to his satisfaction, and it is my hope that in so doing he will not lose sight of the sound professional side of pharmacy in his own store. Chain stores throughout the metropolitan districts of the large cities have absorbed a great percentage of the drug business, but in the smaller cities and neighborhood sections it is an established fact that they are unable to compete with the independent operator, because chain store organizations up until this time have been unable to give their stores a professional standard of service which is so essential to public health. It is elemental, therefore, that we must maintain the professional side of pharmacy as a paramount issue. We must emphasize our professional activities and strive to be worthy of public confidence and trust. Such an attitude in connection with the new day standards of business and the conception of personal service which the independent is giving will reduce the chains to a position where they will become ineffectual and cease to menace the independent drug field to any marked degree."

Help For the Pharmacist.

Organization of the first extension division to supply practising pharmacists with professional and economic information for the improvement of their business is announced by Dean C. B. Jordan of the College of Pharmacy of Purdue University, Lafayette, Indiana. This, it is said, is the first organization of its kind that has ever been established as a part of service of a College of Pharmacy to pharmacists who are already in business.

The announcement states that the Extension will carry on state-wide and individual research to determine the underlying facts and figures for efficient drug store operation. With this knowledge, and the experience of the men in the department, they anticipate being in a position to give the druggist any help needed. This service

will extend even further than giving mere suggestions, as they will be able to send men to the store itself to put into operation such methods as are needed. This service will be free, except for the expense of the operator when called away from the University. Problems such as products and sales analysis, merchandising and advertising problems, stimulation and supervision of the sales force, and sales promotion can be adequately handled by this Extension Service. The Extension will attempt to perfect stock control and accounting systems for the individual store, and put them into operation when desired.

There is no doubt the offer of the Extension will meet with a wide response, for the average retail druggist is desirous of all the information he can obtain in order to ascertain the trend of business conditions and also facilitate his professional service to the public.

Synthetic Chewing Gum.

Science, the American Chemical Society was told the other day, has developed a synthetic chewing gum. It is made from benzine instead of from chicle, and is quite tasteless and odorless until the taste and odor have been put in.

Well, we have to hand it to Science for this great discovery comments the "N. Y. Evening World," yet before we give it our unqualified indorsement we should like to have one point cleared up. Will it stick to your shoe? If so, we cannot see that it is any improvement over the kind now in use, no matter how tasteless or odorless it is, or how cheaply it can be produced. If, on the other hand, it will not stick to your shoe, we are prepared to give it such support as we seldom give any article of commerce. We might even go so far as to propose a constitutional amendment, making the use of any other kind a felony, punishable by five to ten years in prison.

We should like to hear more about this. Pending complete information we reserve judgment.

To Free a Dog of Fleas.

1. Naphthalene ----- 1
 - Starch ----- 3
- Lampblack may be added to give a grayish appearance, and oil of penny-

royal or of eucalyptus to disguise the odor.

Apply by rubbing the fine powder into the hair and on the skin of the animal and allowing it to remain a day or two. To remove the powder, use a comb or wash with water to which a little infusion of quassia has been added.

2. In a deep packing box out of doors place a little straw. Put the dog into the box and rub some good insect powder into its hair. The fleas drop off. Then the dog is taken out and a match is applied to the straw.

Curry Powder.

| | |
|----------------------|-----|
| Capsicum ----- | 150 |
| Ginger, peeled ----- | 75 |
| Turmeric ----- | 75 |
| Coriander ----- | 75 |
| Mustard, black ----- | 40 |
| Cumin seed ----- | 40 |
| Nutmeg ----- | 40 |
| Clove ----- | 40 |
| Pepper, black ----- | 65 |
| Allspice ----- | 65 |
| Anise ----- | 18 |
| Asafetida ----- | 6 |
| Sweet almond ----- | 450 |
| Tartaric acid ----- | 40 |
| Sugar ----- | 410 |

Reduce all to a fine powder and mix well.

Liquid Dentifrice.

The following is said to make a refreshing liquid dentifrice:

| | |
|-------------------------------|--------|
| Quillaia Bark in powder ----- | 2 oz. |
| Glycerine ----- | 2 oz. |
| Alcohol ----- | 4 oz. |
| Oil Bergamot ----- | 30 m. |
| Oil Wintergreen ----- | 20 m. |
| Oil Cloves ----- | 10 m. |
| Solution of Cochineal ----- | q.s. |
| Distilled water to ----- | 20 oz. |

This should be filtered bright through pumice stone.

Eau de Quinine.

| | |
|---------------------------------|-----|
| Tincture of cinchona bark ----- | 25 |
| Glycerin ----- | 25 |
| Oil of geranium ----- | 3 |
| Oil of sweet orange ----- | 3 |
| Alcohol ----- | 600 |
| Rose water ----- | 350 |

Mix, color with alkanet and filter.

Preventing Corrosion.

Sea air contains moisture damaging to certain items of stock, such as nail-files, scissors and other metal instruments. Gum camphor placed in show



**GRAND RAPIDS
STORE EQUIPMENT
CORPORATION**
GRAND RAPIDS - MICHIGAN

**GRAND RAPIDS
SHOWCASE CO.**

Succeeding



**WELCH-WILMARTH
CORPORATION**

**DRUG
STORE
PLANNING**

*Recommendations to fit
individual conditions.*

**DRUG STORE
FIXTURES**

*Planned to make every
foot of store into
sales space.*

cases where such articles are kept will help absorb the moisture, thereby preventing corrosion.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 28—The snow storm which hit this part of the Upper Peninsula last Sunday and Monday surely made many changes in the programme of a lot of people. The Rotarians here paid the Marquette Club a visit on Monday, with a delegation of thirty members. The sun came out in the morning, making it appear like another nice day, but what a difference an hour later made. The blinding snow came on, making travel almost impossible, but just as many had about made up their minds to turn back, the sun came out again and the Rotarians went on again. This sort of change kept up until they passed Munising, after which the snow had disappeared and the remainder of the way to Marquette was smooth going, with plenty of sunshine and no snow. The Marquette Club are royal entertainers, so a good time was had by all, but concern was evident before returning, thinking what it would be like going through the snow belt again. A pleasant surprise was in store. Most of the snow had melted, ensuring smooth traveling homeward, but several cars came to grief during the morning storm, which were left in the ditches on their sides. Everyone was glad they made the trip, but few would want to go through the same experience if they knew what they had in store.

The Albany Inn, at Albany Island, is now open again and ready to accommodate the hunters who camp around the Island. This famous hunting lodge was purchased several years ago by a party of Detroit business men, who had figured on selling lots to anyone lucky enough to purchase, but when the out-of-luck purchasers got through buying and no more easy marks could be found, it was decided not to put up the many cottages and make all the improvements which were scheduled. The 4,000 acres were allowed by the promoters to go back to the original owners. Clarence Hill will manage the resort next year. He

expects to make some improvements and has accommodations for about forty hunters now.

Half of the world doesn't know how the other half lives, but it would like to find out.

The advisory council appointed by our City Council to cope with the Soo unemployment situation agreed that conditions are not acute here. It took immediate steps to ascertain just how much unemployment there is and to put into effect means of prevention rather than cure.

Colwell & Burns opened a new store at Gladstone last week. They took over the store of E. A. Erickson & Co. on Delta avenue. The store has been remodeled, has a new balcony, and has been modernized in equipment. Colwell & Burns now have eight stores located at Munising, Newberry, Ishpening, Norway, St. Ignace, Manistique, Gladstone. The Soo is headquarters. Their motto is "Nothing succeeds like success," and they are still going strong.

If someone else is doing your thinking it is likely you are doing someone else's working.

The store owned by Charles Johnson, Sault's blind storekeeper on Portage avenue, was robbed of a small amount of money and some cigarettes last Monday. This is the second time this year that Mr. Johnson's store has been entered. It is evident that we have some pretty cheap skates among the thieves here.

The many friends of Capt. Alton Cornwall were shocked to hear of his sudden death, which occurred last Monday morning, while he was shoveling the snow away from his garage door. It was a case of heart attack. Capt. Cornwall was one of our distinguished citizens in charge of the Thomson Wrecking and Towing Co. He was well known at all of the lake ports, having been master seaman. His bereaved family has the sincere sympathy of this community and his memory will long remain sweet to all who knew him.

Some motorists never stop to think and some never think to stop.

William G. Tapert.

Many a man too frequently on pleasure bent ends by not going straight.

DISTRIBUTORS OF THE WESTERN LINE

Dr. West's Tooth Brushes

Dr. West's Kiddie Sets

Hank-O-Chief

Gainsborough Powder Puffs

Gainsborough Hair Nets

West's Hand Brushes

We stock every deal they put out and carry open stock of all items. Always pleased to receive your order.

Hazeltine & Perkins Drug Co.

Grand Rapids

Michigan

Manistee

WHOLESALE DRUG PRICE CURRENT

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

| | | | | | | | |
|-----------------------------|-------------|--------|-----------------------|---------------|-----------------------------------|------------------|---------|
| Acids | | | Cotton Seed | 1 35@1 50 | Benzoin Comp'd. | @ 2 40 | |
| Boric (Powd.) | 10 @ | 20 | Cubebs | 5 00@5 25 | Buchu | @ 2 16 | |
| Boric (Xtal) | 10 @ | 20 | Eigerson | 4 00@4 25 | Cantharides | @ 2 52 | |
| Carbolic | 38 @ | 44 | Eucalyptus | 1 25@1 50 | Capsicum | @ 2 28 | |
| Cutric | 52 @ | 66 | Hemlock, pure | 2 00@2 25 | Catechu | @ 1 44 | |
| Muriatic | 3 1/2 @ | 8 | Juniper Berries | 4 50@4 75 | Cinchona | @ 2 16 | |
| Nitric | 9 @ | 15 | Juniper Wood | 1 50@1 75 | Colchicum | @ 1 80 | |
| Oxalic | 15 @ | 25 | Lard, extra | 1 55@1 65 | Cubebs | @ 2 76 | |
| Sulphuric | 3 1/2 @ | 8 | Lard, No. 1 | 1 25@1 40 | Digitalis | @ 2 04 | |
| Tartaric | 52 @ | 60 | Lavender Flow | 6 00@6 25 | Gentian | @ 1 35 | |
| Ammonia | | | Lavender Gar'n | 1 25@1 50 | Guaiaac | @ 2 28 | |
| Water, 26 deg. | 07 @ | 18 | Lemon | 4 00@4 25 | Guaiaac, Ammon. | @ 2 04 | |
| Water, 18 deg. | 06 @ | 15 | Linseed, raw, bbl. | @ 83 | Iodine | @ 1 25 | |
| Water, 14 deg. | 5 1/2 @ | 13 | Linseed, boiled, bbl. | @ 86 | Iodine, Colorless | @ 1 50 | |
| Carbonate | 20 @ | 25 | Linseed, bld, less | 93@1 06 | Iron, Clo. | @ 1 56 | |
| Chloride (Gran.) | 08 @ | 18 | Linseed, raw, less | 90@1 03 | Kino | @ 1 44 | |
| Balsams | | | Mustard, artifi. oz. | @ 35 | Myrrh | @ 2 52 | |
| Copaiba | 1 00@1 25 | | Neatsfoot | 1 25@1 35 | Nux Vomica | @ 1 80 | |
| Pir (Canada) | 2 75@3 00 | | Olive, pure | 3 00@5 00 | Opium | @ 2 40 | |
| Pir (Oregon) | 65@1 00 | | Olive, Malaga, | | Opium, Camp. | @ 1 44 | |
| Peru | 3 25@3 50 | | yellow | 2 50@3 00 | Opium, Deodorz'd | @ 2 40 | |
| Tolu | 2 00@2 25 | | Olive, Malaga, | | Rhubarb | @ 1 92 | |
| Barks | | | green | 2 85@3 25 | Paints | | |
| Cassia (ordinary) | 25 @ | 30 | Orange, Sweet | 6 00@6 25 | Lead, red dry | 13 1/4 @ 14 1/4 | |
| Cassia (Saigon) | 40 @ | 60 | Origanum, pure | @ 20 | Lead, white dry | 13 1/4 @ 14 1/4 | |
| Sassafras (pw. 60c) | @ 50 | | Origanum, com'l | 1 00@1 20 | Lead, white oil | 13 1/4 @ 14 1/4 | |
| Soap Cut (powd.) | 20 @ | 30 | Pennyroyal | 3 25@3 50 | Ochre, yellow bbl. | 2 1/2 @ 2 1/2 | |
| 35c | 20 @ | 30 | Peppermint | 4 50@4 75 | Ochre, yellow less | 3 @ 6 | |
| Berries | | | Rose, pure | 13 50@14 00 | Red Venet'n Am. | 3 1/2 @ 7 | |
| Cubeb | @ 90 | | Rosemary Flows | 1 25@1 50 | Red Venet'n Eng. | 4 @ 8 | |
| Fish | @ 25 | | Sandelwood, E. | @ 12 50@12 75 | Putty | 5 @ 8 | |
| Juniper | 10 @ | 20 | Sassafras, true | 2 00@2 25 | Whiting, bbl. | @ 4 1/2 | |
| Prickly Ash | @ 75 | | Sassafras, art'l | 75@1 00 | Whiting | 5 1/2 @ 10 | |
| Extracts | | | Spearment | 6 00@6 25 | Rogers Prep. | 2 65@2 85 | |
| Licorice | 60 @ | 75 | Sperm | 1 50@1 75 | Miscellaneous | | |
| Licorice, powd. | 60 @ | 70 | Tany | 7 00@7 25 | Acetanalid | 57 @ 75 | |
| Flowers | | | Tar USP | 65 @ 75 | Alum | 06 @ 12 | |
| Arnica | 75 @ | 80 | Turpentine, bbl. | @ 51 | Alum, powd. and ground | 09 @ 15 | |
| Chamomile Ged. | 30 @ | 40 | Turpentine, less | 58 @ 71 | Bismuth, Subni- | 2 00@2 40 | |
| Chamomile Rom. | @ 1 25 | | Wintergreen, | | trate | | |
| Gums | | | leaf | 6 00@6 25 | Borax xtal or powdered | 06 @ 13 | |
| Acacia, 1st | @ 60 | | Wintergreen, sweet | | Cantharides, po. | 1 25@1 50 | |
| Acacia, 2nd | @ 50 | | birch | 3 00@3 25 | Calomel | 2 72@2 82 | |
| Acacia, Sorts | 35 @ | 40 | Wintergreen, art | 75@1 00 | Capsicum, pow'd | 62 @ 75 | |
| Acacia, Powdered | 40 @ | 50 | Worm Seed | 6 00@6 25 | Carmine | 8 00@9 00 | |
| Aloes (Barb Pow) | 35 @ | 45 | Wormwood, oz. | @ 1 50 | Cassia Buds | 30 @ 40 | |
| Aloes (Cape Pow.) | 25 @ | 35 | Potasslum | | | Cloves | 40 @ 50 |
| Aloes (Soc. Pow.) | 75 @ | 80 | Bicarbonate | 35 @ 40 | Chalk Prepared | 14 @ 16 | |
| Asafoetida | 50 @ | 60 | Bichromate | 15 @ 25 | Chloroform | 47 @ 64 | |
| Pow. | 90 @ | 1 00 | Bromide | 69 @ 85 | Choral Hydrate | 1 20@1 50 | |
| Camphor | 87 @ | 95 | Bromide | 54 @ 71 | Cocaine | 12 85@13 50 | |
| Guaiaac | @ 60 | | Chlorate, gran'd | 21 @ 23 | Cocoa Butter | 60 @ 96 | |
| Guaiaac, pow'd | @ 1 25 | | Chlorate, powd. | 16 @ 28 | Corks, list, less | 3071 @ 10 | |
| Kino | @ 1 20 | | or Xtal | 17 @ 24 | Copperas | 03 @ 10 | |
| Kino, powdered | @ 1 15 | | Cyanide | 30 @ 90 | Copperas, Powd. | 4 @ 10 | |
| Myrrh | @ 1 25 | | Iodide | 4 34@4 35 | Corrosive Sublim | 2 25@2 30 | |
| Myrrh, powdered | @ 1 25 | | Pernanganate | 22 1/2 @ 35 | Cream Tartar | 35 @ 45 | |
| Opium, powd. | 21 00@21 50 | | Prussiate, yellow | 35 @ 45 | Cuttle bone | 40 @ 50 | |
| Opium, gran. | 21 00@21 50 | | Prussiate, red | @ 70 | Detxrine | 6 @ 15 | |
| Shellac | 50 @ | 65 | Sulphate | 35 @ 40 | Dover's Powder | 4 00@4 50 | |
| Shellac, White | 55 @ | 70 | Roots | | | Emery, All Nos. | 10 @ 15 |
| Tragacanth, pow. | @ 1 75 | | Alkanet | 30 @ 35 | Emery, Powdered | @ 15 | |
| Tragacanth | 2 00@2 35 | | Blood, powdered | 40 @ 45 | Epsom Salts, bbls. | @ 03 1/4 | |
| Turpentine | @ 30 | | Calamus | 25 @ 85 | Epsom Salts, less 3 1/4 @ | 10 @ | |
| Insecticides | | | Elecampane, pwd. | 20 @ 30 | Ergot, powdered | @ 4 00 | |
| Arsenic | 08 @ | 20 | Gentian, powd. | 20 @ 30 | Flake, White | 15 @ 20 | |
| Blue Vitriol, bbl. | @ 07 | | Ginger, African, | | Formaldehyde, lb. | 12 @ 35 | |
| Blue Vitriol, less | 08 @ | 15 | powdered | 30 @ 35 | Gelatine | 80 @ 90 | |
| Bordea, Mix Dry | 12 1/2 @ | 23 | Ginger, Jamaica. | 60 @ 65 | Glassware, less 55% | | |
| Hellebore, White | 15 @ | 25 | Ginger, Jamaica, | | Glassware, full case 60%. | | |
| powdered | 15 @ | 25 | powdered | 45 @ 60 | Glauber Salts, bbl. | @ 02 1/2 | |
| Insect Powder | 47 1/2 @ | 60 | Goldenseal, pow. | 5 00@5 50 | Glauber Salts less 04 @ | 10 @ | |
| Lead Arsenate, Po. | 13 1/2 @ | 27 | Ipecac, powd. | 5 50@6 00 | Glue, Brown | 20 @ 30 | |
| Lime and Sulphur | 09 @ | 23 | Licorice | 35 @ 40 | Glue, Brown Grd | 16 @ 22 | |
| Dry | 09 @ | 23 | Licorice, powd. | 20 @ 30 | Glue, White | 27 1/2 @ 35 | |
| Paris Green | 26 1/2 @ | 46 1/2 | Orris, powdered | 43 @ 50 | Glue, white grd. | 25 @ 35 | |
| Leaves | | | Poke, powdered | 35 @ 40 | Glycerine | 17 1/2 @ 40 | |
| Buchu | @ 90 | | Rhubarb, powd. | @ 1 00 | Hops | 75 @ 95 | |
| Buchu, powdered | @ 1 00 | | Rosinwood, powd. | @ 50 | Iodine | 6 45@7 00 | |
| Sage, Bulk | 25 @ | 30 | Sarsaparilla, Hond. | | Iodoform | 8 00@8 30 | |
| Sage, 1/4 loose | @ 40 | | ground | @ 1 10 | Lead Acetate | 20 @ 30 | |
| Sage, powdered | @ 35 | | Sarsaparilla, Mexic. | @ 60 | Mace | @ 1 60 | |
| Senna, Alex. | 50 @ | 75 | Squills | 35 @ 40 | Mace powdered | @ 1 50 | |
| Senna, Tinn. pow. | 30 @ | 35 | Squills, powdered | 70 @ 80 | Menthol | 7 00@7 50 | |
| Uva Ursi | 20 @ | 25 | Tumeric, powd. | 20 @ 25 | Morphine | 13 58@14 33 | |
| Oils | | | Valerian, powd. | @ 60 | Nux Vomica | 3 @ 30 | |
| Almonds, Bitter, true | 7 50@7 75 | | Seeds | | | Nux Vomica, pow. | 15 @ 25 |
| Almonds, Bitter, artificial | 3 00@3 25 | | Anise | @ 35 | Pepper, black, pw. | 45 @ 56 | |
| Almonds, Sweet, true | 1 50@1 80 | | Anise, powdered | 35 @ 40 | Pepper, White, p. | 75 @ 85 | |
| Almonds, Sweet, imitation | 1 00@1 25 | | Bird, 1s | 13 @ 17 | Pitch, Burgundy | 20 @ 25 | |
| Amber, crude | 75 @ | 1 00 | Canary | 12 @ 18 | Quassia | 12 @ 15 | |
| Amber, rectified | 1 50@1 75 | | Caraway, Po. | 30 @ 35 | Quinine, 5 oz. cans | @ 60 | |
| Anise | 2 00@2 25 | | Cardamon | 2 50@2 75 | Rochelle Salts | 28 @ 35 | |
| Bergamont | 6 50@7 00 | | Corlander pow. | 40 @ 30 | Saccharine | 2 60@2 75 | |
| Cajeput | 2 00@2 25 | | Dill | 15 @ 20 | Salt Peter | 11 @ 32 | |
| Cassia | 3 00@3 25 | | Fennell | 35 @ 50 | Seidlitz Mixture | 30 @ 40 | |
| Castor | 1 55@1 80 | | Flax | 8 @ 15 | Soap, green | 15 @ 30 | |
| Cedar Leaf | 2 00@2 25 | | Flax, ground | @ 8 15 | Soap, mott cast | @ 25 | |
| Citronella | 1 00@1 20 | | Foenugreek, pwd. | 15 @ 25 | Soap, white Castile, | @ 15 00 | |
| Cloves | 4 00@4 25 | | Hemp | 8 @ 15 | case | | |
| Cococanut | 27 1/2 @ | 35 | Lobelia, powd. | @ 1 30 | Soap, white Castile less, per bar | @ 1 60 | |
| Cod Liver | 1 40@2 00 | | Mustard, yellow | 17 @ 25 | Soda Ash | 3 @ 10 | |
| Croton | 8 00@8 25 | | Musard, black | 20 @ 25 | Soda Bicarbonate | 3 1/2 @ 10 | |
| Seeds | | | Poppy | 15 @ 30 | Soda, Sal | 02 1/2 @ 08 | |
| Aconite | @ 1 80 | | Quince | 2 00@2 25 | Spirits Camphor | @ 20 | |
| Aloes | @ 1 56 | | Sabadilla | 45 @ 50 | Sulphur, roll | 4 @ 11 | |
| Asafoetida | @ 2 28 | | Sunflower | 12 @ 18 | Sulphur, Subl. | 4 1/2 @ 10 | |
| Arnica | @ 1 50 | | Worm, American | 30 @ 40 | Tamarinds | 20 @ 25 | |
| Belladonna | @ 1 44 | | Worm, Lavant | 6 50@7 00 | Tartar Emetic | 70 @ 75 | |
| Benzoin | @ 2 28 | | Tinctures | | | Turpentine, Ven. | 50 @ 75 |
| Webster Cigar Co. Brands | | | Aconite | @ 1 80 | Vanilla Ex. pure | 1 50@2 00 | |
| Websterettes | 33 @ | 50 | Aloes | @ 1 56 | Vanilla Ex. pure 2 25@2 50 | | |
| Cincos | 33 @ | 50 | Asafoetida | @ 2 28 | Zinc Sulphate | 06 @ 11 | |
| Webster Cadillacs | 75 @ | 00 | Arnica | @ 1 50 | Webster Cigar Co. Brands | | |
| Golden Wedding | 75 @ | 00 | Belladonna | @ 1 44 | Panatellos | 75 @ 00 | |
| Panatellos | 75 @ | 00 | Benzoin | @ 2 28 | Commodore | 95 @ 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

DECLINED

Lard
Pork

AMMONIA

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



MICA AXLE GREASE

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

APPLE BUTTER

| | |
|-------------------------|------|
| Quaker, 24-21 oz., doz. | 2 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 90 |
| Royal, 5 lb. | 26 40 |
| Calumet, 4 oz., doz. | 95 |
| Calumet, 8 oz., doz. | 1 35 |
| 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 30 |
| 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., 24s | 80 |
| Lizette, 4 oz., 24s | 1 50 |
| Lizette, 10 oz., 12s | 1 30 |
| Lizette, 10 oz., 24s | 2 50 |

| | |
|---------------------|-------|
| BEANS AND PEAS | |
| Brown Swedish Beans | 9 00 |
| Pinto Beans | 9 25 |
| Red Kidney Beans | 9 75 |
| White H'd P. Beans | 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. 135 | 2 85 |
| Corn Flakes, No. 124 | 2 85 |
| Pep. No. 224 | 2 85 |
| Pep. No. 202 | 2 00 |
| Krumbles, No. 424 | 2 70 |
| Bran Flakes, No. 624 | 2 45 |
| Bran Flakes, No. 602 | 2 45 |
| Rice Krispies, 6 oz. | 2 70 |
| Rice Krispies, 1 oz. | 1 10 |

Kaffe Hag, 12 1-lb. cans

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

Post Brands

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

BROOMS

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

BRUSHES

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

Stove

| | |
|----------|------|
| Shaker | 1 80 |
| No. 50 | 2 00 |
| Peerless | 2 60 |

Shoe

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

BUTTER COLOR

| | |
|-----------|------|
| Dandelion | 2 85 |
|-----------|------|

CANDLES

| | |
|-------------------------|------|
| Electric Light, 40 lbs. | 12 1 |
| Plumber, 40 lbs. | 12 8 |
| Paraffine, 6s | 14 4 |
| Paraffine, 12s | 14 4 |
| 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 25 |
| Finnan Haddie, 10 oz. | 3 30 |
| Clam Bouillon, 7 oz. | 2 50 |
| Chicken Haddie, No. 1 | 2 75 |
| Fish Flakes, small | 1 35 |
| Cod Fish Cake, 10 oz. | 1 55 |
| Lobster, No. 1/4, Star | 2 90 |
| Shrimp, 1, wet | 2 15 |
| Sard's, 1/4 Oil, Key | 6 10 |
| Sardines, 1/4 Oil, Key | 5 00 |
| Sardines, 1/4 Oil, Key | 4 75 |
| Salmon, Red Alaska | 3 75 |
| Salmon, Med. Alaska | 2 35 |
| Salmon, Pink, Alaska | 1 35 |
| Sardines, 1m, 1/4, ea. | 10 22 |
| Sardines, 1m, 1/4, ea. | 25 |
| Sardines, Cal., 1 35 | 2 25 |
| Tuna, 1/4, Curtis, doz. | 3 60 |
| Tuna, 1/4s, Curtis, doz. | 2 20 |
| Tuna, 1/4 Blue Fin | 2 25 |
| Tuna, 1s, Curtis, doz. | 7 00 |

CANNED MEAT

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

Baked Beans

| | |
|-----------------|------|
| Quaker, 16 oz. | 2 85 |
| Fremont, 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 |
| Pride of Mich., No. 1 | 1 35 |
| Marcellus, No. 5 | 4 30 |
| Marcellus, No. 2 | 1 40 |
| Marcellus, No. 1 | 1 15 |
| Fancy Crosby, No. 2 | 1 80 |
| Fancy Crosby, No. 1 | 1 45 |

Peas

| | |
|---------------------------|----------|
| Little Dot, No. 2 | 2 60 |
| Little Dot, No. 1 | 1 80 |
| Little Quaker, No. 10 | 12 00 |
| Little Quaker, No. 2 | 2 40 |
| Little Quaker, No. 1 | 1 65 |
| Sifted E. June, No. 10-10 | 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 60 |
| 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 | 1 40 |
| Marcellus, No. 2 | 1 15 |

Sauerkraut

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

Spinach

| | |
|-----------|------|
| No. 2 1/2 | 2 50 |
| No. 2 | 1 90 |

Squash

| | |
|---------------|------|
| Boston, No. 3 | 1 80 |
|---------------|------|

Succotash

| | |
|----------------------|------|
| Golden Bantam, No. 2 | 2 75 |
| Little Dot, No. 2 | 2 55 |
| Little Quaker | 2 40 |
| Pride of Michigan | 2 15 |

Tomatoes

| | |
|---------------------------|------|
| No. 10 | 6 25 |
| No. 2 1/2 | 2 25 |
| No. 2 | 1 65 |
| Pride of Mich., No. 2 1/2 | 2 25 |
| Pride of Mich., No. 2 | 1 50 |

CATSUP.

| | |
|--------------------------|-------|
| Beech-Nut, small | 1 60 |
| Beech-Nut, large | 2 40 |
| 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 20 |
| Lilly Valley, 8 oz. | 2 25 |
| Lilly Valley, 14 oz. | 3 25 |

OYSTER COCKTAIL

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

CHEESE

| | | | | |
|--------|------------|---------|-------|----|
| Kraft | Brick | Loaf | ----- | 27 |
| Kraft | Swiss | Loaf | ----- | 35 |
| Kraft | Old Eng. | Loaf | ----- | 46 |
| Kraft, | Pimento, | 1/2 lb. | 2 | 25 |
| Kraft, | American, | 1/2 lb. | 2 | 25 |
| Kraft | Brick, | 1/2 lb. | -- | 25 |
| Kraft | Lamburger, | 1/2 lb. | 2 | 25 |
| Kraft | Swiss, | 1/2 lb. | 2 | 35 |

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 -- 08
 Minute, 8 oz., 3 doz. 4 95
 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 00
 Half gallon ----- 15 40

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

SURESET PRODUCTS
 Made in Grand Rapids



Sureset Gelatin Dessert, 4 doz. ----- 3 20

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

JELLY GLASSES
 8 oz., per doz. ----- 36

OLEOMARGARINE
 Van Westenbrugge Brands
 Carload Distributor



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

Wilson & Co.'s Brands
 Oleo -----
 Certified ----- 24
 Nut ----- 18
 Special Roll ----- 19

MATCHES
 Diamond, 144 box -- 4 25
 Searchlight, 144 box -- 4 25
 Ohio Red Label, 144 box 4 20
 Ohio Blue Tip, 144 box 5 00
 Ohio Blue Tip, 720-1c 4 00
 *Reliable, 144 ----- 3 15
 *Federal, 144 ----- 3 95

Safety Matches
 Quaker, 5 doz. case -- 4 25

NUTS—Whole
 Almonds, Tarragona -- 21
 Brazil, Large ----- 23
 Fancy Mixed ----- 22
 Filberts, Sicily ----- 20
 Pecans, Vir. Roasted 11
 Pecans, Jumbo, std. 13

Pecans, 3, star ----- 25
 Pecans, Jumbo ----- 40
 Pecans, Mammoth ----- 50
 Walnuts, Cal. ----- 27 @ 29
 Hickory ----- 97

Salted Peanuts
 Fancy, No. 1 ----- 14

Shelled
 Almonds Salted ----- 95
 Peanuts, Spanish ----- 12
 125 lb. bags ----- 32
 Filberts ----- 37
 Pecans Salted ----- 67
 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, Stuff., doz. 1 35
 6 oz. Jar, Stuff., doz. 2 25
 9 1/2 oz. Jar, Stuff., doz. 3 75
 1 Gal. Jugs, Stuff., dz. 2 70

PARIS GREEN
 1/4s ----- 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 -----
 25 lb. pails -----

PETROLEUM PRODUCTS
 From Tank Wagon
 Red Crown Gasoline -- 19.7
 Red Crown Ethyl -- 22.7
 Solite Gasoline ----- 22.7

In Iron Barrels
 Perfection Kerosine -- 14.6
 Gas Machine Gasoline 38.1
 V. M. & P. Naphtha -- 18.8

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



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



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

PICKLES
 Medium Sour
 5 gallon, 400 count -- 4 75
Sweet Small
 16 Gallon, 2250 ----- 27 00
 5 Gallon, 750 ----- 9 75

Dill Pickles
 Gal. 4 to Tin, doz. -- 10 25
 No. 2 1/2 Tins ----- 2 25
 32 oz. Glass Picked -- 2 80
 32 oz. Glass Thrown 2 40

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

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

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

POTASH
 Babbitt's, 2 doz. ----- 2 75

FRESH MEATS
Beef
 Top Steers & Heif. ----- 21
 Good St's & H's 15 1/2 @ 19
 Med. Steers & Heif. ----- 16
 Com. Steers & Heif. ----- 15
Veal
 Top ----- 19
 Good ----- 15
 Medium ----- 12
Lamb
 Spring Lamb ----- 19
 Good ----- 17
 Medium ----- 14
 Poor ----- 11
Mutton
 Good ----- 12
 Medium ----- 11
 Poor ----- 10
Pork
 Loin, med. ----- 22
 Butts ----- 19
 Shoulders ----- 16
 Spareribs ----- 15
 Neck bones ----- 06
 Trimmings ----- 15

PROVISIONS
 Barreled Pork
 Clear Back -- 25 00 @ 28 06
 Short Cut Clear 26 00 @ 29 06

Dry Salt Meats
 D S Bellies -- 13-20 @ 18-17

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

Sausages
 Bologna ----- 16
 Liver ----- 18
 Frankfurt ----- 20
 Pork ----- 31
 Veal ----- 19
 Tongue, Jellied ----- 35
 Headcheese ----- 18

Smoked Meats
 Hams, Cer., 14-16 lb. @ 26
 Hams, Cert., Skinned 16-18 lb. @ 25
 Ham, dried beef ----- @ 33
 Knuckles ----- @ 17 1/2
 California Hams ----- @ 33
 Picnic Boiled ----- @ 17 1/2
 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

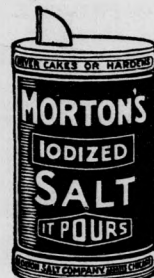
Mackeral
 Tubs, 60 Count, fy. fat 6 00
 Pails, 10 lb. Fancy fat 1 50

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

SHOE BLACKENING
 2 in 1, Paste, doz. ----- 1 35
 E. Z. Combination, dz. 1 35
 Dri-Foot, doz. ----- 2 00
 Bixbys, 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 85
 Med. No. 1, 100 lb. bk. 95
 Farmer Spec., 70 lb. 95
 Packers Meat, 50 lb. 57
 Crushed Rock for Ice cream, 100 lb., each 85
 Butter Salt, 280 lb. bbl. 4 24
 Block, 50 lb. ----- 40
 Baker Salt, 280 lb. bbl. 4 10
 14, 10 lb., per bale ----- 2 45
 50, 3 lb., per bale ----- 2 60
 25 lb. bags, Table ----- 42
 Old Hickory, Smoked, 6-10 lb. ----- 4 50



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

BORAX
 Twenty Mule Team
 24, 1 lb. packages ----- 3 35
 18, 10 oz. packages ----- 4 40
 96, 1/2 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
 Climoline, 4 doz. ----- 4 20
 Grandma, 100, 5c ----- 3 50
 Grandma, 24 Large ----- 3 50
 Gold Dust, 100s ----- 4 00

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

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

SPICES
Whole Spices
 Allspice, Jamaica ----- @ 40
 Cloves, Zanzibar ----- @ 50
 Cassia, Canton ----- @ 40
 Cassia, 5c pkg., doz. @ 40
 Ginger, Africa ----- @ 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 ----- @ 40
 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
 Penalty, 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 1/2
 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 5 lb pkgs. ----- 2 97
 Silver Gloss, .8, 1s ----- 11 1/2
 Elastic, 64 pkgs. ----- 5 35
 Tiger, 48-1 ----- 3 30
 Tiger, 50 lbs. ----- 06

SYRUP
Corn
 Blue Karo, No. 1 1/2 ----- 2 84
 Blue Karo, No. 5, 1 dz. 4 03
 Blue Karo, No. 10 ----- 3 83
 Red Karo, No. 1 1/2 ----- 3 05
 Red Karo, No. 5, 1 dz. 4 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 25
 A-1, large ----- 4 75
 A-1 small ----- 3 15
 Capser, 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 @ 53
 Fancy ----- 52 @ 61
 No. 1 Nibbs ----- 64
 1 lb. pkg. Sifting ----- 14

Gunpowder
 Choice ----- 40
 Fancy ----- 47

Ceylon
 Pekoe, medium ----- 57

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

Oolong
 Medium ----- 39
 Choice ----- 45
 Fancy ----- 50

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

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

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

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

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

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

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

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

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

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

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

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

YEAST—COMPRESSED
 Fleischmann, per doz. 30

PAY YOUR GROCER FIRST

When you pay your bills, give your grocer first money.

He supplies you with the most necessary thing in life—food.

The most important thing in the world is to get something to eat.

If you must put off paying anyone, therefore let it be anyone BUT the grocer.

He is not wealthy. His money is all invested in merchandise and accounts.

He buys of wholesale houses who sell on stated terms and have experts who are paid to “get the money” when due. He cannot pay them with excuses.

He cannot afford collection expenses. He should not be expected to. If he is courteous enough to give you credit, show him equal courtesy by paying him promptly and without making him extra expense.

He has no security. What you buy of him is soon consumed and he cannot get it back. He trusts you on your honor alone. Who else does as much for you?

He asks no favors—needs no charity, but is entitled to a square deal.

Be square—be fair—be just.

PAY YOUR GROCER FIRST

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 23) schedules, reference and adjudication in the matter of Dexter Somes, Bankrupt No. 4277. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids. The schedule shows assets of \$11,300 all of which is claimed as exempt, as it is practically all insurance policies, with liabilities of \$18,490.47. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Oct. 22. We have to-day received the schedules, reference and adjudication in the matter of Clinton Myers, Bankrupt No. 4278. 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 stock keeper. The schedule shows assets of none with liabilities of \$1,679.87. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Carl R. Olson, Bankrupt No. 4216. The sale of assets has been called for Nov. 4, at the premises formerly occupied by the bankrupt, corner Peck and Hackley Place, Muskegon Heights. All the stock in trade will be sold consisting of men's and boys' clothing, shirts, ties, felt hats, underwear, sweaters, gloves, etc., appraised at \$1-606, together with attendant fixtures appraised at \$181.90. The bankrupt conducted a retail men's and boys' clothing store. All interested in such sale should be present at the date mentioned.

In the matter of Add-Index Corporation, Bankrupt No. 41015, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Oct. 10. The trustee was present in person and by attorneys Travis, Merrick & Johnson. No creditors were present or represented. No further claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of the balance of expenses of administration and for the payment of a final dividend on the general claim filed of 1.045 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

Oct. 22. We have to-day received the schedules, reference and adjudication in the matter of Raymond M. Ripberger, individually and doing business as Home Radio Shop, Bankrupt No. 4279. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids. The schedule shows assets of \$210 of which the full amount is claimed as exempt, with liabilities of \$2,283.03. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

| | |
|--|----------|
| General Motors Acceptance Corp., Grand Rapids | \$270.00 |
| Continental Illustrating Co., N.Y. | 104.00 |
| Apex Stamping Co., Riverdale, Ill. | 8.07 |
| Greenwood Co., Chicago | 7.50 |
| G. R. Sanitary Towel Co., G. R. | 3.00 |
| American Metal Weatherstrip Co., Grand Rapids | 19.40 |
| G. R. Creamery Co., Grand Rapids | 20.05 |
| A. May & Son, Grand Rapids | 5.71 |
| Horace Beecher, Grand Rapids | 12.00 |
| Service Fuel & Building Material Co., Grand Rapids | 65.00 |
| White Steel Sanitary Furn. Co., Grand Rapids | 4.00 |
| Reed's Lark Oil Co., Grand Rapids | 21.20 |
| Roland DeWerd, Grand Rapids | 75.00 |
| Cast Motor Sales Co., Grand Rapids | 21.00 |
| Phillips Taylor Shop, Grand Rapids | 8.00 |
| Herrpolsheimer Co., Grand Rapids | 165.06 |
| Dr. L. J. Schermhorn, Grand Rapids | 66.50 |
| Dr. Douglas McColl, Grand Rapids | 65.00 |
| Blodgett Hospital, Grand Rapids | 32.00 |
| Dr. Riegerink, Grand Rapids | 27.00 |
| Dr. William Cary, Grand Rapids | 8.00 |
| Klingman Furn. Co., Grand Rapids | 170.00 |
| George Wells, Grand Rapids | 150.00 |
| Bentley's, Inc., Grand Rapids | 18.75 |
| Dr. Lee O'Brien, Grand Rapids | 10.00 |
| Van Elst Dry Goods Co., Grand Rapids | 27.60 |
| Clarence Van Malsen, Grand Rapids | 54.00 |
| Hymen's Furn. Co., Grand Rapids | 1.75 |
| L. J. Holland, Inc., Grand Rapids | 12.00 |
| Grant & Grant, Grand Rapids | 35.00 |
| Val Blatz, Grand Rapids | 3.00 |
| Dr. John T. Hodgen, Grand Rapids | 40.00 |
| Dr. Alexander Campbell, Grand Rapids | 5.00 |
| Steketee Radio Shop, Grand Rapids | 350.00 |
| C. J. Litscher, Grand Rapids | 125.00 |
| Michigan Elec. Co., Grand Rapids | 75.00 |
| C. Goudzwaard, Grand Rapids | 13.00 |
| Northwestern Pub. Co., Grand Rapids | 41.60 |
| Press, Grand Rapids | 40.63 |
| Republic Radio Corp., Grand Rapids | 16.00 |
| Michigan Bell Tel. Co., Grand Rapids | 9.33 |
| Commercial Printing Co., G. R. | 22.50 |
| Brandau Weaver Ins. Agency, G. R. | 5.98 |
| United Automobile Ins. Co., G. R. | 37.50 |
| George R. Lane, Grand Rapids | 12.00 |

Oct. 22. We have to-day received the schedules, reference and adjudication in the matter of Paul Evans, individually and doing business as Evans Market, Bankrupt No. 4280. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon Heights. The schedule shows assets of \$4,050.04 of which \$410 is claimed as exempt, with liabilities of

\$3,337.01. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

| | |
|---|----------|
| City of Muskegon Heights | \$ 80.34 |
| Max Paulson, Fruitport | 786.33 |
| Card Seed Co., Fredonia, New York | 27.83 |
| Moulton Grocer Co., Muskegon | 640.00 |
| Export Products Co., Grand Rapids | 15.88 |
| Coca Cola Bottling Co., Muskegon | 27.40 |
| Ferris Coffee Co., Grand Rapids | 27.50 |
| Feneph Co., Kingston, New York | 35.00 |
| Hekman Biscuit Co., Muskegon | 161.54 |
| Mna Lake Ice Co., Muskegon | 85.63 |
| Peoples Milling Co., Muskegon | 15.22 |
| T. Schillaci & Co., Muskegon | 40.00 |
| Glenn Shaw, Casnovia | 27.00 |
| Hubert H. Smith, Muskegon | 52.14 |
| Tromp Fisheries, Muskegon | 16.00 |
| Henry Wynn, Muskegon | 45.00 |
| Winner Baking Co., Muskegon | 2.27 |
| Muskegon Baking Co., Muskegon | 7.00 |
| Worden Grocer Co., Grand Rapids | 120.00 |
| Michigan Home Tel. Co., Muskegon | 11.05 |
| Bechnut Packing Co., Canajoharie, N. Y. | 6.00 |

| | |
|---------------------------------|--------|
| Michigan Biscuit Co., Muskegon | 10.00 |
| Levy & Son Co., Muskegon | 66.95 |
| Muskegon Candy Corp., Muskegon | 10.00 |
| Sanitary Dairy Co., Muskegon | 93.44 |
| Mrs. M. Evans, Muskegon | 720.00 |
| Francis Jiroch Co., Muskegon | 39.42 |
| I. N. Agard, North Muskegon | 10.00 |
| Warsaw Bakery, Muskegon | 16.43 |
| Jersey Ice Cream Co., Muskegon | 5.00 |
| F. A. Franke, Muskegon | 21.47 |
| Chicago Coupon Co., Chicago | 15.17 |
| First State Sav. Bank, Muskegon | 100.00 |

Oct. 23. On this day was held the first meeting of creditors in the matter of John F. Rudnick, Bankrupt No. 4235. The bankrupt was present in person and represented by attorney Roman F. Glochski. Creditors were represented by Grand Rapids Credit Men's Association. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Fred W. Mare, of Grand Rapids, 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 George C. Hagopian, trading as Hagopian Fruit Market and as George's Cafeteria, Bankrupt No. 4245. The bankrupt was present in person and represented by attorney Fred R. Everett. Creditors were present in person and by Grand Rapids Credit Men's Association. Claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date. The case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Fern N. Herrington, Bankrupt No. 4243. The bankrupt was present in person and represented by attorney L. E. Barnett. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Frederick A. Parker, Bankrupt No. 4239. The bankrupt was present in person and represented by attorneys MacDonald & MacDonald. One creditor was present in person. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Albert E. Stiles, Bankrupt No. 4246. The bankrupt was present in person and represented by attorney C. W. Benton. No creditors were present or represented. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Helm Chemical Co., Bankrupt No. 4232. The bankrupt was present by R. P. Helm, its manager and represented by attorney F. H. Hammond. Creditors were present in person. Claims were proved and allowed. The manager of the corporation was sworn and examined, without a reporter. Frank H. Platt, of Benton Harbor, was appointed trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

In the matter of Theodore S. Woosley and Waylon Woosley, doing business as co-partners as Woosley Bros., Bankrupt No. 4184, the trustee has filed his first report and account, and an order for the payment of expenses of administration has been made.

Oct. 23. We have to-day received the schedules, reference and adjudication in the matter of Ferris J. Hale, Bankrupt No. 4281. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon Heights, and his occupation is that of a building contractor. The schedule shows assets of \$1,613 of which \$850 is claimed as exempt, with liabilities of \$7,139.05. The first meeting will be called and note of same made herein.

Oct. 24. We have to-day received the schedules, reference and adjudication in the matter of John Westerhouse, Bankrupt No. 4282. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a plater. The schedule shows assets of \$82 with liabilities of \$914.35. The first meeting of creditors will be called.

In the matter of Otto F. Stoeffler, Bankrupt No. 4061. The final meeting of creditors has been called for Nov. 10. The trustee's final report and account will be approved at such meeting. There will be a final dividend for creditors.

In the matter of Joris Vanderstelt and Peter Vanderstelt, individually and as co-partners doing business as Vanderstelt Bros., Bankrupt No. 3999. The final meeting of creditors has been called for Nov. 10. The trustee's final report will be approved at such meeting. There may be a small first and final dividend for creditors.

In the matter of Frank L. Billings, Bankrupt No. 4036. The final meeting of creditors has been called for Nov. 10. The trustee's final report will be approved at such meeting. There will be no dividends for creditors.

In the matter of Joseph Nadeau, Bankrupt No. 3976. The final meeting of creditors has been called for Nov. 10. The trustee's final report will be approved at such meeting. There may be a small first and final dividend for creditors.

Building a Good Basis For Profitable Delivery.

(Continued from page 20)

any individual order depends largely on the distance to be traveled for that particular delivery and the time consumed in making the trip. And the profit on any delivered order depends a great deal upon the relationship of the delivery cost to the total value of the order.

It is well for every food retailer, therefore, to have a clear picture of his delivery area in mind, and to study it constantly with a view to building his delivery volume in areas already covered by his trucks and in areas where the dollar value of each individual order is likely to be highest.

The retailer's present record of delivery customers should make it comparatively simple to locate such areas.

This retailer's books showed that the operating cost per mile for his trucks was approximately 12 cents. He figured, on the other hand, that, in order to deliver profitably, the maximum he could allow for delivery expense on any one order was 2½ cents on each dollar. In other words, a delivery area must average close to \$5 worth of goods delivered for each mile traveled, in order to be profitable.

1. He made a constructive effort to increase his volume of business from the red areas which showed a good volume, but not sufficient volume to make delivery pay.

2. He located and developed those areas which showed high dollar volume at low cost of delivery.

3. He tactfully dropped a few unprofitable delivery customers in outlying areas where delivery was extremely unprofitable.

Increasing delivery volume along such lines as these is sound expansion aimed at greater profits.

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.

Business Letter, Sent By Dad To His Son.

(Continued from page 14)

perience is a pretty good guide after all.

Watch the pennies, avoid overbuying, stock for quick turnovers and don't fall for fake advertising. Stick to the newspapers or to good circulars, but there—I'm writing like I've talked to you, and if you don't know how to be a good merchant, I'm going to assume some of the blame myself.

Give Nugent my best regards, write very often and let us know how things go with you. Mother and I will be driving down there one of these days and when I do, I want to see a model store which has your dad's beat seven ways for Sunday. You can do it, boy, so with love and every good wish from us both. Hugh King Harris.

Tough Enough.

A boy asked a meat dealer for two pieces of steak, each eight by two inches in size.

"I don't want it to eat," explained the boy. "I want to make hinges for my rabbit's house."

Many a salesman talks a customer into a sale and then goes on and talks him out of it.

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.

AFTER PROMOTING oil well, dry hole resulting. I must have work at once. Connections wanted with reliable companies only. Prefer shoe business. 46 years old, neat, capable meeting competition, acquainted with Michigan territory. Box 113, St. Louis, Mich. 343

For Sale—Variety store in busy town. Reasonably priced, for cash. Address No. 349, c/o Michigan Tradesman. 349

For Sale—A good going grocery and meat business in Kalamazoo's best neighborhood community. For further information, address No. 350, c/o Michigan Tradesman. 350

Druggist—If you want to sell your stock, write P. O. Box 331, Clarkston, Mich. 351

For Rent—Store building suitable for furniture. Good location for independent or branch. Can give possession at once. Address No. 352, c/o Michigan Tradesman. 352

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

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

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

Good Clerks Are Not "Store Fixtures."

"The clerk," some dealers think, is just a "store fixture" which can easily be replaced. But is it just as simple to replace a clerk as it would be to change show-cases? It all depends. Some clerks are so valuable that it would take an exceptional man to succeed them. Other clerks can easily be replaced. Those belonging in the latter class, however, should never have been hired.

The clerk problem is truly a serious one, although many employers seem not to realize it as such. The writer will always remember what the late Jake Sperling, famous Hollywood merchant, who built up a huge business on a \$40 capital in four years, said to him one day about clerks. Mr. Sperling said that he was paying his clerks just about twice the amount of money the majority of stores pay.

Why? Because Mr. Sperling was of the opinion that the more money he invested in clerks the more money his store would make. That Mr. Sperling's policy was correct is proven by the success he achieved in four years.

Hiring a clerk should not be done in the same manner as hiring a laborer. And neither should a clerk's salary be that of a day laborer. When you employ a man to work behind the counter, check up on his courtesy, willingness to work and his ambition.

If he be polite and determined to "get there," hire him and pay him a salary that will make him want to work his head off instead of just doing enough to "get by."

If a man has had no experience behind the counter that is no reason why you should not give him a job. For if he be the right kind of a fellow he will acquire more experience in two weeks than certain clerks do in two years.

Don't be constantly instructing the clerk that he should "do this" and "not do that." Give him a chance to use his own judgment. He may have some new ideas that will prove lucrative for your store. Let him use his head. It will make him more satisfied with his job and all the more determined to show you, the boss, that he is not a small-time man.

Show your clerk that you trust him. Don't go out of the store as though you would be gone for a few hours and then return in a few minutes to see what he is doing. The clerk will get the idea that you are suspicious of him. And that certainly would not be encouraging to him. If you've hired the right kind of a man there will be no need of spying.

Whenever he asks for a few hours off—if this does not occur too often—let him have them. And let him see that you're glad to accommodate him. He'll come back to the store after his short absence and work all the harder to make up for the time he has lost.

Changing clerks frequently is not the best policy. Patrons of a neighborhood store get acquainted with a clerk, like him and, as a result, do more trading at your store. If the clerk leaves, his friends among the customers may get

the impression that you fired him for no reason.

If you hire good men treat them as they should be treated they will not leave until they've learned about the business and have accumulated enough to open a store of their own.

In that case it is unfortunate for you to lose a good man. But it's all part of the game and you should take pride in the fact that you started him right. And it should be an easy matter to break in another good man.

Finally, you must realize that it's best for you to have a clerk who works so well that casual visitors at the store believe he is the owner.

Gabby Gleanings From Grand Rapids.

When the large barn on the farm of Joseph Brewer was destroyed by fire a few weeks ago it was currently reported that Mr. Brewer had decided to abandon the dairy business and that the barn would not be rebuilt. Mr. Brewer now asserts that the report was erroneous; that he will continue to maintain his exceptional herd of Holstein cattle; that the burned barn will be replaced early in the spring by a structure superior in many ways to the old one. In the meantime his cattle will be housed in the implement warehouse.

Leroy Burton, meat dealer at 433 Jefferson avenue, has purchased the grocery stock of Harry Harmelink, 451 Jefferson avenue. He has removed the grocery stock to 443 Jefferson avenue, where it will be conducted under the management of his nephew. Later on the grocery and meat departments will be consolidated at 433 and 435 Jefferson avenue.

E. L. Leland, who has made a very remarkable record as landlord of the Warm Friend Tavern, at Holland, for the past four years, relinquishes the management of the hotel Saturday of this week. No statement has been made as yet as to the identity of his successor. Mr. Leland has hosts of friends who will read this announcement with profound disappointment.

The local Grant store was opened with a flourish of trumpets last Saturday. The store was so crowded during the day that ingress and egress were attended with great difficulties. The company advertised for an expert girl to make up payroll. Applicants were told that they must work nine hours per day and that the salary would be \$8 per week if service was acceptable.

It is stated by a gentleman in authority that the sale of merchandise by the receiver of the National Grocer Co. aggregated \$70,000 during the seven or eight days the sale was in progress. Many retail grocers availed themselves of the opportunity to pick up bargains in their line.

The fixtures in the Crandall fiasco store at Madison Square were taken back without recourse by the sellers. The stock was sold to the Bertsch Market at 50 cents on a dollar and removed to the store of the purchaser on Pearl street.

The nobody has one consolation. He doesn't shrink when he gets away from his home town.

Secures Valuable Information Through Employees.

A grocer decided that many sales had been lost to the store in the past that might have been saved had certain information been available. To save a good percentage of these sales from slipping through the store he worked out a plan which, to be successful, depends upon the co-operation of all employees.

Each clerk is supplied with a 3x5 inch card, ruled for names and addresses of business prospects. Below the space for the address are five ruled lines headed "Remarks." Then the store message to the employee appears as follows:

When you learn that a customer is engaged,
plans a trip,
has had an addition to the family,
has been promoted, or
has taken new employment,
has bought a home,
is moving into a new home,
plans a bridge party or
any other kind of party,
has a son or daughter graduating,
has a son or daughter starting school,

or
whenever a customer drops a remark that indicates she is interested in the purchase of any article or kind of goods carried in stock,
obtain the customer's name and address and supply the "business tip" under the head of remarks.

Demand For Overcoats Maintained.

The overcoat situation continues to improve rapidly, with mills receiving hurried requests from manufacturers for immediate deliveries of fabrics and retailers reporting a steady demand from consumers. The excellent business done in pile fabric coats this season is a leading topic of conversation in the trade, with opinion divided as to the future of this type of coat. Some believe that demand for such fabrics will decline next year, and others declare that the large volume of business of this season will be maintained in 1931. It is felt that mills will endeavor to produce new variations of pile fabrics, seeking possibly to eliminate some of the bulkiness in the present coats.

Expect Weather to Help Knit Goods.

While the duration of the cold spell has been too short to warrant any immediate increase in knit goods orders, jobbers are hopeful that from now on retail merchants will begin buying in larger quantities. Chilly weather in other sections of the country during the past week has stimulated buying of heavyweight underwear, sweaters and wool half-hose to a considerable degree. In those parts of the country which continued warm, retailers anticipated to a certain extent the cold snap and shaped their orders accordingly.

Brocades Lead Cushion Sales.

Satin brocades and frieze effects in decorative pillows and cushions for the home are leading all other styles in holiday orders now being placed by retailers. Cushions retailing at \$1.95, \$2.95 and \$3.95 are wanted, but most

of the volume is found in the \$2.95 range. Green, gold and rust are the leading shades, with rust gaining steadily in preference. Square shapes in tailored corded edges continue outstanding. At present the volume of business is reported close to normal with producers asking a minimum of ten days for the delivery of orders.

Other Mills Drop 36-Inch Denims.

In line with the move initiated by the Cone Export and Commission Company, other mills will discontinue the production of 36 inch denims. Concentration on 28 inch goods is expected to have the effect of stabilizing the industry and aiding the employment situation. Introduction of the 36 inch width several years ago was strongly opposed on the grounds that the mill capacity for 28 inch denims was sufficient to cover the needs of the industry, and some factors feel that the elimination of the larger width will assist the industry.

Percalates at Old Prices Sought.

The recent price advance in percales has caused buyers to come hurrying into the market for goods at the previous price range, but corporation printers are refusing orders at that level. A fair volume of business is being done, the bulk of it with cutters-up. Wholesalers apparently are not placing orders in large quantities, but are buying goods cautiously. The current price of 15 cents for 80 squares will be maintained for some time to come now, it is thought.

A Money Making Habit.

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

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

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

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

Learn to dislike dust and dirt.

Sauerkraut—The sauerkraut market was generally dull for the week, with plenty of goods on primary and spot markets, but little moving. Packers are not yet pressing sales, however, and the present quotations remain firm. It is felt that prices as at present quoted are low enough to produce buying when there is a better demand for sauerkraut, and packers appear to be able to mark time.

Vinegar—Vinegar has shown some improvement in enquiry and sales with the coming of the cooler weather. Quotations are unchanged and the market ready to meet any seasonable demand placed on it at present attractive levels.

Marshall—The directors of the Marshall Furnace Co. have authorized the payment of a dividend of 60 cents per share on the Class A stock of the company. It was disclosed at the stockholders' meeting that the company has shipped more furnaces to date this year than in any previous year, that employees have been working six days a week and on overtime since July 1, and that the firm's financial condition is the best in years.