

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 19, 1930

Number 2461

## The Town of Don't-You-Worry

There's a town called Don't-You-Worry,  
On the banks of the River Smile;  
Where the Cheer-Up and Be-Happy  
Blossom sweetly all the while.  
Where the Never-Grumble flower  
Blooms beside the fragrant Try,  
And the Ne'er-Give-Up and Patience  
Point their faces to the sky.

In the valley of Contentment,  
In the province of I-Will,  
You will find this lovely city,  
At the foot of No-Fret hill,  
There are thoroughfares delightful  
In this very charming town,  
And on every hand are shade trees  
Named the Very-Seldom-Frown.

Rustic benches quite enticing  
You'll find scattered here and there;  
And to each a vine is clinging  
Called the Frequent-Earner-Prayer.  
Everybody there is happy,  
And is singing all the while,  
In the town of Don't-You-Worry,  
On the banks of River Smile.

Rev. I. J. Bartlett.

Public Reference Library,  
Library St



# CIGARS

The Christmas flood of consumer buying of Cigars is near at hand. Our lines will please the most exacting smoker.

We offer quality and variety.

We are prepared to serve you with popular brands:

Websters  
Websterettes  
Cincos  
Garcia Grandes  
Perfecto Garcias  
Muriels  
King Edwards  
Bouquet de Paris  
Partagas

---

**LEE & CADY**

# Speed Up Sales

*by featuring properly  
advertised lines*

The manufacturers are creating the demand and saving your time through their advertising.

You realize a maximum profit with a minimum of effort in selling

# K C Baking Powder

Same Price  
for over **40** years

25 ounces for 25c

Your customers know it is a **quality** product . . . that the price is **right**. Why ask them to pay War Prices?

It's up to you to show them that you have it.

Millions of Pounds Used by Our  
Government



# MICHIGAN TRADESMAN

Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 19, 1930

Number 2461

## MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING  
Detroit Representative  
507 Kerr Bldg.

### Government Cites Misuse of Louisville Survey Data.

While there is an abundance of evidence that great good is following the publication of the report on the Louisville Survey, there are also indications that distortion and misrepresentation of data are responsible for considerable harm.

From all sections of the country has come the news that wholesale and retail grocers are reorganizing their stocks, revising their merchandising methods, rebuilding and rearranging retail stores, and improving their facilities in many ways. Much of the resulting benefit can be justly credited to the facts and information disclosed by the survey. But the food manufacturers, apparently, are not faring as well; in fact, the misuse of the data by some of their friends is unquestionably damaging their cause.

Recently, a widely published advertisement in support of Nationally advertised brands mentioned an investigation and report, by the Department of Commerce, on private versus advertised brands. The writer immediately wrote the department requesting a copy of the report, and was informed by the Domestic Commerce Division of the Bureau of Foreign and Domestic Commerce that no investigation of the kind had ever been made.

On referring to the available reports of the Louisville Survey, however, it was found that a large part of the argument of the advertisement had been based on a biased interpretation of paragraph two of the brief summary of the contents of the first commodity report — "Selling Coffee Through Retail Stores." This paragraph reads: "Net profit showing from store to store is more closely related to turnover than to gross margin;" but in the advertisement the intended meaning of the statement is changed by the deletion of the phrase "from store to store."

The advertisement then assumed that this statement is proof that Nationally advertised grocery items, sold on a

narrow margin, are more profitable to the retail grocer than private brands sold on a wider margin of gross profit; but the report does not uphold this assumption. Profitable turnover is shown to be largely a result of proper management, rather than of brands carried, for one of the stores investigated turned its coffee stock forty-four times a year at a very satisfactory profit, while another turned its stock only 9.6 times with practically no profit and the published data do not disclose whether the items carried by the stores were private or advertised brands.

Furthermore, the advertisement discusses the statement as if it were intended to refer to all packaged grocery items, while it is contained in a report which deals exclusively with one product—coffee. And several of the claims of the advertisement are refuted by a statement of the report, proved by the figures of the investigation, to the effect that bulk coffee accounted for more than one-third of the coffee sales and nearly one-half of the coffee earnings of the twenty-six stores surveyed.

On further enquiry at the offices of the Domestic Commerce Division it was found that hundreds of letters and requests had been received as a result of advertising of this kind. Replying, in every instance, the division has found it necessary to correct all false and misleading statements in reference to the survey and to state that the Department of Commerce never has investigated the relative merits of private and National brands.

Besides the five commodity reports, two sections of the final report on the findings of the Louisville Survey are now available. These sections are "The Census of Food Distribution," published in February, 1930, and "Credit Extension and Business Failures," published last fall. Another part of the final report, "The Food Market and Retail Operations," is in preparation, and tabulations are complete for the final publication, which will contain all of the data derived from the twenty-six stores studied in Louisville.

The five commodity reports published to date by the Domestic Commerce Division are "Selling Coffee Through Retail Stores," "Selling Salad Dressing Through Retail Stores," "Selling Cereals Through Retail Stores," "Selling Flour Through Retail Grocery Stores" and "Selling Table Syrups Through Retail Stores."

As the division states in the reports: "These commodity summaries are based on an intensive study of the food trades carried on in Louisville, Kentucky, during 1928 and 1929 by the Department of Commerce and the Allied Food Committee of the Louisville Retail Grocers' Association. The material presented here was gathered

by several different methods. The Census of Food Distribution covers sales and expenses for all of the 2,972 outlets selling food in the Louisville market. Intensive study was made in twenty-six retail stores, in which sales and costs have been determined for every commodity item which the merchant handled. In addition, charge slips were tabulated for all of the credit and delivery customers in fourteen stores. This latter material provides a partial basis for the survey of consumer demand in Louisville, besides giving much useful information concerning delivery orders and items. Thus much data has been obtained, covering all Louisville retailers in a general way and a sample group in a very intensive way, with additional information concerning the customers of these stores."

The general plan of the commodity reports is approximately the same. "Selling Coffee Through Retail Stores," for instance, analyzes the product according to percentages of sales, inventory, number of sales, and division of gross margin, in the twenty-six stores. The report then takes up the factors in handling coffee, and with both text and statistical tables explains the ratios of coffee's gross margin and operating cost to sales, earnings on coffee sales, items according to share of sales volume, sales and earnings of bulk and packaged coffee, items by frequency of purchase, examples of sluggish coffee items, sources of supply, coffee's share in credit and delivery business, and a summary of the report.

Regardless of the line or specialty produced, all of these commodity reports should be of interest and value to every grocery manufacturer, and there is no doubt that they will be carefully studied by manufacturers in many other lines. Since the findings presented by these reports are responsible for changing, not only the physical appearance of thousands of retail grocery stores in all sections of the country, but also the buying and selling methods of wholesale and retail grocers, they will have an indirect influence in compelling manufacturers to change their merchandising methods in the future.

By anticipating these changes, many manufacturers will find the reports an invaluable aid in strengthening their position with independent wholesale and retail grocers. But nothing of value can be gained, and it is likely that much harm will result, from attempts to garble and misuse the data in behalf of any cause. Although charges of prejudice and inaccuracy have been made and pressure has been brought to bear by interested groups to induce the division to change the data on certain commodities, the reports stand as the most comprehensive

and accurate disclosure of important facts ever made in the history of the American grocery industry.

As a contribution to the influence of the survey, a series of pamphlets which explains and interprets the commodity reports is being published by the Allied Food Committee, Inter-Southern Building, Louisville. These pamphlets present the reflections of "Sam Grofax," a fictional character who is supposed to have been in the retail grocery business for a long time, and it is understood that the committee is distributing thousands of copies to interested retail grocers. They are convincingly written in the grocers' language, apply the important data of the reports to the individual grocer's business, and there is no doubt that the work of "Sam Grofax" will have an important part in bringing about better conditions in the retail merchandising of foods.

Malcolm McCormick.

### Prerequisite To Durable Law Making.

Agreeing with the view that the Capper-Kelly bill now before Congress for immediate action is not up to the demand for legislation against price-cutting abuses, Charles Wesley Dunn, general counsel for the Associated Grocery Manufacturers, offers a substitute designed to strike at the core of the evil. In substance he would declare unlawful unfair price-cutting affecting branded articles. He would give the Federal Trade Commission authority to stop such price-cutting in interstate commerce and foreign trade. He would authorize injunctive proceedings and suits for damages. And, finally, he would absolve those taking such protective action from restraint of the anti-trust laws, provided they did not seek monopolistic advantage or use unfair methods. Mr. Dunn does not labor under the delusion that laws can compel application of sound economic principles. Neither has he any sympathy with gestures that serve no useful purpose in a difficult situation. He sees clearly the public's right to any advantages arising from the operation of natural economic law and seeks to confine remedial action to what is clearly illegitimate. This is wholesome doctrine. The movement against price pirates has hitherto failed to reach its goal mainly because of a tendency among its backers to fritter away their energies in attacks upon impregnable rights to free competition. Concentrated effort against methods that are obviously destructive and violative of tenable property rights would long ago have won that approval of public opinion which is the essential prerequisite to durable law making.

Weaklings don't relish these testing times.



## IN THE REALM OF RASCALITY.

### Questionable Schemes Which Are Under Suspicion.

Another gummed tape swindler is at large, so watch your step. He claimed to be a representative of R. L. Browning Paper Co., of Battle Creek, and had a printed price list covering a lot of items as well as gummed tape. He was selling paper bags, sales books, wrapping paper, oyster pails, butter trays—in fact, most anything you might want in the paper line. The salesman required a "down payment" on all orders. There is no such concern as the R. L. Browning Paper Co., at Battle Creek.

Warning merchants to be on their guard, G. A. Hartnett of the National Surety Co., states that a man using the name J. C. Smith has been operating for a year passing worthless checks in the amounts of \$10 and \$12 and checks are drawn on the National Bank of the Republic, Chicago. All checks have been made payable to cash.

"As this man has been successful in defrauding numerous meat dealers we believe it would be well to notify them so that they can be on their guard," Mr. Hartnett says. "You may instruct them to either notify us or the police department if this man should attempt to pass such a check on them. It is invariably the rule of this passer to give an address in the immediate neighborhood of the store on which he is passing the check."

As every well informed retail merchant knows, there are thousands of dollars lost every year through the operations of so-called "check artists" who make it a business to raise and otherwise alter checks. And, without doubt, retail merchants suffer as much or more, in one way or another, from the operations of these criminals as any other class. In view of which a brief review of certain legal phases of check raising may prove well worth while.

To begin, when a raised check has been cashed by the bank upon which it was drawn someone is going to lose, and that someone will usually be the bank or the drawer of the check. In other words, in cases of this kind, the person cashing a raised check is not going to tarry long in the vicinity, but upon receipt of the money will pass out of the picture leaving the drawer of the check and the bank to fight over who shall bear the loss when that is discovered.

So much for the above, and now, generally speaking, where a bank cashes a raised check it will be liable for the loss because it has no right to pay out more on a check than the drawer ordered. And the mere fact that some dishonest person altered the check, and made the amount appear greater than it really was, will not change the rule. The bank will not be allowed to charge the increased amount to the drawer's account and must bear the loss.

And further, a bank, after it has paid a raised check, cannot successfully defend its action on the ground that the customer should have drawn the check by a different method than was used.

For example, even though a customer draws a check with a lead pencil (though this should never be done because it may invite alteration), this, alone, may not excuse a bank cashing such check after it has been raised. In other words, in such case a bank cannot escape liability on the ground that the customer should have used ink, or other safer means of drawing the check.

However, while the general rule is as stated above, that does not tell all the story, because some courts have held that customers may be held liable for loss caused by their negligence in drawing checks. So, under this rule, if a customer draws a check in such a negligent manner as to in fact aid a dishonest person in raising it, the customer may be held liable for the loss.

To put it another way, every customer of a bank owes the latter the duty of using ordinary care in drawing checks, and this implies that when a check is drawn blank spaces will be filled, and other usual precautions taken so that tampering with the check will be discouraged rather than invited. For, of course, if blank spaces are left, or the amount of the check not properly written in, it may be an easy matter for a check raiser to increase the amount so as to deceive everybody concerned.

In conclusion, it may be stated, in drawing checks the retail merchant should use every care to make them difficult for anyone to raise or alter. This can be done by using ink, plenty of it, and by seeing that no blank spaces are left that will help anyone to raise the amount of the check. Such spaces can be filled by drawing heavy lines through them when the words or figures do not fill them.

For while the law does not positively require that one drawing a check take any particular precaution, yet, it's a good policy so to do for the protection of all concerned. And, while the bank paying a raised check will usually be liable for the loss this may not always be the case, especially if the drawer's negligence can be shown to have in fact assisted the unlawful raising of the amount. In such a case, it is quite possible for the drawer of the check to be held liable for loss resulting from the alteration on the ground of negligence.

Further, regardless of who may eventually be forced to bear a loss of this kind, no retail merchant wants to become involved in a dispute of this character with his bank. And, while disputes growing out of liability for raised checks cannot be absolutely guarded against, there is no gainsaying the fact that they can be greatly lessened if reasonable care is exercised when checks are being written.

Leslie Childs.

### Oak K.

Don't worry if your job is small  
And your rewards are few,  
Remember that the mighty oak  
Was once a nut like you.

### A Tough Life.

"Say, Bill, if you had five bucks in your pocket, what would you think?"  
Bill—I'd think I had somebody else's pants on.

## Some of the Oddities of Foreign Foods

This is written in Naples, Italy, where one naturally gets some odd slants on business in general and food business in particular.

Naples is over night by water from Palermo, a city of 450,000, located on the North coast of Sicily. Sicily is almost the proverbial name for fruits. We all know Sicilian lemons and at least know of Sicilian oranges. Then, too, within sight of my window as I write, lies Vesuvius, perhaps ten miles distant in a bee line. The slopes of that mountain are gentle and far up thereon are vineyards, orchards and truck gardens, while the valleys at the foot are cultivated to the last square foot—fruits, nuts, vegetables to the limit, including the now famous broccoli, oranges and lemons.

Yet the last taste we had of grapefruit was on our voyage over, also our last orange. This, first, because grapefruit is hereabouts unknown except to importers of American foods, and they have it in cans only. The canned, No. 2 size, because of import duty, is priced at 12 lire, which is, say, 61c. It goes against our grain to pay such a price, especially for the canned article which must ever be the last resort of the fruit-starved.

All things are sold by weight. You ask price on a single orange. Fruit merchant puts it on the scale and says "Duo lire," two lire, 10c plus; and it's a mighty poor specimen of orange at that. So we pass that also, or we have so far at least.

Reminds me of my first visit to Orange, California. On the hotel table were tiny scrubs we would not have had on display in Madison, Wisconsin, at any price. I was told that all the good oranges were shipped, even as all the choice kippered herring is shipped out of Dundee and the choice finnan haddies out of Aberdeen. That was in 1906. Since then California has acquired a large population which is a cross section of the entire country, with plenty of people who demand high grade products. Hence, standardized oranges are now on sale everywhere in that state, even though we often pay more for them in Pasadena than we do in Detroit.

But it certainly seems anomalous that in this land of fruits one gets fruit starvation or near that. Day after day, meal after meal, our hotels list "Corbeille de Fruits" as a finisher. Day after day, it is the same thing. There are scrubby apples and scabby pears and grapes which would be deposited in the garbage can by even our cheapest fruit stands. And, except for walnuts and figs in one hotel and a slightly different variety of apples in another,

this is absolutely all we have seen hereabouts.

The vegetables make another story. We have abundance of these, deliciously cooked, wide variety; but we do not have salads. Italians do not lean to green things. Maybe this is the wrong season. Certainly Italian restaurants in San Francisco serve lettuce and other fresh greens with every meal. So we are sufficiently fed, but the menu is so strange that it irks us considerably.

One must properly take account of all factors. The growers hereabouts are all individualists, I believe. Thus there is lack of that efficiency, unity of well directed effort, economy of motion and uniformity of standard which results from co-operative marketing. Italian walnuts, for example, are sweet and good flavored; but they are often part filled, shells are darkly discolored and only medium "soft." Grading is where ours was thirty years ago, which means there is none, practically speaking.

The grapes we get for table use are green, similar to but smaller than malagas, but they shed the skins more easily and are juicier and far better eating than their appearance would presage. At the principal stations on the railways a boy who takes the place of our train butcher walks along the platform offering glassine bags of red grapes which otherwise is about the same thing—juicy, quite large and finely flavored. Incidentally his price is ridiculous. He gets 1 lira for a big bag which contains about a pound and a quarter, and the bag is strong, transparent and water tight. A lira, remember, is just a fraction over 5c.

Italian chestnuts—castagna—are ripe now. They are tremendous in size and delicious. In a hoel-in-the-wall in Amalfi, labelled Verdure, which you will see is green goods or fresh perishables, was an ancient dame. In the doorway was a kettle in which was boiled chestnuts, still hot. I did not want to plunge until I had tried them. So I presented two coins and got more than two handfuls. We ate them for two days. But she had nothing in which to put them and I did not want the wet things in my pocket; so she crossed the "street"—about 15 feet wide—and after much palavar, got a sheet of paper which she carefully tore into four sections. Then a man standing near made a cornucopia of one piece and she put them into it.

Now, when this transaction was completed and I cast up my cost, I had parted with—what think you? It figured by keen calculation just over one cent. Thus we find some things incredibly cheap—impossibly cheap.

## STOKELY'S Honey Pod Peas

Distributed by

**Western Michigan Grocery Company**

GRAND RAPIDS, MICHIGAN



Some others are outlandishly dear. I paid 35c this morning to send a letter airways to Paris and thence by steamer to Washington which, with us, would have cost 10c total if sent airways from San Francisco and on to Naples by boat.

Next trip I staggered the old girl by buying one litre weight, or two pounds plus, and she pocketed my lira—5c plus—with manifestations of pleasure and thankfulness. We are still eating that lot after five days.

Hence we see how and why our landlord serves us an entire fish for the second course at dinner, and if we try to make him understand that we can eat only part of it—a minor part at that—he waves aside our protest in the grande maneur. Fact is, no doubt, that the fish cost him virtually nothing.

Here on the banks of the Mediterranean, we get a vast variety of fish. Many are delicate, tender, delicious. Many are also strange and still delicious. But some are both strange and of a flavor so strong that it must surely take long association to enable one to like them. One variety is similar to carp and I am here to say that so far anyone can have my share of carp or anything carp-like. We notice our neighbors at table eat these with evident relish—so “you never can tell.”

Italian pastes, which we bunch under the generic name of macaroni, are served in endless variety of shape, size and combination. This is all to the good with me, for I love them all, especially with plenty of Parmiggiano grated onto it. But do you happen to know that we export vast quantities of these pastes from the West coast to Italy? We do. We have done that for twenty-five years.

Those pastes have always interested me because of their chemical makeup. We know they are made of flour and water—that's absolutely all. The flour can be of several kinds but hard flour is preferred. Little water is added and the mass is macerated by a heavy stone roller going round and round in a circular trough, until the dough is completely smooth and even. Then it is passed through the steel molds under hydraulic pressure and, because of the stiffness of the mixture, it comes out without being sticky.

The point of central interest to me is that when the paste is dried and ready for market, it contains precisely the same degree of moisture that the flour contained before it was wet. Useful for a grocer to know this.

Paul Findlay.

#### Some Slowness in Toilet Goods.

Aside from an active call for bath salts in novelty containers, considerable slowness is reported in the placing of holiday orders for toilet articles by retailers. The volume of business to date was said yesterday to be considerably under last year at this time, although sharp improvement is anticipated during the next two weeks. Orders for perfumes have been off, retailers apparently relying on sufficient stocks in importers and manufacturers' hands to meet calls for delivery about Dec. 1. Greater interest has lately been shown in powder puff and lipstick cases for pocketbooks. Popular price items lead in all these goods.

#### Late Business News From Indiana.

Rego—Milton Rutherford, proprietor of a general store here, is dead.

Evansville—Guy W. Ashley, 80 years old, well known in mercantile circles, died at a local hospital, death being due to pneumonia. He was connected with various local wholesale and retail mercantile concerns and in 1902 he entered the firm of the old Lahr-Bacon Co. and later became a member of the firm when it was changed to the H. E. Bacon Co. He retired from the firm two years ago when there was a reorganization.

Ridgeville—The First National Bank in Ridgeville, Arthur W. Cuscaden of Tampa, Fla., and the Jay Garment Co. of Portland, Ind., have filed a petition in U. S. District Court at Indianapolis asking that Irma F. McFarland trading as the N. B. Hiatt Co., be adjudged a bankrupt. Nature and amounts of the petitioners' claims are set forth as follows: That John E. McFarland and Irma F. McFarland executed their promissory notes payable the First National Bank at Ridgeville in amounts of \$400, \$900, \$400 and \$600 which are now due and unpaid; that the notes were executed under the name of the N. B. Hiatt Co., and are endorsed by both John E. McFarland and Irma F. McFarland as makers. The petition further declares that while the two were partners, engaged in the mercantile business in Ridgeville, that Irma F. McFarland, on about July 15, 1930, sold her interests in the partnership to John E. McFarland, who assumed all debts and obligations. On July 29, 1930, John E. McFarland filed a petition in bankruptcy in the same court and the notes were filed as a debt, thus making it impossible for the petitioner, the First National Bank of Ridgeville, to attach the notes to this petition, it is further alleged.

Indianapolis—A. Cooper Andrews, president of A. Cooper Andrews, Inc., now in receivership, has filed in U. S. District Court here schedules, with assets including stock in trade, equipment, debts due on open account and cash in hands of the receiver, Jack Kahn, Indianapolis attorney, totaling \$10,818. Liabilities are \$19,921, representing unsecured claims of twenty-eight creditors.

#### Perfectly Pertinent Question.

Aunt Sidonia, an Alabama negress, was a great advocate of the rod as a help in child-raising. As a result of an unmerciful beating which she gave to her youngest and “orneriest,” she was brought into court one day by outraged neighbors. The judge, after giving her a severe lecture, asked if she had anything to say.

“Jes one thing, jedge,” she replied. “I wants to ax you a question. Was you ever the parent of a puffedly wuthless cullud chile?”

#### A Rattler.

A man who bought a second-hand flivver took it back.

“What's the matter with it?” asked the seller.

“Well, you see,” said the disgusted owner, “every blamed part of it makes a noise except the horn.”

## "Be Modern"

The modern way... Mail by airplane... Conversations by telephone... Messages by radio... Mass production in manufacturing... Up-to-date methods in retail merchandising... Money in the bank instead of in the cracker jar.

An institution like ours as executor and trustee under your will. The prompt and efficient settling of your estate. Your property left in trust with us for your heirs. Sound investment made for them by our investment experts. Regular income paid to them as you direct us in your will.

This is the modern way of leaving your money affairs. It has the endorsement of modern business men everywhere who can't afford to be old-fashioned.



Consult one of the  
Officers in our  
Trust Department

The MICHIGAN TRUST Co.  
Grand Rapids

THE FIRST TRUST COMPANY IN MICHIGAN



**MOVEMENTS OF MERCHANTS.**

Kalamazoo—The Kalamazoo Baking Co. has equipped its plant with new machinery.

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

Walkerville — Clyde Houghtelling succeeds F. E. Marsh in the grocery and meat business.

Detroit—The White Star Refining Co., 5950 Avery avenue, has changed its name to the Trenton Oil Co.

Grand Rapids—The West Leonard Malt Sales, West Leonard street, has opened a branch store at 303 Leonard street, N. W.

Traverse City—The Pine Cone Silver Fox & Fur Farms, has increased its capital stock from \$100,000 to \$100,000 common and \$20,000 preferred.

Grand Rapids—The Ryskamp Food Market, 55 Division avenue, has added a delicatessen department to its meat, fancy groceries and produce stock.

Detroit — The Rite-Way Markets, Inc., 1230 Griswold street, has been incorporated with an authorized capital stock of \$10,000, all subscribed and paid in in cash.

Berrien Springs—Theodore Frank, aged 59, proprietor and manager of hotel Wren for the past nine years, died Nov. 13, following a stroke of apoplexy a few hours previous.

Grand Rapids—Modern Home Utilities, Inc., 190 Monroe avenue, has been incorporated with a capital stock of 5,000 shares at \$10 a share, \$1,000 being subscribed and paid in in cash.

Detroit—The Conant Garden Coal & Ice Co., 17149 Mitchell street, has been incorporated with a capital stock of \$50,000, \$5,000 of which has been subscribed and \$2,945 paid in in cash.

Detroit—The Kopman Furniture Co., Inc., 6485 Van Dyke avenue, has been incorporated with an authorized capital stock of 1,000 shares at \$1 a share, \$250 being subscribed and paid in.

Detroit—Vendors, Inc., 1422 Ford building, has been organized to deal in farm, mineral and industrial by-products, with a capital stock of 100 shares at \$10 a share, \$1,000 being subscribed and paid in in cash.

Grand Rapids—The Pastoor Market, 1024 Leonard street, West, has sold its stock and store fixtures to Louis DeBoer and Charles Wiersma, the former to manage the grocery department and the latter the meat market.

Detroit—Jacob Birnbaum, 11511 Dexter boulevard, furrier, has merged the business into a stock company under the style of Birnbaum's Fur Shop, with a capital stock of \$10,000, all subscribed and paid in.

Pontiac—S. Eidel Bergida, Inc., women's ready to wear, has filed bankruptcy papers. Assets are given as \$2,175 and liabilities, \$5,609 in schedules filed, including unsecured claims of \$5,425, none of which are listed.

Detroit—The Chisholm Hardware Co., Inc., 14925 Harper avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$5,000, all subscribed and paid in in property.

Detroit—The McBryde Boot Shop,

Inc., Fisher building, has merged its business into a stock company under the style of McBryde-Gervis, Inc., with a capital stock of \$20,000, \$12,500 being subscribed and paid in in property.

Detroit—The Ace Coal & Ice Co., Canfield and Dequindre streets, has been incorporated to deal in fuel and ice at wholesale and retail with an authorized capital stock of \$10,000, \$1,000 being subscribed and paid in.

Battle Creek—School Savings, Inc., 25 McCamly street, has been incorporated to install and maintain savings systems in schools, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Detroit—Lodge Motors, Inc., 2730 Union Trust building, has been incorporated to deal in and service motors of every kind with a capital stock of 5,000 shares at \$10 a share, \$1,000 of which has been subscribed and paid in in cash.

Highland Park—An involuntary petition in bankruptcy has been filed in U. S. District Court at Detroit against the Cut Rate Merchandising Co., Inc., by Irwin I. Cohn, attorney, representing Acme Paper Co., \$35; Reliable Cap Co., \$99; Meyer Bros. Pant Co., \$500.

Detroit—An involuntary petition in bankruptcy has been filed in the U. S. District Court here against Weisman & Sons, wholesale notions, by Lawhead & Kenney, attorneys, representing Brian Bros., \$65; Joseph Cohen & Sons, Inc., \$729; Isidor Bernstein, et al, doing business as Gotham Novelty Co., \$501.

Pontiac—Sale of merchandise for \$1,705 has been confirmed by the U. S. Court at Detroit in involuntary bankruptcy proceedings against Grays, Inc. Ralph A. Becker, 1009 Peoples State Bank building, Pontiac, has been elected trustee. The Pontiac Daily Press, with a claim of \$1,196, is the only unsecured creditor with claim of \$500 or more in a list of creditors filed in this case.

Detroit—Hearing on specifications filed in opposition to confirmation of 25 per cent. composition offer in the case of Harry and Meyer Holtzman, trading as Holtzman Bros., and Princeton Hat Stores, has been set for Nov. 20 at 10 a. m. The specifications filed by the Finsterwald Investment Co. and other creditors with priority claims, allege that the composition deposit required to be made under the offer is inadequate and insufficient since it contains no allowance for priority claims.

Stanton—The Barnum Variety Store, which recently executed a trust mortgage in favor of the Grand Rapids Credit Men's Association, has been adjudicated a bankrupt and its affairs will be administered through the U. S. District Court at Grand Rapids. In a bankruptcy petition filed by Barnum Variety Store through its proprietor, Mabel Barnum, of Stanton, liabilities of \$7,926 and assets of \$6,200 are listed. Creditors with claims of \$500 or more include the Stanton Savings Bank, which holds notes valued at \$4,000.

Saginaw—The Schust Co., one of

Saginaw's leading industrial concerns, has entered into affiliation with the Loose-Wiles Biscuit Co. through an exchange of stock on the part of stockholders in the Schust concern with the Loose-Wiles interests, Edward Schust, president and general manager of the Schust Co., authorizes this announcement. While the Loose-Wiles Co. does not acquire a controlling interest in the Schust Co. at present, it may do so later, Mr. Schust said. Management and policies of the Saginaw concern will be unchanged, but the new relationship may result in expansion of the Schust plant, he declared.

Portland—Will C. Stone, who has been engaged in general trade in this community the past twenty-five years, has announced that he will close up shop and retire the first of the year. The decision was made when he learned out-of-town persons were negotiating for the purchase of the Knox building in which he is located and that he would be unable to renew his lease with them should the transfer take place. Mr. Stone has been on the business scene in Portland since 1888 when he began clerking for John A. McClelland. Following an interval of seven years in Mulliken he returned during 1905 to go into business for himself in Portland.

Ishpeming—The Lauerman store, corner of Main and Division streets, will be closed the first of the year, this decision having been reached several days ago by the management. The district manager states that the other stores of the company are all in the Eastern part of the Upper Peninsula, with the exception of those in Wisconsin, and that the Ishpeming store is too far away from the others to permit of efficient operation. All of the stock in the local store is being offered for sale at this time and it is intended to close it all out before Jan. 1. The lease of the store has been taken over by a firm known as "The Three Winners," which now operates six stores in the Western part of the Upper Peninsula.

Detroit—At the regular monthly meeting of the board of directors of Lee & Cady, held Nov. 17, a cash dividend of one and one-half per cent. was declared on the outstanding common stock, payable December 23, 1930, to stock of record, December 15. George E. Kelly, recently elected president of the corporation, states it is the intention of the directors to continue the policy of paying quarterly dividends if future earnings warrant it. For the past ten months there has been an increase of approximately 10 per cent. in the sales tonnage, with a reduction in cash value of sales of 4 per cent. Since values generally have declined, the directors consider the present showing a very satisfactory one and the outlook for the future promising.

Detroit—Specifications in opposition to confirmatio of composition offer of 20 per cent. in the case of Koblin Bros., retail dry goods, have been filed by Frank Kenney, attorney for Carson, Pirie, Scott & Co., Chicago. The specifications allege that the confirmation is not for the best interests of

creditors on the grounds that assets belonging to debtor firm, properly handled and administered, will pay considerably larger dividend to creditors. It is further alleged that the debtors have been guilty of acts which would be bar to their discharge, in that they committed acts punishable by imprisonment by having made false oath in relation to composition proceedings contrary to Section 29 (B-2) of Bankruptcy Act. It is particularly averred in this connection that the debtors have paid or promised to pay certain creditors larger percentage of amounts than were due at date of bankruptcy, or that would be required under composition after filing in the composition proceedings an affidavit provided and required setting forth and alleging that they have not directly or indirectly paid or promised any consideration to any creditors or persons, except as set forth in composition. The specifications also allege that the debtors have failed to explain satisfactorily losses of assets and deficiency of assets to meet liabilities, principally losses of \$81,736 from Jan. 1, 1929, to date of bankruptcy, and deficit of \$28,336, according to their books and records July 31, 1930.

**Manufacturing Matters.**

Detroit—The Concrete Form Co., Book Tower, has been incorporated with an authorized capital stock of \$50,000, \$22,500 of which has been subscribed and \$18,500 paid in.

Croswell—The Croswell Milling Co. has merged its business into a stock company under the same style with an authorized capital stock of \$11,000, all subscribed and paid in in cash.

Detroit—The Casmirite Brick & Insulation Co., 800 Penobscot building, has been incorporated with a capital stock of 2,000 shares at \$1 a share, \$1,600 of which has been subscribed and paid in.

Detroit—The Jiffy Electric Water Heater Co., 842 Maxlow avenue, has merged its business into a stock company under the style of the Jiffy Electric Co., with a capital stock of \$25,000, \$8,000 of which has been subscribed and paid in in property.

Detroit — The Salter Corporation, 1712 West Jefferson avenue, has been incorporated to manufacture and sell machinery, tools, boxes and cartons with an authorized capital stock of 1,000 shares at \$100 a share, \$50,000 being subscribed and paid in.

Lansing—The Milbourn Manufacturing Co., has brought out this year a new unit refrigerator which is made exclusively for hospitals. The company makes a specialty of refrigeration units which may be iced or equipped with electric refrigeration apparatus. Nearly all products of the company are built to measure. The company has just delivered and installed a new food preservation unit to the new community hospital at St. Johns. Delivery and installation were made this week. This unit is one of the types made by the Melbourn Co. especially for hospitals. An increase in the company's business is noted this month and October made a good showing.



### Essential Features of the Grocery Staples.

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

Tea—The market for the week has shown considerable activity. Buyers are now anticipating their wants, owing to the increased firmness in many lines. Indias and Ceylons continue firm and show slight advances in primary markets, especially on common grades. The statistical position of most lines of tea is strong.

Coffee—The market for Rio and Santos coffee, green and in a large way has had a very dull and sluggish week. Futures are off several points. Actual Rio and Santos coffee, green and in a large way, is also gradually easing off, probably  $\frac{1}{2}$ c lower than a week ago. As a matter of fact, there is nothing to keep it up now that the Brazilian government has settled, and therefore declines may be expected. Milds show no change for the week. Jobbing market on roasted coffee is naturally weaker in sympathy with green but there has been no general movement since the last report.

Canned Vegetables—Peas and corn, although weak in some spots, have maintained a much greater degree of strength. The movement of lower grades from Wisconsin continues in good volume and canners there appear to be in a much better financial position than the peninsula tomato packers. True, some peas have been offered at prices considerably under opening quotations, but they were confined to small lots for the most part. Any weakness at present appears limited to standard No. 3 and No. 4 sieve Alaskas, of which there is a considerable surplus. Little change has occurred in corn. There were a few offerings of choice Crosby last week at \$1.05 at the Maine factory, but on the whole Crosby is very scarce and most packers have withdrawn on it entirely. Yellow Bantam can still be had at bargain prices among the smaller canners, but the buyer must watch for off grade goods on most of these offers. No change has occurred in Western corn.

Dried Fruits—Oregon prunes are not moving very rapidly, as growers have held for higher prices, due to the fact that they had an unusually light yield this year. But with present commodity levels as they are, packers are declining to meet the prices asked. Apricots, peaches and raisins are in strong position and from present indications a clean-up of available stocks is likely before the new crop comes in. High grade apricots are not adequate for the needs of the season. Peaches are selling freely because of early low prices. Raisins are likely to continue firm, as independent tonnage is about depleted, and packers, small and large, may soon be obliged to depend on the raisin pool for their supplies. This would insure the raisin market from any further weakness. Bleached raisins are in very short supply, for growers sold them naturally because of what they believed an inadequate differential between the plain and bleached types. Apples are similar to peaches in that they have advanced materially from their low point. Quarters are in very short supply at primary points, but sliced apples are fairly

plentiful. No advance in prices is expected.

Canned Fish—Canned salmon bargains have been offered here in many varieties until it is hard to tell just what prices are or how much the differential is between the lower and higher priced goods. Northwest packers have reported a more seasonal movement of cheaper salmon, but the higher grades have proved to be a burden on most if not all of them and weaker factors have made many offers below recent levels to move their goods.

Salt Fish—The holders of Norway and Irish mackerel have in some cases reduced prices since the last report. The demand for mackerel is pretty good owing to comparatively light stocks. The world's production of mackerel is decidedly under last year. In spite of that a decline in foreign mackerel for the week amounts in some cases to as much as \$2 per barrel.

Beans and Peas—Demand for dried beans is almost unprecedentedly dull and weak. The weakest items are marrows and red and white kidneys. Pea beans and California limas are perhaps a little less weak than the others. Blackeye peas are also lower for the week.

Cheese—Cheese has had a quiet week with everything steady. Offerings are rather light.

Nuts—California walnuts have sold freely, and new shipments are not long here before they are taken up by distributors. Quotations have proved to be favorable from the start, and coming on a bare market all distributors lost no time in covering their requirements. Supplies of domestic nuts have not piled up at any point here, as orders were accompanied with requests for immediate shipment, showing that the nuts were fast going into retail and consuming channels. As for foreign nuts, there is not much change in the situation that has persisted for some time past. Spanish almond shellers remain adamant on prices, even in the fact of a rising peseta, while French walnut shellers show little interest in the American market, and their prices are tending toward increased firmness. Italian interests have marked up quotations in sympathy with the situation in Spain, while Turkish filbert shellers apparently are fast disposing of their comparatively light crop in Continental markets. Brazils are still held here in fair supply for most varieties.

Pickles—Trading in pickles remains the same for the week, with some increase in the demand for dills of 800, 1,200 and 1,800 count. Dills of the larger sizes continue to grade out in relatively small percentages from the late crop. An improvement in demand is expected to develop soon, with the coming of the cooler weather.

Sauerkraut—Sauerkraut continues to be weak and is being offered by state packers at prices considerably under those prevailing a few weeks ago. Some factors are holding for \$9 for 45 gallon barrels at the factory, but it has been delivered here at that price, and even for less. Packers have now curtailed production in an effort to remedy the situation. The unusually large late cabbage crop and present market conditions are the chief causes of the situation.

### Review of the Produce Market.

Apples—Current quotations are as follows:

Spies, A Grade	-----	\$2.25
Spies, Commercial	-----	1.50
Baldwins, A Grade	-----	2.00
Baldwins, Commercial	-----	1.25
McIntosh, A Grade	-----	2.25
McIntosh, Commercial	-----	1.50
Snows, A Grade	-----	2.25
Snows, Commercial	-----	1.25
Wagners, A Grade	-----	1.50
Wagners, Commercial	-----	1.00
Wealthy, A Grade	-----	1.50
Wealthy, Commercial	-----	1.10
Maiden Blush, A Grade	-----	1.25
Maiden Blush, C Grade	-----	.75
Banana, A Grade	-----	1.75
Banana, C Grade	-----	1.25
Delicious, A Grade	-----	2.50
Delicious, C Grade	-----	1.75
N. W. Greenings, A Grade	-----	1.50
N. W. Greenings, C Grade	-----	1.00
R. I. Greenings, A Grade	-----	2.50
R. I. Greenings, C Grade	-----	1.50
Grimes Golden, A Grade	-----	2.00
Grimes Golden, C Grade	-----	1.00
Hubbardstons, A Grade	-----	2.00
Hubbardstons, C Grade	-----	1.25
Jonathans, A Grade	-----	2.25
Jonathans, Commercial	-----	1.25
Kings, A Grade	-----	2.25
Shiawassee, A Grade	-----	2.00
Shiawassee, C Grade	-----	1.25
Talman Sweets, A Grade	-----	2.00
Talman Sweets, Commercial	-----	1.25
Wolf Rivers, 3 in. up, Bakers	-----	1.50
Wolf Riv., 3 in. up, Bakers, C Gr.	-----	1.00
Pippins, 20-oz., 3½ in. min.	-----	1.75
Pippins, 20-oz. 3½ in. min.	-----	1.25
Cooking Apples, all varieties	-----	.50

Butter—The market is unchanged from a week ago. Jobbers hold 1 lb. plain wrapped prints at 36c and 65 lb. tubs at 35c for extras and 34c for firsts.

Cabbage—75c per bu.

Carrots—85c per bu.

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

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

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

Cranberries—Late Howes, \$4 per ¼ bbl.

Cucumbers—No. 1 hot house, \$1.75 per doz.

Grapefruit—Extra fancy sells as follows:

54	-----	\$4.25
64	-----	4.25
70	-----	4.25
80	-----	4.25
96	-----	3.25
Choice is held as follows:		
54	-----	\$3.75
64	-----	3.50
70	-----	3.50
80	-----	3.25
96	-----	2.75

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	-----	\$5.65
Light Red Kidney	-----	7.15
Dark Red Kidney	-----	7.25

Eggs—The story of this week's market is the story of continued scarcity of fine fresh eggs. There is a constant demand for them which takes all that come in at full prices. There has been no material change since the last report. Storage eggs are in evidence to some extent, but it is a buyer's market.

Local jobbers pay 37c for choice, 35c for general run and 28c for pullet eggs. Cold storage operators offer their supplies on the following basis:

XX candled in cartons	-----	29c
XX candled	-----	27c
X candled	-----	22c
Checks	-----	20c

Grapes—\$1.75 for Calif. Emperors in 30 lb. lugs.

Green Onions—60c for Shalots.

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

Lettuce—In good demand on the following basis:

Imperial Valley, 4s, per crate	-----	\$5.00
Imperial Valley, 5s, per crate	-----	5.00
Hot house leaf, per lb.	-----	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

Navels are now sold as follows:

126	-----	\$8.00
150	-----	8.00
176	-----	8.00
200	-----	7.50
216	-----	7.50
252	-----	5.50
288	-----	5.25
344	-----	4.25

Floridas extra fancy are held as follows:

126	-----	\$5.75
150	-----	5.75
176	-----	5.75
200	-----	5.00
216	-----	4.25
252	-----	4.50
288	-----	4.50
324	-----	3.25

Choice are 25c per box less.

Onions—Spanish from Spain, \$2.75 per crate; home grown yellow in 100 lb. sacks, 90c.

Parsley—50c per doz. bunches.

Pears—Kieffers, 75¢@\$.1.25.

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

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

Potatoes—Home grown, \$1.10 per bu.; Wisconsin, \$2.25 per 100 lb. sack; Idaho, \$2.50 per 100 lb. sack; 90c per 25 lb. sack.

Poultry—Wilson & Company pay as follows:

Heavy fowls	-----	17c
Light fowls	-----	13c
Ducks	-----	14c
Geese	-----	12c
Turkeys	-----	18c

Quinces—Home grown, \$3.50 per bu.

Radishes—25c per doz. bunches of

hot house grown.

Spinach—\$1.50 per bu.

Squash—Hubbard, \$3 per 100 lbs.

Sweet Potatoes—Indiana, \$2.75 per bu.

Tomatoes—90c for 6 lb. container, hot house.

Turnips—\$1.25 per bu. for new.

Veal Calves—Wilson & Company pay as follows:

Fancy	-----	13c
Good	-----	11c
Medium	-----	9c
Poor	-----	8c

Success is a matter of personal attainment, not of financial prominence.



## WORTH WHILE TALKS

### By Several Worth While Men of Prominence.

Supreme Counselor's night held by Cadillac Council, 143 U. C. T., on Nov. 7, and the subsequent barbecue and rally were among the major affairs of their kind ever held by the U. C. T. organization in Detroit. Candidates from other state councils were initiated with those of the local council which boasts of one of the finest U. C. T. degree teams in the country. Initiatory work was carried out in Fort Wayne Pythian Temple building and was followed by a banquet in the Masonic Temple.

Michael Howarn, Past Counselor of Michigan, acted as toastmaster at the banquet. Guests of honor included Archie McFarlane, of Waterloo, Iowa, Supreme Counselor of the United Commercial Travelers of America and Lieutenant Governor of Iowa, and Daniel J. Riordan, Grand Counselor of Michigan. Members of Detroit Council, No. 9, and many others prominent in U. C. T. circles in Michigan were in attendance.

Saturday, Nov. 8, wound up the two day rally with a barbecue and entertainment at the U. C. T. golf club near Brighton.

Daniel J. Riordan's address was as follows:

In merchandising goods, in years gone by it was mighty easy to go out and sell goods. To-day you have to go out and call upon the customer, then you have to go out to collect his bills for him and then you have to go back and collect the bills from him. The U. C. T.s of Michigan and every other state do not take enough interest in the affairs in the community in which they live. The traveling man is willing to do his job for the firm he represents and for the customer he calls on and he does not take an active part in community affairs. Gentlemen, I want to tell you that we are sitting upon a volcano with all these men throughout the world out of work, with your farmer dissatisfied, you have got to use your best judgment and do not fail to co-operate with what we call the working man. The rich man can take care of himself, but let us help the unfortunate with any advice and assistance we can give.

Address by Edw. H. Williams, member of the Detroit School Board:

The Mayor has made his first mistake in not being able to be with us to-night and sending Ed. Williams here to pinch-hit for him. I received the note at my residence this afternoon to come here and substitute for his honor, the Mayor, who found it impossible to be here in person. He asked me to come to express to each and every one of you his regrets in not being able to be here this evening. Had he known that Horatio S. Earle was to be here, he would have called upon him to pinch-hit instead of myself. I heard H. S. Earle make a speech at the Exchange Club a few weeks ago and I wish you would have him repeat that here this evening. In welcoming you delegates from the various parts of Michigan, it is not necessary to give you the welcome key to Detroit because that key is on the outside of the door at all times. We are very glad indeed to have this gathering here to-night and his honor, the Mayor, has been very anxious to bring these groups here to this city.

Many of these things he has done will help to alleviate the unemployed conditions in the city of Detroit. In the next few days you people who are residents of the city will be called up-

on and left a circular with reference to the unemployed condition and we ask everyone of you to get behind this in order that you may find odd jobs. The story is simply this, that we are going to find jobs for 50,000 men in the city of Detroit, to the extent that they may be employed during the winter months. You are asked to get in touch with the Mayor's Unemployment Committee in order that we may get this into operation. I may say, in conclusion, that I trust at some future date the Mayor may have the opportunity of accepting on his part and that nothing will stand in his road in him being here in person. I thank you.

Address by Mr. L. V. Pilkington, of Grand Rapids:

You have a treat before you this evening without listening to anything from myself. I have only one regret this evening and that is that I am not twins so that I may enjoy this visit doubly. I want to thank you, Mr. Toastmaster, for this introduction and I am sure that Cadillac Council, as well as myself, appreciate this wonderful visit and the courtesy to attend. Also, I want to assure each and every counselor here to-night that you are always welcome to attend Grand Rapids division. That goes for you also, Brother McFarlane.

By Archie W. McFarlane, Supreme Counselor, U. C. T.:

I am always glad when the toastmaster or those who are introducing me finish their remarks. One day last winter I was speaking before a large gathering, 4,000 or 5,000, and I was introduced by an old friend by the name of Mr. O'Day. He said some very kind remarks about me and I thought I amounted to something, I was standing away up on the pedestal, but he finished by saying, "Before you stands the greatest lieutenant-governor that money can buy." Well, I got even with him. You know I am a Scotchman by birth and I don't like to have them tell stories on the Scotch. O'Day said, "Archie, I just heard the last Scotch joke," and I said, "Thank God," I said, "Did you hear that one about the Scotchman who rented a horse to go riding and asked how much it would cost. The livery proprietor told him that depended on how long he wanted it. Well, said the Scotchman, I want the longest one you got as there are four of us going to ride him."

You know it is a pleasure for me to be here to-night. You can see that I am enjoying myself immensely. I am among my friends. We've got to be feeling happy, continue so, that we can get back into the meat of the organization we belong to. You know, being Supreme Counselor of the U. C. T. is a great honor. I appreciate that honor, I appreciate the privilege of being here this evening among you from various parts of the State of Michigan, gathered in the city of Detroit, a wonderful community. Of course, you know I come from the best State in the Union. There is no question about that. Detroit ought to be the best city, but I come from the best state. It excels in so many things that I would be ashamed to stand here and tell you, as I want you to love Michigan when I leave here to-night. We produced \$1,169,000,000 worth of agricultural products last year. Why don't I live in the best state in the Union? But, anyway, I appreciate being here with you to-night. You know we are advertisers of the U. C. T.. We advertise right. You know I have in mind a story of a little kid who had a kitten to sell. He asked a lady one day, "Do you want to buy a toot little titten?" The lady didn't seem to understand what the little kid was saying and asked him what he had said. He repeated, "Do you want to buy a toot little titten?" Still she couldn't understand him. "Well," he said, "do you

want to buy a d-d good cat?" He didn't advertise right the first time.

Now here you are the highest salaried professional men on the face of the globe. You are an asset to any community where you reside. You commercial salesmen of to-day are dealing in commerce. You are the best advertisement, you are the best salesmen, if you please, of any community. That's why you draw the salaries you do. You are independent. You are home-loving.

We have another meeting after this. That reminds me of a little kid who learned to swear. His mother tried to break him of it and she told him that the next time he swore, she would give him a good licking. Well, the kid was invited to a party and was told by his mother that he could go if he would promise not to swear. He went to the party. Shortly after, his mother looked out of the window and saw her boy coming home. She thought he was being sent home for swearing and was about to lick him when she said, "Were you sent home for swearing?" He replied, "Hell, no, mother, the damned fool party ain't until to-morrow."

Well, we are gathered here to-night in a great territory, tradesmen, builders, the life of a community, the life of a territory, the life of a Nation, all home-loving within ourselves. The happy family is the family that is in love with itself. We are the father and the mother and the children loving each other. We are neighbors, loving neighbors, competitor loving competitor. That is happiness in the community, love within itself. The U. C. T. is built upon a cornerstone of love. Love thy neighbor as thyself. Just those four letters love are part of our work. In our work we teach charity and charity means love and this organization is founded on it. I enjoy being a member of this organization. I am protecting our family. If anything happens to me I know, without a question of doubt, that my family is protected. It is the love of my family which induced me to become a member. U. C. T. stands for Unity, Charity and Temperance, but also it stands for—Unity meaning one; Commercial—dealing in commerce of the community and travelers means traveling from place to place. You are the greatest asset there is to any community. You are successful or you wouldn't be a salesman and you are optimistic or you wouldn't be a success. You have got to be an optimist with a determination in your mind that everything isn't wrong, that we are living in a change of mode, change of life, change of conditions and with that thought in view, the U. C. T. adopted the slogan of Team Work in Business. If there is any time we need it, it is the present time. You know this country was built up and is the greatest commercial country in the world and the order of U. C. T. is trying to unite for teamwork, including the manufacturer, the wholesaler, the retailer, cemented between by the commercial salesmen teaching them how to do business at a profit. Every person that has an article for sale, or information to be given is entitled to a profit upon that article or upon that information. That is what we are trying to do. We are trying to cement a closer relationship between manufacturer, wholesaler and retailer. This country was built upon the individual touches of the retail dealer. It is going to continue to be built upon that same plan. We have not gone into the facts, but we sent out a questionnaire to all of our members and we found that one dealer was handling 20,000 articles and he was losing on 8,000 of them. We told him of the mistake he was making and the next year he cut out the 8,000 he was losing on and in place, showed a profit of 29 per cent. over and above the year before that. We can't expect to get the cost of material

down to the cost of manufacturing. Forty-five billion dollars of retail articles were sold last year. With a saving of ten per cent. in cost of distribution we have four and one-half billion more to spend.

The U. C. T. have gone into this with that idea in view of teaching the retail dealer and the wholesale dealer of the loss entailed in faulty distribution. I came a long way to talk to you, but I have enjoyed it very much. I don't want to seem to be doing all the talking, but your attention has been so fine I appreciate it. I appreciate the invitation to come to Michigan. Every individual wholesaler, every individual manufacturer, every individual that is entitled to be a member of an organization of this kind should apply for membership. It is a privilege. It is made up of the greatest class of men that there is, 120,000 over the U. S. and Canada.

Iowa bought more automobiles last year than Chicago, Illinois, or New York City. We bought 108,931 new automobiles last year. But the month of February this year over February last year sales dropped 22 per cent. in the U. S., but Iowa bought 11 per cent. more cars than in February last year.

In conclusion I want to thank you very much. I have enjoyed being here and I hope I have left an impression with you what a U. C. T. salesman means. Ladies, this organization is for you. It is instilling love in the family. It is teaching the neighbors to love each other. It is teaching us to be better citizens in the community in which we live. I am proud to say I am a member of the U. C. T. and I thank you.

Address by Mayor Frank Murphy:

I don't like these stories about large families, nor the ones about the marriage ceremonies. I came here to-night, my dear friends, when I learned that this was a meeting of my old friends of Cadillac Council and then I became anxious to renew the friendship of so many of you dear good friends over so many years and I arranged to come here to visit for a few minutes. I appreciate your kindness to me for so many years and the very pleasant associations we have always had. I don't believe that any one group in this city in the last few years have treated me so generously. It was a pleasure to hear your distinguished guest this evening. I wish he had talked on another hour. He touched upon a subject which suggests to me a thought. I speak of the love and understanding and family relations such as this and I want to say that something unusual has happened in our great city. More recently things have been confided to the people and they appreciate this. And so the problem of our jobless people of the great number of people of our city without work has become the problem of each man and woman. It is the great insurance for progress, the concern of all the people about their fellowman.

Human nature is in their way and if nothing but independence and selfishness stands in their way they simply can't work during the winter that is creeping upon us. Home life has become one of our first concerns. Thinking of the heat, light and gas to be shut off. How about it if one rents a house, rents it when he has an income and then falls in with the army of the jobless? How about him and his wife and his children? What is to become of them? Are we to just let it be or are we going to go to the limit to do what we can to help find jobs? The program that we outlined has been largely followed in the city of Detroit and Detroit will be the first to lift her head proudly in their pride. We will interpret it in a broad sense, we mean to shield the men and women from the trials and suffering caused by circumstances over which they have no control. So my dear friends, in saying hello to you, in telling you



how happy I am to be with you for a few minutes. I want to say that no one of us can stand alone, that the matter of our liberty of conscience can be preserved to all of us. It is just one great family, one for all and all for one. Everybody in each part of our city is affected by it. This is and must continue to be our first step.

Thank you for asking me here and I trust I shall always have the warm friendship of this organization in the future as in the past.

Address by Horatio (Good Roads) S. Earle:

I have but a little time, I never did have much, I was born in five minutes. The toastmaster mentioned my name. I was introduced over at Kalamazoo at one time when I went over with a bunch of Detroiters without my name being mentioned. I told those people at that banquet, between the rest of them and me, that I looked crooked. Well, I had to be homely. My father was too poor to present my mother with a Christmas present. He was no richer January 1, so he made her no present at New Years. At 5 o'clock on the 14th of February I arrived in five minutes and my mother named it Horatio S. Earle. I have heard a good deal about Iowa, but when I went there twenty-five years ago you had to go on the train and couldn't go by automobile. Mr. Lieut. Governor of Iowa, I have the privilege and honor of having built the first concrete road in your state and they said the road wouldn't last a year.

The best monument that I have doesn't stick up and there is no advertising on it. The horses appreciate it and some of those jackasses that fought against it appreciate it to-day.

Well, men, I want to be personal for a minute or two. Forty-one years ago last January I arrived in the city of Detroit, boarded at the Griswold House with 75c left in my pocket. To-day I am President and largest stock-

holder of the North Wayne Tool Co., President of the Genesee Gravel Co., and the Earle Equipment Co.

You are missionaries. You are one bunch of the American missionaries who are trying to help in this cause of depression. Am I helping? I am President of the North Wayne Tool Co. and not a wage has been cut. I was in the second largest hardware concern's office of the world to-day. I was notified that the president wanted to see me. Mr. Earle, he said, please put in writing what you have said to me to-day and I did and he sent 250 copies of that letter to 250 of the leading wholesale concerns and yourself in Iowa, Governor, got them. Who is to blame? Big business? Big business is holding the money. A woman went into the bank to draw \$90 from the cashier. He asked what she intended using the money for and she replied that it was to buy a radio. She said she could get a \$150 radio for \$90. "Don't spend it," said the cashier, "leave it here." He killed a sale that would have meant employment for men to build a radio to replace in stock the one sold.

I am a salesman to-day and I employ fourteen. If that fourteen sell as much to-day as I do, I am willing to pay their salary. If they lose a customer, I go out to see him.

I want to give you a little illustration. Do you want to be blue or would you rather be green? You know God built the sky blue and never put a thing into it since the time you and I were born. If you remain green you can grow, but when you get ripe you go to seed and they blanch you. Now remain green and don't be an optimist and don't be a pessimist. I would rather have two pessimists around me than one optimist.

To give you an illustration, I will take you to the Bay of Fundy, which has the densest fogs to be found anywhere in the world. We started out

from St. Johns with bright sunshine. Suddenly, in the twinkling of an eye, we were in total darkness; the lights were turned on; you could see the lights but if you wished to see your hand it was necessary to hold it between your eyes and the light.

There were optimists on board who said there was nothing to fear and pessimists who were sure that we would go to the bottom. But there was also an "Actomist" captain with a chart and an "Actomist" pilot with a direction compass steering the ship by an Actomist's chart and with an "Actomist" crew brought the ship safely through the dense fog into the bright sunlight.

What we need now is not pessimists nor optimists, but "Actomists" to bring the Good Ship Commerce through the fog into the bright sunlight of prosperity.

#### In Business in Same Location Eighty Years.

The firm of Longwell Bros., dealers in drugs, groceries, wall paper and paints is celebrating the eightieth anniversary of the starting of their business here in Paw Paw and the present store stands very nearly where it has stood during all these years.

The business was started by the late George W. Longwell, father of the present owner, George W. Longwell, Jr., who conducted it alone for a while, later taking into partnership for a few years, his brother, the late J. M. Longwell, later well known as the proprietor of the Dyckman House.

The partnership continued for a period of years, when the first owner took over the business and his brother took charge of the hotel.

Fifty years ago, Mr. Longwell took

his son, George, into business with him and a little later, after the other two sons, the late Harry Longwell and Edgar B. Longwell had returned from college, they too, were associated somewhat with their father and brother, Harry Longwell particularly being associated until his death in 1894.

During all these years, George Longwell, Jr., has continued to transact business in this store daily, having seen a great many changes in the business of the community.

Mr. Longwell's son, J. Turner Longwell is at present associated with his father in the conduct of this business, which for all these eighty years has been one of the substantial enterprises of Paw Paw.

The west window of the store is decorated in commemoration of the eighty years of service, with the pictures of the former members and several photographs showing the old buildings which were burned in 1888 when almost the entire business block on the north side of that block on Main street was consumed by fire.

Main street of Paw Paw would seem strange indeed, without the name of Longwell Bros. over this store and, with the citizens of Paw Paw, the Courier-Northerner extends congratulations to Mr. Longwell and his son in the present year of anniversary.—Paw Paw Courier-Northerner.

A job well done makes some man, somewhere, happy.

The way to make hard work easy is to work hard.



## Your Customers STAY SOLD 100%

When They Buy ALL-BRAN

All-Bran, 100% effective, 100% satisfaction - - that's the story of Kellogg's All-Bran everywhere.

For best results in cooking, your customers need All-Bran. It is delightful as a cereal. Recommended by doctors everywhere for the positive relief of constipation.

Display All-Bran. Suggest it with either fresh or canned fruit. Or in cooking. Backed by national advertising, sampling, display and intensive sales work.

**Kellogg's**  
ALL-BRAN



### WHAT WILL SLUMP YIELD?

Out of the depression of 1920-21 came certain developments which have featured business operations since then, and the question is now asked what the present reaction may offer. Hand-to-mouth buying and the expansion of mass distribution were the two chief offerings of the former setback. At present not a little is heard of the probabilities of promoting mass consumption.

The latter is a rather general term, and it is to be more or less assumed that if there is mass production and distribution there must be what amounts to mass consumption. The generalizing, however, may be accepted as meaning that steps are being taken to improve consumer buying power and to conserve it in times of emergency.

The two main lines of development now indicated consist of holding up wage levels as widely as possible and of providing some new means of financing purchasing power during business crises. Both are making more progress than is commonly recognized in circumstances so close to the emergency. The movement to maintain wages has universal support, and such means as unemployment insurance and public construction work are suggested as balance wheels for buying power in times of industrial recession.

Moreover, there is practically a revolution in thought taking place in industrial management with respect to wages and working schedules. One of the large manufacturers of the country and one of the conservative magazines unite in putting the message before the country that the companies which do not pay fair wages and stabilize employment are parasites living off the prosperity generated by those which do. Perhaps the time is approaching when the growing group of managements which really promote the country's progress may join with distributors having the same ideas and principles in a claim for public support from all those who are benefited by such enlightened methods.

### NEW NATURE FAKING.

Ever since the days of Herodotus or earlier there have been examples in literature of nature faking. One of the earliest and most entertaining books in the English language is the account of Sir John Mandeville's travels; but though this is written in apparent good faith and with a deal of artistic verisimilitude, it includes a variety of monstrous beasts and strange peoples which have never been encountered by any other explorer. Pioneer travelers in far countries have rather commonly adorned their tale with prodigies, and the imaginations of naturalists have frequently filled the gaps in their experience. Some legends in natural history, including those concerning mermaids, sea serpents and "Jersey devils," have outlasted all investigation and denial.

But these are comparatively innocent deceptions, the principal purpose of which has been public entertain-

ment. Their authors have been forgiven and forgotten. Public opinion frowns more seriously on deliberate deceits by which the inventor has duped his audiences for profit or misled them seriously concerning important facts. Now there are rumors of a new sort of nature faking which is definitely dangerous, since it passes under the guise of education and makes school children its principal victims.

A formidable group of authorities has seriously questioned the authenticity of a certain film about Africa. The skeptics include the Better Business Bureau of New York, the American Society of Mammalogists and apparently the Will Hays organization, which banned it from the chain of theaters of the Nation. The charges are that the African gorilla is grossly maligned in the film, that some of the principal monkeys in the cast were actually men in masks and skins and that many of the jungle scenes were "shot" in Hollywood.

The producers deny these accusations. But the case will serve to illustrate a dangerous possibility of motion pictures. Outside the field of pure entertainment we are disposed to believe the testimony of our eyes and to credit the legend that the camera cannot lie. The so-called "educational film" carries authority, particularly with young and uncritical audiences. They see and, therefore, they believe.

It is just as well that some one is awake to the dangers of faked films, including those responsible for the good name of a great industry. The prospect of manufactured natural history—or any other sort of history—is rather terrifying. The genuine screen story of travel in strange places and amid strange creatures is fascinating and instructive. But it will become difficult to enjoy it if unprincipled producers are able to sell even an occasional fake to the patient public.

### FOLLOWING THE DECLINE.

Various views are held concerning retail price adjustments to the new low levels. On one hand, it was charged during the week that retail prices have not followed wholesale prices entirely in decline, and on the other, a survey made by a New York business association determined that the decrease in commodity prices has been largely passed along to the consumer.

Other studies have indicated that after a slow start in following the wholesale declines, many stores quickly adjusted their values in a number of articles. Here and there, however, discrepancies are found in the extent of the reductions. Thus, women's apparel has seen some marked slashing, while men's wear and shoes have not dropped quite so far. In the home furnishing lines, the appearance from a price angle is spotty, involving as it has the determined effort of the floor covering producers to hold up quotations.

The readjustment in retail prices got under way noticeably last June when the mail order houses and a leading chain announced reductions which

based prices on lower replacement costs. Quite a few stores followed their examples, although there was still a tendency among many concerns to discount price developments and to meet the issue by offering to provide better qualities for the same prices.

Some of this tendency still remains, although its advocates have become much less numerous. There is also a sprinkling of stores which hope that the holiday shopping spirit will cover their price shortcomings. The concerns that have made best headway in this crisis, however, have been those that took their price cuts quickly and stocked new and adequate lines of merchandise at the lower levels. They expect keen bargaining even through the Christmas shopping period and their theory is likely to prove correct.

### SENTIMENT IMPROVES.

While the steps taken reduce legislative uncertainty combined with the rally in the stock market and the functioning of unemployment relief on a more effective scale served to hearten business sentiment during the week, actual developments of a favorable nature were otherwise scarce. The agreement reached to curtail copper output might be put down as constructive only that the legal aspect of the undertaking is still confused and, of course, the artificial character given the market remains pretty much the same as when prices were fixed through the export combination. A similar effort in the petroleum industry also has its illegal and unsound features.

The weekly business index has dropped again sharply after appearing to have reached bottom. The decline has been continuous for eleven weeks. Similarly, the commodity price average has entered new low ground. The Annalist weekly index last week fell to 118.6 after about seven weeks of backing and filling. All groups were lower except metals, while building materials were unchanged. The sharpest decline was in fuels. The index now stands at 118.6 as against 120.3 for the preceding week and 141.1 a year ago.

Practically all the important industries have lowered production rates although automobile output has declined less than the seasonal amount. Building activities, however, have shown a little higher rate so far this month.

While some picking up after the turn of the year is anticipated, there is a tendency now to postpone predictions of full recovery until the fall of next year.

### GAINS IN AIR TRAVEL.

Evidence that air travel is on the increase in the United States is offered by two concerns operating passenger services. One company, which operates forty airports in various parts of the country, reports that its planes carried 83,259 passengers in the first six months of 1930, more than double the 1929 figure. The other, operating the transcontinental air-rail system between New York, Los Angeles and San Francisco, closed its first year on July 7 with a total of 30,000 passen-

gers. Last month this line was patronized by 5,688 persons, and a slight increase in fare effective June 15 brought no decrease in patronage, according to its report.

The large number of "sightseeing tours" operated by flying services indicates that at least some of them are making a profit. On the other hand, air lines between various points may not prove consistently profitable for some time to come. But the meager evidence at hand should be encouraging to those who are banking upon the growing receptiveness of the American public to speedy transportation by air.

### CHRISTMAS TREES.

Some farsighted merchants have already calculated the number of shopping days which remain before Christmas and warned their customers accordingly. But a more impressive indication of the proximity of the year's chief festival is the fact that Christmas trees are already being cut in the Northern states. This fact leads the Forest Service of the Department of Agriculture to give a word of warning to farmers in the neighborhood of large cities not to cut into their crop of evergreens without being sure of their market. There was "overproduction" of Christmas trees last year. Local trees are usually more desirable than those which are cut in November and shipped from far-away forests to the city markets. But the farmer who hopes for a profitable return from the thinning of his trees is advised to remember that he is competing with a substantial industry. Washington advises him to count his crop and come to terms with his market in good time if he wants to get a little Christmas money out of the surplus trees in the woodlot.

### UNIFORMITY WOULD HELP.

Uniformity in state legislation, like anything else, can be overdone, although, it must be admitted, there seems little likelihood of any such thing at present. But there are important matters which ought to be made the subject of uniform legislation. Among them is that of safety regulations. A thousand deaths, more than 100,000 injuries and a money loss of \$40,000,000 annually are charged against the states which prepare safety regulations instead of adopting National safety codes. This is the statement of Cyril Ainsworth, safety engineer, of the American Standards Association of New York, who, however, is able to point to indications of improvement in this respect. Several states have appointed commissions to consider the desirability of legislation which will permit the adoption of National safety regulations. Such adoption would be followed by better mechanical guarding of hazardous machines and hence by a substantial reduction in the yearly industrial accident toll.

Be honest with yourself. Wouldn't you rather work than do nothing?

The value of knowledge lies in the use we make of it.



## OUT AROUND.

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

In heading East on US 16 Saturday the first untoward incident we faced was a serious automobile accident near Cascade village. Later in the day a Detroit man who was coming to Grand Rapids to convey his wife to their new home in the metropolis of Michigan paid the death penalty as the result of a collision with a man who evidently had no proper conception of the rights of others. He evidently should never have been granted a license to imperil the lives of others. We never start out on our Saturday pilgrimage without wondering whether we will be brought home in an ambulance or a dead wagon, due to the large percentage of drivers who are issued permits to drive who are manifestly unfit to be given opportunities to destroy the property and menace the lives of those who drive properly and carefully observe every rule of the road and every instinct of decency and fairness. The country is paying a heavy toll in the death of people whose lives are taken by careless, vicious and ignorant drivers who should never be permitted to drive a car.

Freeport looked good to us after a year's absence. We were pleased to find Chas. R. Baxter at the head of a grocery store of his own on the corner opposite the Brunner store. He has moved his family from Middleville to Freeport. Says he likes the grocery business better than he did the hardware trade.

Hastings was busy as usual on Saturday afternoons. It is one of the best trading points on Saturday of which I have any knowledge. I never call at Hastings without driving around by the remarkable Roman Catholic church erected by the genius and vision of Rev. John F. Linskey, while he was in charge of that parish. He is now located 1946 Webb avenue, Detroit, where I suppose, he is repeating his wonderful accomplishment at Hastings, which is an imposing mosaic in field stone. I suppose some priests develop the creative idea to such an extent that they find themselves giving especially attention to the building question, as well as the spiritual well-being of their flock. Grand Rapids has developed a product along that line in Rev. Raymond T. Dark, son of Moses Dark, the well-known produce dealer. Father Dark's first assignment on his own account was Scottville, where he found both church and rectory sorely out of repair. He immediately undertook the work of rejuvenation and before the end of a year gave a house warming which was attended by every man, woman and child in the village. Then the bishop pulled him away from the people he loved—and who loved him—and sent him to Shepherd, where both church and rectory were in a deplorable condition. He is rapidly repeating his Scottville experience and bringing order out of chaos with a firm hand and a determined spirit—and

I am looking for his transfer to some other charge as soon as his mission is accomplished.

Fifty years ago Grand Rapids had a master builder in the person of Father McManus, who created St. Andrews cathedral out of the dimes of poor Catholics and the dollars of his Protestant friends. He was easily the most popular priest Grand Rapids ever possessed. Bishop Kelly might have shared this honor if he had lived. Father Mac was so well regarded that whenever he called on a Protestant friend—and all Protestants were his friends—the host almost invariably reached for his check book, signed a

sunshine into thirty years of gloom.

Just North of Hastings on M 37 there is a little swamp surrounded with bushes covered with bright red leaves and brilliant red berries. The bushes have evidently been planted by hand, because there is a warning notice against trespassers. It is well worth a trip to Hastings to see this wonderful display.

At Caledonia Harry D. Clemens, the hardware dealer, handed me a file of correspondence he has had with the Folding Furniture Works, Inc., of Stevens Point, Wis., which sent him an assortment of cribs without first

derelicting to force goods on unwilling merchants may be stopped by legal process.

Personally, I have no use for any house which undertakes to force unordered and unwanted goods on any merchant. The act itself is detestable, but the insulting letters the shipper frequently resorts to in undertaking to enforce his nefarious practice is even worse yet. If the shipper cannot accomplish his aim, he frequently refers the matter to a cheap attorney, who exhausts the vocabulary of abuse and misrepresentation in the effort to serve his client, by threatening the receiver of the goods that he faces an expensive lawsuit if he does not submit to being blackmailed. One of the most fortunate features of this whole detestable business pertains to goods shipped by parcels post, because I succeeded in obtaining a ruling from the postoffice department on this subject which I think it may be well to reproduce this week in the center of this page, because a good many new names have been added to our subscription list since it was published in the Tradesman three years ago.

I understand that the Highway Department of the State of Michigan has shown its interest in Grand Rapids by making a tentative proposition to construct a second highway from the city of Grandville along the border of the river, having in mind the relief of the present Grandville avenue route from serious congestion.

Sometimes the incidental advantages of a proposition transcend the main objective in importance. This may be true of the suggestion of a major highway along the border of Grand River from the city line to the new belt line bridge crossing the river at Grandville. No single asset of Grand Rapids and Kent county will approach in value Grand River. The ordinary estimate of values in dollars and cents cannot be applied to this proposition, but in the future, with the ordinary growth of our city, Grand River and its borders from Grandville to Plainfield and around the bend until the river passes into Ionia county should be preserved to the public forever, largely because of the aesthetic values comprehended in this beautiful area.

Years ago L. J. Rindge, one of our leading citizens, saw men chopping down wonderful trees on the border of the river near Grandville and was aroused to action, looking toward the preservation of the fringe of timber at the rear of farms bordering on Grand River which had been hitherto left in primitive forest conditions. Fearing that the farmers could not resist the temptation to convert this timber into money and destroy the beauty of the river border, Mr. Rindge made his appeal through the Grand Rapids Board of Trade to look over this unusual border of timber and see if something could not be done to preserve it forever in its virgin state for the education and happiness of future genera-

## Post Office Department

## OFFICE OF THE SOLICITOR

Washington

July 15, 1927.

Mr. E. A. Stowe,  
Editor, The Michigan Tradesman,  
Corner Ionia Avenue and Louis Street, N.W.,  
Grand Rapids, Michigan.

My dear Sir:

The receipt is acknowledged of your letter of the 9th instant, addressed to this Department, requesting information with respect to unsolicited merchandise sent through the mails.

In reply, I have to advise you that, in so far as the postal laws are concerned, persons are under no obligation to receive or account for merchandise sent to them through the mails unordered. Postal regulations prohibit the insurance of such matter and the sending of it by C. O. D. parcel post, but there is no law at present which prevents its being sent as ordinary mail. However, a bill designed to suppress the practice was introduced in the last Congress by Representative Watson, of Pennsylvania, but it failed of passage.

Very truly yours,

*Harace J. Stull*  
Solicitor.

check at the bottom and handed it to the Father with the remark: "You know my circumstances. Fill it out for any amount you think I should contribute." Father Schmidt severed this beautiful relation by unnecessarily antagonizing Protestants on every occasion. Father Mac should have been the first bishop of the Diocese of Grand Rapids, but Rome slipped a cog and sent us a low browed, narrow-minded German bishop who hated the Irish and took every occasion to humiliate them by placing German priests over them. Father Mac caught the sunshine in the brick and mortar he used in the construction of the cathedral, but Bishop Richter turned the

securing his order therefor and has since burned up a lot of good money in undertaking to prove that it is his patriotic duty to accept the shipment and sell the cribs and send the shipper a check for the proceeds. Mr. Clemens has all the earmarks of a good merchant and an intelligent gentleman, but he appears to be utterly deaf to the entreaties of the Wisconsin concern, which threatens to consign him to the demerit bowwows if he does not "come across." I hope the bill which has been pending in Congress for several years, making it a misdemeanor to ship goods out without first obtaining orders therefor, will become a law, so that this nefarious business of un-



tions. A hundred men from the Board of Trade walked over this river border to Grandville and were greatly impressed by Mr. Rindge's contention. The immediate result was the organization of the Grand Rapids Park & Boulevard Association, the prime movement of which was the preservation of this timber area. Through gift and purchase and the awakening of public sentiment the Association acquired the title to nearly all of the river border and promoted the thought of having a sauntering drive established for the pleasure of the people. There has been no movement in Grand Rapids having a more worthy objective than this. The title of this property was passed over to the city of Grand Rapids, and the hope has been in the minds of our leading citizens that the city would improve the road so that while the beauty should be preserved, the opportunity of utilizing it would be greatly increased.

If it is true that the State is willing to build a major highway along this river border, provided the city and the county will supplement it by continuing it through the streets of the city and along the border of the river, the opportunity ought to be grasped and the city and county rise to the situation, meeting any reasonable requirement for the completion of so desirable an objective. The preservation of the trees and shrubs and carpet of flowers which is a beautiful incident of woodlands and the Indian mounds should be carefully provided for in any arrangement that should be made for this contemplated improvement.

There have been many valuable things lost to the city through delay, and now that this plan of a scenic highway on our river border, as the beginning of the greater improvement of the entire banks of Grand River within our county, is suggested as an immediate project, let us rise to the situation and through intelligent co-operation make a most attractive beginning for a wonderful movement that will compare favorably with the development of metropolitan areas in and about our great cities. We cannot urge too strongly the agitation and fruition of this attractive and desirable improvement which should not be neglected or postponed.

One of the finest tributes ever paid a pioneer road builder is the naming of a main thoroughfare in the Grand Traverse district the "Hamilton Way." This has been accomplished by cement markers at frequent intervals along the highway. This practice can well be adopted in any locality where long and patient effort has resulted in exceptional accomplishment. Because the idea of a river boulevard originated with Mr. Rindge and because the original undertaking was due to his successful effort in securing the right-of-way at small cost to the Grand Rapids Park and Boulevard Association, I think that the thoroughfare should have granite markers at each end of the improvement with the words

"Rindge Boulevard" inscribed thereon.

I cannot help thinking that the beautiful trees which now line the river bank can be saved for future generations by securing a concession of fifty feet additional from the land owners along the thoroughfare on which to construct the cement roadway. I would rather see the completion of this great undertaking postponed indefinitely than to see a single tree needlessly sacrificed.

The old Lake Shore & Michigan Southern—now known as the New York Central Lines—has reduced its passenger service one-half between Elkhart and this city—one train a day each way. It might as well discontinue the passenger service altogether, so far as Grand Rapids people are concerned, because I have not seen a man for years who used the road under existing conditions. In the first place, the local depot is in an out-of-the-way place, not easy of access. In the second place, the trains have always been run on schedules which were as inconvenient to the traveling public as possible. No chair cars or diners were ever run on the trains in my recollection. The cars used were worn out coaches discarded by the main line of the New York Central.

G. Alexander Smith, of Chicago—who happens to be well known in Grand Rapids—furnishes Time a good reason for the decline of the railroads in the estimation of the traveling public, as follows:

Our many great railroads are complaining of poor business. They claim poor passenger business is due to the auto, etc. If you would take time to investigate, I think you might find that owing to the very heavy cost of traveling a salesman, since the Great War, many jobbers, and also manufacturers, have their men use autos. However, it has been proven that a salesman, traveling in a car—especially one making long jumps—is in no condition to give his best attention to his work. It also is true that the general cost of a car to the average traveler exceeds the cost of travel on train. That is, exceeds the cost before the Great War.

We used to have a coupon ticket, which was purchased for \$40 and good for 2,000 miles and interchangeable. This has been gone years. We now pay 3 cents to 5 cents a mile. We also have the burden of the surtax on sleepers. All of this, dear sir, has helped to cut down travel, by train, by the salesman of to-day. I wager that if the railroads were to go back as in 1912 and allow traveling salesmen a 2,000- or 1,000-mile coupon ticket again based on 2 cents a mile, and eliminate this very wrong surcharge on sleepers, also allowing the salesman to carry 300 pounds of baggage on his ticket, you would see an increase of 50 per cent. in salesmen that would use the railroads rather than a car.

I left New York July 1 this year. I traveled from New York to the Pacific Coast and back. I carried 700 pounds of baggage. I worked on a commission of 12½ per cent. Did I make anything on this trip? Not a cent, and still I sold as much merchandise as it was possible to sell of the line I had. I sold into the thousands and still was in the hole on my return to my home. And why? The railroads took it. They also received the benefit of my sales in freight and express. For eight months' work this year I drew over \$5,000 and

nearly \$3,300 was spent on rail-fares, sleepers, and the worst of all, excess baggage. My factory made a little money but it was too close for them to travel but one man. If they were able to travel a man on a decent figure, they would have had four men cover territory I had to try and cover.

Something should be done to help out the commercial traveler. But who is there who will start something? Our Dear President has all these facts and still he has never made a move for the changing or trying to change conditions. I hope my letter will do some good.

Of course the railroads are mostly to blame for existing conditions. The greatest single factor which brought about the unfortunate situation was the enactment of the Adamson law during the Wilson administration, making eight hours the measure of employment each day by the railroads. This infamous law was rushed through Congress and signed by Wilson under the club of Samuel Gompers, the most infamous character in American history. Every member of Congress who voted for the measure and the servile President who approved it will go down in history as men who gave the Republic the greatest body blow she ever received. The arch traitor, Jefferson Davis, is a paragon compared with the men who contributed to this result. Angered by this curtailment of their rights the railroads started out to penalize the people for an enactment for which they were in no way responsible and raised rates and curtailed service to a point which has made travel by rail practically out of the question except by millionaires and lackeys who travel on passes. This condition is likely to continue until the railroads cease to act on the Vanderbiltian theory of the "Public be damned."

I heard a good story the other day about Mr. Roth, who formerly published two grocery papers in Chicago, one for the wholesale and one for the retail

trade. He obtained a large advertising contract from W. K. Kellogg, the Battle Creek food manufacturer, on the claim that his two papers had 25,000 circulation. After the contract had been completed and the money paid over, Mr. Kellogg learned that the combined circulation of the two papers was 2,500 instead of 25,000. He, therefore, summoned Roth to Battle Creek, stated what he had learned and demanded that nine-tenths of the money he had paid the publisher be returned to him. Roth jumped to his feet and remarked:

"What is the difference between 2,500 and 25,000? Only a cipher. A cipher is nothing. So I must decline to grant your request." Roth sat down from the room and Mr. Kellogg never received his rebate.

Preston Bradley stated the other day that when a young man once approached Horace Greeley and asked the old editor how he should proceed to make the greatest possible success of his career, the editor replied:

"Espouse an unpopular cause which is right and give it the best thought and the best effort you can command. You will find your hands full and your time fully occupied. You will be busy as long as you live and die happy over the work you have accomplished."

If there is anything more detestable in this world than a "trimmer" who aims to please everybody and agree with every one, I have yet to discover it. The man who espouses a just cause which he believes to be right and gives it the benefit of his best thought and best effort lives in a world of his own making and seldom fails to achieve eternal happiness.

E. A. Stowe.

Remember, all other depressions have ended: so will this

One scarce commodity. Go, please.

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

WHOLESALE and RETAIL.

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

## The Newest Sensation by Heyboer CHOCOLATE STIX



A delicious cream filled stick covered with pure chocolate made from the finest materials obtainable. Crisp, Smooth, Creamy, Firm.

Splendidly Packaged for display.

HOLLAND AMERICAN  
WAFFER CO.  
Grand Rapids, Mich.



**Deer Hunting Then and Now.**

Grandville, Nov. 18—The deer hunting season is now here and hunters from all over the country are flocking to the North woods in quest of the noblest game that ever flourished within our wilds.

Deer hunting now and in the old lumber days are very different propositions. To-day we go out to slay with dog and gun. Quite often a hunter is laid low before he even sights his prey. It was not so in the olden time when the red man of the woods was the principal hunter although numerous white men traversed the woods with gun, minus dog.

The early settlers of Michigan were not partial to dogs in connection with deer hunting, and it is a noticeable fact that far fewer what is termed accidents occurred. Very seldom did a hunter lose life or limb while after deer. To-day most of our hunters are infants in the art of handling a rifle.

There was more canoe hunting in that early day. Indians made their own canoes, mostly of ash, and very small, sufficient only to carry one red hunter and the carcass of a single deer.

Those dainty ashen canoes were the delight of us boys in navigating the river on nutting excursions; often times returning with a canoe well filled with butternuts which we stored for winter. We never interfered with the squirrels in their work of laying aside a winter store in fallen trees and hollow stubs.

At an early day on the Muskegon several miles above its mouth there labored what was known as the Big Yankee crew, members of which came from the lumber region of Maine. Big Penobscot Paige was the hero of the gang but he put his foot in it when he ordered an Indian to "Marchee, goldum me!" although he used a more profane expression.

The Indian who had come to the camp while the whites were out cutting logs in the pines, bounded into the air with a frightened yell and sped into the woods never to come again. Paige had a voice of thunder and was not afraid to use it. The Indians had kept the white man's camp well supplied with venison up to this time, but not after that. Not an Indian could be induced to come again to the camp so what meat the Yankees got for the table was brought down by their own guns.

Penobscot Paige was a character on the early Muskegon. He seemed to like the sound of his own voice which at times fairly shook the treetops. Once, however, he met his match when a drunken logger got into camp under the influence of his potations and gashed the sides of the shanty with a hatchet which he flung recklessly about. For more than an hour the bedlamite bellowed and slashed until he fell exhausted.

Hunting deer was a very pleasing sport in that early day and whites soon became as expert as the red men. One method of hunting was by torchlight at night. The Indians had rigged a post surmounted by a metal basket in which they kindled a fire from fat pine, and this light sent a glow for a long distance into the woods when the canoes were paddled along the streams and lakes.

Deerlicks were spots along the shore where the deer came to drink at night. Seeing a light the animals watched it, fascinated until the hunter got within close range when a shot usually fetched the game. This sport was called jack-hunting.

There were various other animals in the woods, such as bear, wolves, wildcats and now and then a panther. It would be easy to understand the evil natures of most of these, and yet very few settlers met with an attack from them. One would scarcely expect a deer to be more dangerous to the human family than these other wild animals.

One of the early lumbermen on the

Muskegon had his hardest tussle with a deer even though he wandered the woods ceaselessly and met all sorts of wild animals.

His most dangerous encounter was with a wounded deer which came near accomplishing his death. In rushing in to finish the animal with his knife the man found himself engaged with an infuriated animal that cut his clothing to shreds with its sharp hoofs in a desperate battle for life.

Wolves there were plenty in the Muskegon valley woods, and their howl oftentimes made night hideous. Once on track of a deer these gray wolves rent the air with their noise. Despite the fact that bears, wolves and wildcats have been supposed to be man's deadly enemy the early settlers of Michigan did not find them so.

As a boy I have stood in the kitchen door of our house at night and listened to the sound of howling wolves. The noise made my flesh creep, and I was glad to be safe at home, yet many nights while hunting cows have I been out late in the evening and heard distant howls of wolves without feeling much alarm.

I do not call to mind a single instance in which these animals attacked human being. The deer was their especial prey, and night was sometimes made hideous when they were tearing a deer to pieces for food. Whites often overcame the wolves by scattering poison meat in the woods. The bounty of eight dollars a head was the incentive.

Dogs were not favored for chasing deer by the early settlers and many a hound fetched to the woods by outside hunters was shot by the settlers. To-day it would be much nicer to protect the deer than to destroy him.

Old Timer.

**Damp Weather As Aid To Hunter.**

Everybody knows that perfectly dry hands placed on a dry surface do not leave any visible impression but if the hands are damp they do leave an impression.

When game animals are wet from the damp ground or from other causes, their exudations adhere to the damp material they come in contact with, and these animal odors are easily detected by the dogs as they come along in the chase. But if the fox or other game are dry and the ground and air are dry, there is no impression left in the air.

Pet a dog in both dry and wet weather and you will find that difference in their scent in the air and it is the same principle with fox or other animals that figure in hunts. There is a great deal of scent when everything is wet.

When the air is damp and the wind is from the South, the air is going over the colder region and the tendency is for the lower surface to be cool and the clouds will be lower and there is not apt to be vertical convection. If the air is coming from the higher latitude and going to a warmer latitude, the warming surface leads to vertical convection with resulting dissipation of the scent. The ground is often dry under these circumstances.

The same principle applies with respect to gassing in war time. The right time for gassing operations is when there is not much wind blowing and there is an absence of vertical convection. The same weather principles apply there as apply in the case of fox hunting. It all relates to the same principle that odors are carried very much better in damp weather than in dry weather.

W. J. Humphreys.

# \$5,000.00

The Nation-wide advertising campaign which has just been launched by the National Macaroni Association is certain to result in a greatly increased demand for macaroni, spaghetti, noodles, etc.

Thousands of housewives everywhere will compete, with their recipes for macaroni and similar dishes, in the effort to get part of the

# \$5,000.00

Be sure to see that your stock doesn't get low on  
**MUELLER PRODUCTS**



## CREATE A DESIRE TO BUY



Customers will buy attractively displayed merchandise. Terrell's steel display shelving, tables, racks, counters and special fixtures will give a progressive appearance to your store and increase your sales. Steel shelving equipment made by Terrell is not expensive—it soon pays for itself in increased business.

— LET US HELP YOU MODERNIZE YOUR STORE —

## TERRELL'S EQUIPMENT COMPANY

GRAND RAPIDS, MICHIGAN



## FINANCIAL

### Lifts Veil of Secrecy Around Policy Making.

When the Federal Reserve Bank at New York opened its doors for business in the old Harvey Fisk & Sons building at 62 Cedar street sixteen years ago this week, on Nov. 16, 1914, little did we know that from this small beginning would rise an institution powerful beyond anything that had gone before in shaping the fortunes of the financial world and in enabling our great banks to go through major crises without the fatal bloodshed that marked panics in pre-war years.

But institutions are no greater than the personalities that build them and what the Reserve is to-day it owes largely to the work of the late Benjamin Strong, governor from the early Cedar street days to his death on October 16, 1928. We will never quite know this system's ramifications until we know the policies of the man who organized the New York bank, his motives, ideals, plans, but the thought of few leaders remain shrouded in a mystery more impenetrable than those of a central bank head.

W. Randolph Burgess, deputy governor of the Federal Reserve Bank of New York, and himself a veteran associate of the late Governor Strong, lifts the veil of secrecy surrounding Reserve policy in his new book published to-day, "Interpretations of Federal Reserve Policy" (Harpers) by giving verbatim the speeches and writings of the man who did more than any other to lay the foundations of Reserve policy, Benjamin Strong.

His own historic introduction, innumerable quotations from Governor Strong and the intelligent arrangement of his materials make Dr. Burgess's new book a reference work indispensable to the student who seeks an understanding of Reserve policy, but it does not read like a reference book. It reads like a romance in finance. And you will find expressed in his own words Governor Strong's views on the functions of a central bank, by the use of the discount rate, to what extent a central bank can and should control prices, the agricultural credit problem and international responsibilities. You will find much of Governor Strong's testimony before Washington committees.

Dr. Burgess's book gives you a look at the workings of Benjamin Strong's mind as the governor through notes, memoranda, speeches and testimony evolved most of the policies that the Federal Reserve still follows in performing its role to-day as the world's great central bank.

Sidelights we always like but not many views connected with the 1929 stock collapse will come down through history more interesting than this note from Dr. Burgess's introduction: "Nothing grieved Governor Strong more than the inability of the Reserve System to cope with the outburst of speculation in early 1926. He himself had advocated an earlier and more drastic credit pressure than was actually applied. Such a policy might have

saved the situation. Or perhaps the forces at work had to spend themselves: the credit growing out of huge accumulations of gold had to find some outlet; the new-era theory of limitless prosperity had to test itself out."

Even a decade ago only Governor Strong's 'intimate associates knew that he himself desired and worked for an earlier increase in Federal Reserve discount rates in 1919 than actually took place, and for that matter an earlier reduction of rates at the end of 1920." Paul Willard Garrett.

[Copyrighted, 1930.]

### Drop in Consumption Creates Oil Problem.

What it does to atone for those excesses is a question apart but petroleum is one industry that cannot excuse its economic sins from any lack of guidance by its experts.

That is not universally true. Our economists generally speaking went wrong this time along with everybody else. They did not warn the country a year ago when the road was leading the traffic straight for a precipice. They do not seem to know to-day whether the road ahead is clear or still blocked. Now the oil industry has gone right on producing more than the country could consume but in pushing recklessly on it deliberately passed warning signals erected along the way by the oil economists.

With Joseph E. Pogue acting as chairman, the volunteer committee on petroleum economics only this week, through Secretary of Interior Wilbur, expressed the view by the Federal Oil Conservation Board that if the industry expects anything like a balance between supply and demand in the next six months, it must reduce operations. The industry entered this business depression with excessive plant capacity, large inventories and an enormous potential supply of crude. In the first six months of the depression the industry ran along with supply and demand fairly balanced. But in the late spring that balance was disturbed. By summer the demand for gasoline and oil products generally had fallen 7 per cent. under normal levels for that period. It is the current drop in consumption that "creates a new and perplexing problem for the petroleum industry to meet" and that prompts the committee of oil experts to suggest an "additional curtailment of both refinery operations and crude oil production."

Says the committee: "The demand for gasoline for the six months ending March 31, 1931, cannot be closely estimated, but present evidence suggests that it will not exceed a year ago and may even be less. The committee believes that it would be desirable for the industry to adjust its operations to an unchanged gasoline demand as a maximum. The industry is now operating on a basis geared to a 7 per cent. increase in gasoline consumption. It is obvious therefore that a substantial reduction in operating rates is called for. A curtailment to balance a break-even demand for gasoline will require a reduction of 7 per cent. from the estimated October rate of gasoline supply,

if gasoline inventories next spring are not to exceed 45,000,000 barrels."

The committee proceeds with specific recommendations for the allocation of output and presents to the industry a practical emergency program as a beginning in the solution of fundamental problems not in the committee's province but that must eventually be faced.

Paul Willard Garrett.

[Copyrighted, 1930.]

### End of Decline Due This Month.

Many attempts have been made to forecast the end of the current downward course of stock prices and to foresee the beginning of a recovery. One of the most interesting studies of past performances has been prepared by Goodbody & Co.

"All major bear markets of this century," says the firm, "have stopped above the low level of the preceding bear market and below the peak of the second preceding bull market. It is also a curious fact that no bear market in the period has lasted more than one month beyond two Octobers."

The analysis, based on the Dow-Jones averages, show the present decline to have reached a level about 10 points above the high of the second preceding bull market at 162.31.

"The bear markets of this century," continues the firm, "generally have had at least three secondary reactions from rallies which extended more than 10 per cent. and most of them have had five to seven reactions of substantial proportions on volume. This present bear market has now encountered four

**The  
ripe safety and  
helpful service of  
the Old Kent are  
available 24 hours  
a day -- to those  
who bank by mail.  
A telephone call --  
4355 -- will start  
the machinery of  
opening an ac-  
count. Thereafter,  
it's easy. Try it!**

## OLD KENT BANK

Grand Rapids' Oldest  
and Largest Bank

## The Measure of a Bank

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

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



## GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

16 CONVENIENT OFFICES



waves of selling, each of which carried the Dow-Jones industrial average down over 10 per cent. and five reactions of impressive degree.

"As measured by this same average, most bear markets since 1897 have stopped above the low level reached in the preceding bear market, but below the peak of the second preceding bull market.

"With the exception of 1926, no bear market ended until the average was below the peak of the second preceding bull market. However, probably that market decline should not be classed as a bear market because it only lasted two months and the percentage drop was but 16½, the smallest of any bear market."

Pointing out that the bear markets of 1903 and 1907 ended in November after having declined through the two previous Octobers, the firm suggests that this month may see the end of the current setback, if precedent is to be followed.

Figures on previous bear markets, based on industrial averages, indicate the current decline has considerable distance to go, however, if the drop below the second previous bull market's top is to compare with other depressions. William Russell White.

[Copyrighted, 1930.]

#### Differential in Price Groups.

Whether or not so-called "blue chip" stocks at recent low levels have fully discounted the slackening in earning power is a question that has caused a division of opinion among statisticians and investment counsellors.

The fact that several hundred listed stocks have tumbled into the low-priced brackets, some as a result of split-ups last year, has widened the demand for shares selling below \$50, it is suggested. The popularity of higher-priced stocks is said to be not so strong as a year ago.

The best investment demand, according to many security dealers, is found for fixed investment trust certificates, most of which sell between \$5 and \$15. The decline in high-priced underlying stocks has caused the drop in fixed trust certificates.

Some statisticians contend the differential between the price of speculative earning power and stable earning power must narrow before the market is thoroughly deflated and a recovery can be expected. This group, therefore, insists "blue chip" stocks must continue to sag.

Others argue, however, that the premium on investment value over speculative value logically should be larger in a business depression than in a period of great prosperity when shares of doubtful intrinsic value may be manipulated to inflated levels. Investment funds in times of low money rates are more likely to be attracted to high-priced stocks whose dividends are amply secured, it is contended.

Whichever group is right, the fact remains that members of the high-priced groups are dwindling. Such favorites as Allied Chemical and A. T. & T. have fallen from the \$200 class.

Recent pressure directed against utility stocks depressed Commonwealth & Southern definitely below the \$10

level, at which it clung for weeks. Other favorites of the bull market of 1929, such as Radio and Montgomery Ward, have sagged to levels below \$20.

Whereas a year and a half ago there were relatively few active stocks selling for less than \$5, to-day there are scores—many of which are destined for oblivion. William Russell White.

[Copyrighted, 1930.]

#### Short-Term Utility Financing.

The recent financing of the New York State Electric and Gas Corporation, involving issuance of \$6,700,000 one-year first mortgage 3¾ per cent. bonds, illustrates the trend toward short-term obligations.

Corporations in need of additional capital are finding funds plentiful at moderate rates for short periods, but investment demand for long-term issues is not sufficiently strong to permit negotiation of large transactions.

The Associated Gas and Electric Corporation's unit was able to obtain funds at a low rate, the 3¾s being offered at a fraction below par. The low coupon emphasizes the recent downward trend in interest rates on new offerings.

The New York State Electric and Gas Corporation has a funded debt, including this issue, of slightly less than \$37,000,000 and two classes of stock, consisting of 41,884 shares of \$7 preferred and 4,600 shares of common.

Gross earnings have shown a steady increase from year to year, while net profits have recorded a corresponding rise. The number of customers has grown as service has been extended. The company owns and operates principally electric properties in Western, South Central and Eastern New York State, serving a population of about 550,000 in 390 communities.

Gross earnings in the twelve months ended September 30 rose to \$12,500,000, compared with 11,573,000 in the calendar year of 1929, while net gained to \$5,149,000, from \$4,659,000 in the corresponding periods.

The estimated reproduction cost new, less depreciation, of the properties subject to the mortgage, based on appraisals of component parts at various dates, plus additions at cost, was more than one and three-quarters times the total mortgage indebtedness of about \$36,900,000, the company said.

Proceeds of the new financing are to be used for repayment of indebtedness incurred for additions to properties.

William Russell White.

[Copyrighted, 1930.]

#### Electrical Goods Prices To Hold.

Believing that a small reduction in the price of electrical household articles would not inspire enough business to justify the change, manufacturers will offer their 1931 lines at the same general price levels now in effect. In order to make an impression upon wholesale buyers the manufacturers believe a reduction of more than 10 per cent. would be necessary. Such a cut, they say, would bring prices below production costs. Present sales of electrical goods are unsatisfactory, with most of the big buyers still holding up their holiday orders.



## L. A. GEISTERT & CO.

Investment Securities

GRAND RAPIDS—MICHIGAN

506-511 GRAND RAPIDS TRUST BUILDING

Telephone 8-1201

## GRAND RAPIDS NATIONAL BANK



Established 1860—Incorporated 1865 — Nine Community Branches

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

## Investment Securities

## E. H. Rollins & Sons

Founded 1878

Phone 4745

4th Floor Grand Rapids Savings Bldg.

GRAND RAPIDS

Boston

New York  
San Francisco

Philadelphia  
Los Angeles

Chicago  
London

Denver



## BUYING FOR THE TABLE.

## Why Mrs. Allen Buys Cash-and-Carry.

Last week we made a study of a good full-service customer, Mrs. Horton. In this article we will consider the buying methods of another woman, whom we name Mrs. Allen. As we entered quite fully into the circumstances of the Hortons, we will also take a close-up of the financial situation of the Allens.

The family consists of Mr. Allen, 58, Mrs. Allen, 47, a daughter Mildred, 16, and two sons, Fred 13 and Jimmy 11. Mr. Allen holds an office position with only a very modest salary, but, to speak plainly, he receives all he earns. Were it not that he has been with them a long time and they hold him personally in high esteem, his employers would be glad to replace him with a younger and more forceful man.

Let the reader note right here that while the Hortons have two incomes for two persons, the Allens have only one income for the five members of the household. Still the Allens are not regarded as poor people. They own their home, have something, although not a large amount, put by in sound securities, dress presentably, and drive an inexpensive car. By most of their acquaintances they are supposed to be in very comfortable circumstances. Only a few of her most intimate friends know how carefully Mrs. Allen manages, and even these only faintly realize the difficulties which her financial problems present.

Mrs. Allen's great-grandmother spun and wove, knit mittens and stockings, made soap and boiled down apple butter, for those under her roof, but was not one whit more devoted to her household than is her dutiful and conscientious descendant, who in her way works fully as hard as did her pioneer ancestress. In fact the great-grandmother's tasks were simpler and could be performed with far less mental strain.

Mrs. Allen has the appalling job of stretching an inadequate income so as to make it cover the outlays that the habits and social standing of the family seem to make absolutely necessary.

For some time the Allens have followed a budget system. They consider this a help, but it does not alter such stubborn facts as that healthy growing boys have voracious appetites and are hard on everything. Last year Jimmy wore out four pairs of shoes, and Fred's clothing cost more than did his father's. Nor can any system prevent the need for unforeseen outlays in such a family. A week ago Mildred lost a good umbrella. Yesterday Dad broke a lens of his bifocals.

Indeed, unforeseen outlays are apt to take on serious proportions. Almost every year, in spite of all Mrs. Allen can do, some expenditure mounts away above its allowance. Last winter Mildred was very sick with "flu," and it was several weeks before she recovered. Scarcely had she gotten up when Jimmy broke his leg.

Mrs. Allen took almost the entire care of both patients herself, but the doctor's bills, surgeon's fee, nurse for one week, X-ray, medicines and dressings, totaled an amount that has kept

her scrimping ever since. Now she is racking her brain to find how they can manage another expenditure that is extremely urgent. Fred's front teeth, both upper and lower, are so crooked that unless straightened they will be a lifelong disfigurement. A skillful dentist who specializes in such work estimates that the case will require long treatment and will cost from \$200 to \$300.

The trouble with the Allen finances is simply that the income is too small and there seems to be no practical way to increase it materially. The older boy usually has a paper route and often on Saturdays and during vacation does odd bits of work for the neighbors. In such ways he pays for some of his clothing and school supplies. But always there are more boys than there are jobs. And when a lad of his age works, he wants part of his earnings to spend on pet projects of his own. Fred is just now saving up to buy a new wheel.

Often Mrs. Allen gets deathly tired of trying to make every dollar do the work of two, and wishes from the bottom of her heart that she could earn. But she has no craft or profession by which she could command good pay for her time and effort. When a girl, after finishing high school she helped for two years in the post office of the village where she lived. This was and has remained her only experience in working for pay. Her mother's health failing, she gave up that position and devoted herself to the duties of the home.

At 28 she married Mr. Allen, at the time a prosperous manufacturer. All went well for seven years. Then he had to shut down his factory because a rival company had brought out a contrivance that was better and cheaper than the one he was making. Caught with a large stock of made-up goods on hand, for which there was absolutely no demand, he was able to salvage but little from the wreck of his business. Worst of all, his spirit was so broken by his reverses that he was glad to take the position he still occupies. He has lacked the self-confidence to start another enterprise of his own.

During all these years Mrs. Allen has been too busy meeting the many demands upon her time and strength to find opportunity for industrial training. She is the chum, companion, and guide of her husband and children, a competent and admirable home-maker, and by nature a good manager and economist and not a go-getter.

She has often considered whether she might turn her housewifely skill to account by assisting well-to-do women of her acquaintance when they were giving luncheons and dinner parties. But her hands are very full as it is, and thinking it all over, she feels that she could not be at the beck and call of her employers, perhaps for several hours at a time and on three or four days in the week, without neglecting her own family. So she has decided that so long as Mr. Allen can work and earn even the amount he now is receiving, the best thing and the only thing is for her to keep on as she has been doing.

As she has been doing, applied to the

purchase of table supplies, means securing the best values she can get in articles they may be needing. She watches for special sales and takes advantage of underpriced offerings and "loss leaders." Food is of course a large item in the Allen budget. It requires care and foresight to keep the cost within the allowance. If she can do somewhat better than this, Mrs. Allen has a dozen different uses for every dollar that is left over.

In meats she chooses what is wholesome and nutritious, but of cuts that are not in greatest demand. Under the magic of her adept cooking, these bargains become delicious food.

Mrs. Allen has the kind of mind that can get down to small economies. All last winter a certain store sold first-class bread at two cents less than was asked at other places. Whenever she was wanting she had Fred or Jimmy stop there on the way home from school and get a loaf or two. No one understands better than she the advantage of buying at 97 cents a dozen over 10 cents straight.

She shops around among cash-and-carry places, chain and independent, avoiding full-service stores. "Their goods are too costly," she says. "Why should I pay credit-and-delivery prices when I run no accounts and never have goods sent? The boys and I can carry all light items, and any heavy articles or large order we can bring home in the car."

Since the agitation against the chains, Mrs. Allen has preferred to give her patronage to the local dealers. But suppose that on some item she needs, a chain store is offering a better bargain than any of the independents. Then the opportunity to save a concrete and tangible nickel or dime or nineteen cents is likely to appeal to her more forcibly than does the abstract idea—for such it is to her—of building up the home town.

Ella M. Rogers.

## Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: General Accordion Co., Detroit. Calhoun County Abstract Co., Battle Creek. Michigan Radiator and Fender Repair Co., Detroit. Home Gas Service, Inc., Battle Creek. Merrill Farmers Elevator Co., Merrill. Continental Bifocal Co., Detroit. Algonquin Realty Corp., Grand Rapids. Peninsular Investment Corporation, Detroit. Flat Rock Development Co., Detroit. Pontiac Oil and Gas Co., Pontiac. Hungerford Funeral Car Co., Detroit. Metal Products Corp., Detroit. Lee Petroleum Corp., Detroit. Dealers Investment Co., Detroit. Cannon Investment Co., Muskegon Heights. Johnson & Walters Mfg. Co., Detroit. Hock & Co., Detroit. Gamble Moving and Storage Co., Detroit. T. W. Widenmann Construction Co., Detroit. Reliable Realty Co., Detroit. Fred H. Jones Co., Brooklyn. Bond Shirt Shops, Detroit.

Until you can use your imagination, you haven't mastered it.

Saying "I'm sorry" never restored the sight to a blinded eye.



A  
CAPACITY  
TO  
SERVE  
THAT  
WINS

EVERLASTING  
CONFIDENCE

— PHONE 4774 —

PETTER,  
CURTIS &  
PETTER  
INC.

Investment Bankers and Brokers

Grand Rapids

Muskegon

Fenton  
Davis  
&  
Boyle

Investment Bankers

Detroit  
Grand Rapids  
Chicago

## To Women Who Invest

The fact that so many hundreds of men, who demand 6% or more return on their money, find it convenient, comfortable and satisfactory to command the services of this house, recommends to you the same desirable advantages.



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



## MUTUAL FIRE INSURANCE

### Twenty-eight Ways To Lose Fire Insurance.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

24. Iron Safe Clause attached to policies and its provisions poorly understood.

25. Gasoline being handled without gasoline permit.

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

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

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

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

**Weak Spot in Our Elective System.**  
Greenville, Nov. 13—How is it and why do they endorse the present system of congressmen and senators being elected over a year before they take their seats? If it isn't good for the states, why is it for the National Government? In the recent election the people of the United States repudiated in very strong terms the services of fifteen United States Senators and 217 Representative, but under the present law the old officials take their seats and make laws in defiance of public sentiment. By the present method it takes about one and a half years before we can get any results from our demands. We are now electing our United States Senators by direct vote instead of through the state legislatures and it is much more satisfactory. Then why not elect the President in the same way and inaugurate him the first of January following election? Then the newly-elected congressmen take their seats the same time in December following election as they do now. Then in case the election of President should fall to Congress he would be chosen by a Congress which was elected at the same time and under the same conditions as he was. Now considering the

question of taking over a year to discharge a public official I would like to ask any business man if he would like to be confined to that system where he employed many men and some in very important positions? It is as justifiable in one case as the other, but some cannot see such things on account of being prejudice blind. Why not exchange politics for principle? It seems that a country of this capacity should have as good a government as Australia has. E. Reynolds.

### Lower Gauge Hose More Popular.

The readjustment in the public buying of full fashioned hosiery has resulted in the bulk of sales being switched from the more expensive lines, such as the 48, 51 and 57 gauge goods, and being concentrated on 42 and 45 gauge hosiery. The business recession has contributed to a great

extent to the decline in sales of the costlier lines, as they are purely a luxury proposition. Downward price revisions of the 42 and 45 gauge goods have made them an excellent value, and an increasingly larger proportion of business on these styles is looked for in the trade.

### Excellent Record.

"Tell me, Margaret," said Mrs. MacGuire, "how do you and your husband get along together?"

"Very nicely indeed," replied Mrs. Murphy. "Here, Mrs. MacGuire, we've been married goin' on seven months, and I haven't had to call the police in but twice."

Only he can be taught who is willing to learn.

## WHOEVER OWNS PROPERTY

### KEPT CLEAN AND IN GOOD REPAIR

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

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

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

## Affiliated with

### The Michigan Retail Dry Goods Association

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

## THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

320 Houseman Bldg.

Grand Rapids, Mich.

## OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer



## HALF A MILLION ANNUALLY.

### Grocer Started on Eighteen Dollars Per Day.

Ten years ago I was a small grocer on a side street in the city of San Jose, Calif. Six months before I had lost a beautiful store which I had been conducting on the credit basis.

I want to describe this little store to you. It had a frontage of eighteen feet. My wife and I were running it. I had borrowed some money on my life insurance policy and one wholesale house gave me \$1,000 credit. We opened our store, but were doing no business, about \$18 to \$20 per day and \$35 on a Saturday.

I decided to advertise in the morning paper. I had no money to advertise with, but thought the newspaper company would extend me some credit, which they did. No other grocer was advertising at this time; they had tried it, but said it did not pay. So I got bold and fixed up some advertising copy. In my advertisements I told the public about the side street and the low rent. I told it so often I got sick of it myself, but the public liked it. I fell on to something people liked, but I was on a side street where the rent was so low that I could save them money on their groceries. The big stores paid no attention to me; they thought, too, I was on a side street and there I would remain. I told the folks about the beans I had just purchased and about this and that—my copy was interesting to them and they were coming in to see what we had. My wife and I were getting very much interested in the business. The advertising was bringing people we had never seen before.

I had to give more thought to the advertising. We were desperate for business and the advertising was bringing new customers in. I figured this out, too, and it worked fine. If you were held up by a burglar you would holler "Help, help, help," or in case of fire, you would holler "Fire, Fire, Fire." So I put this thought to the test to see how it would work out and when I told about my wares I said: "Beans, Beans, Beans; Rice, Rice, Rice," and my copy carried this slogan for several years. I also told about the side street and low rent so much that the landlord came after me one day, and I had to convince him it was an advertising phrase and that his old store was not worth more than \$50 per month.

Folks began to tell one another of the crowds we had. People like crowds, there is something fascinating about crowds. What was bringing them? The newspaper and the interesting copy. Many business men in other lines told me they enjoyed the advertisements; they were different than any they had ever read. Magazine writers called on me to find out what it was all about—several magazines carried a story about my success. It was all in the advertising, a clean, little story on a side street. Other merchants in the town had many advantages over me; they were car buyers, had big stores, had been there for years—but they did not advertise, and when they did there was no system or style to their advertising.

Our business increased in leaps and bounds. Our force had grown from two to four. One Saturday when there were but two of us we sold 125 sacks of potatoes at \$3.65 per sack, a profit of \$1.15 a sack. We locked the doors twice on the customers that day, so as to wait on the customers we had inside, and a friend watched the potatoes on the sidewalk. That afternoon two young men living over the store came in and helped us. We hired an extra man and in a few weeks a second man. Our sales grew from \$36 on a Saturday to \$850 a Saturday. We carried on for two years there. Finally we had to look for larger quarters, the little store had outgrown itself.

We found a large store just a half block away and a salesman that called on me advised me to open a cash and carry store, where people could wait on themselves. I knew nothing about this kind of store, but with his assistance we made the move. Customers soon found where different articles were kept, and they liked the new system. I still advertised that we were on a side street with low rent. The best class of people in town were trading with us. In three years' time I was able to pay off a \$20,000 debt I owed to wholesalers—this gave me a clean slate and the finest credit rating with all jobbers. We were going strong, our sales were now \$2,500 on Saturdays—half a million a year. Our advertising was constantly changing, always showing some improvement in our sales.

Three years of our five year lease had elapsed and the building we were in had changed hands three times. I asked the agent about the renewal of a lease and was informed that the new rental would be \$350 per month with a five year lease. Had been paying \$125 per month. I found a beautiful lot with 100 feet frontage two blocks further out. I had confidence in myself that I could take the business two blocks further and not lose many customers.

And I want to say we made no mistake buying this lot and putting up this beautiful building. Our opening day was a great success; our sales were \$5,000.

Several years before our visit to Honolulu we had the artist get up some funny cartoons of our trip. These cartoons were used at the heads of our advertisements each morning while my wife and I were sailing for Hawaii, keeping the customers posted that we were away, but that the store was waiting for their daily visit. We had purchased 1,000 woven straw shopping bags before sailing and had one of our cashiers address as many postcards as we received from the steamship company of the islands. The cards were all addressed before we sailed, and while on our trip we wrote little sayings on the cards, many of our fellow passengers helping with fun. The cards read as follows: "We are having a fine time sightseeing and shopping. We have sent you a shopping bag; hope you will like it. Take this card to my sister in the store, tell her one of those bags are for you." This advertising with the shopping bags was just a forerunner of a big sale we wanted to hold.

# WOMEN DEMAND THIS QUICK SETTING DESSERT..

Through national magazine advertising Standard Brands is telling housewives that ROYAL QUICK SETTING GELATIN sets in about half the usual time. Thousands of women are now asking their grocers for it.

Get your share of this business. Order from your Standard Brands man. He comes to you twice a week. ROYAL QUICK SETTING GELATIN DESSERT means quick turnover and quick profits!

Distributed by  
Standard Brands Incorporated

## ROYAL Quick Setting GELATIN DESSERT

### 5 BIG REASONS

Why You Should Push  
STANDARD BRANDS  
Products

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

# HEKMAN'S

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

## Cookie-Cakes and Crackers

MASTERPIECES  
OF THE BAKER'S ART



for every occasion



Hekman Biscuit Co.  
Grand Rapids, Mich.



Upon our return we had a big sale called Hawaiian Day Sale. The store was decorated with Hawaiian colors. A platform was built in the center of the store, covered with long palm leaves. We hung our collection of Hawaiian pictures and grass skirts, cocoanuts in the husks, pineapples, bananas. We had an Hawaiian orchestra dressed in color, that entertained all day with music and songs. Our clerks all had "Leis" around their necks and the newspapers were ready and filled with the news of the big sale. It takes time and a great deal of thought to arrange such a sale, to have plenty of clerks, because the people are sure to come and buy.

Our big store is like a state fair during one of these sales and the grocerteria style is the only way you can handle such a tremendous crowd.

We had a big Mexican sale last November after our return from Old Mexico. On our return trip from Mexico we brought back three burros, one belonging to my little daughter; the other two went to San Francisco. On the day of the sale we had this burro in a pen on the sidewalk in front of the store. There was a large sign over the door—"Mexican Day." The clerks were dressed in Mexican dress and an accordion gave us music during the day. A salesman, telling a tradesman of our big sale and the crowds he saw buying, was shocked to have the tradesman tell him it took a jackass to bring them in.

Then we had Circus Day Sale that was a humdinger. The reason why we had a Circus Day Sale was that a new market was going to open in our town and it was almost a block square. I was worked up over the opening of this new market and knew the people would flock to see it no matter how cheap we sold goods that day—people would go to the new market. In four days' time I worked up Circus Day. Had the windows painted up like a sideshow and we had a collection of stuffed lions, wild cats and some birds (borrowed from a bird store) and a lady with six trained parrots and an orchestra and a radio singer. Had an old circus man at the front door who told them this was the greatest show on earth. The clerks were all dressed like clowns and I was dressed like the ring man of the big circus. The store was decorated with balloons and cardboard clowns on ropes hanging from the ceiling. The newspaper sent over a cameraman, showing the crowds what their paper brought to a merchants that advertised in their paper. Next day papers showed the crowds at the new market and at Bernhardt's. We were proud of our undertaking, selling peanuts and the day's receipts. Customers went over to see the new market and then came to Bernhardt's to buy. So it pays to advertise; you cannot get the crowds unless you invite them to come. In your locality handbills may be the best medium to reach your customers.

Advertising is an instrument with great potential possibilities for profit, but like everything else, one must know how to play it.

If your store has some merit to it, tell the public again and again. I have always pushed the cart before the

horse, never stinted my advertising bills. On the contrary, when advertising for my big sales, have taken full pages and then went home and tried to figure out if I had made any money. If you are not too far out of line with your price, you will make money; my success has been advertising, for I have spoken to grocerymen who were better posted on the costs of merchandise than I was, but I found out there was more important things than price, that big thing was advertising.

A clean store and a smile and when your notice to the public is made known have every clerk in your store posted on the items you have advertised. This is important. And do not frown when a customer has purchased all specials; this is your time to smile. Your smile may aid the pet scheme you have up your sleeve and make the purchaser a staunch booster.

William J. Bernhardt.

#### Repairing Homes To Aid Jobless.

The President has urged the various trades and industries to render every assistance in the matter of solving the unemployment situation and to hasten the return of normal conditions by a resumption of normal business activity.

Building and loan associations in Illinois, many of which have surplus funds at this time, may resolve themselves into important factors in the solution of this problem by encouraging programs of modernizing, remodeling, refitting, repairing and refurbishing the homes located in their respective communities.

New homes are not needed just at this time in many localities, but if the associations would inaugurate a general movement looking toward the creation of more comfortable, convenient and sanitary homes, then their security would be strengthened, depreciation of the property would be checked, surplus funds would be put to work, whole neighborhoods would be improved and millions of dollars could be placed in circulation to be paid for the labor necessary to effect the improvements and additions.

The money paid for supplies, fixtures and materials would create endless new jobs and there would be both a direct and an indirect influence for good on the communities and the associations alike.

This Department does not recommend a modernization program that contemplates the entire refabrication of an old house at an enormous expense. But, by proper encouragement, good substantial homes can be greatly improved and made more comfortable and convenient by simple changes giving additional space, light and ventilation and by the installation of improved kitchen, pantry and bathroom fixtures, heating plants, lighting fixtures, refrigerating devices, hot and cold water systems and other present day "necessities" that properly can be afforded by the borrowers.

Oscar Nelson.

If nobody worked where would our food, clothing and shelter come from?

A dub can imagine no one greater than himself.

## Royal Garden TEA

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

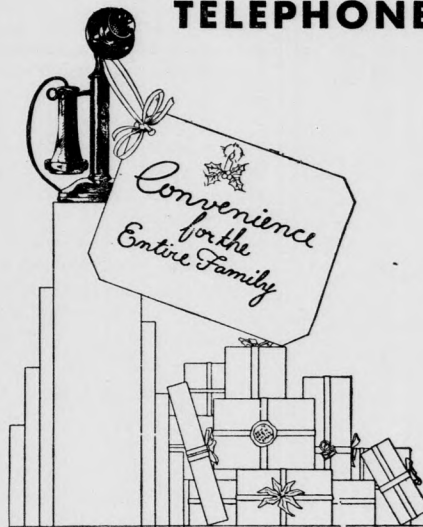
**The Blodgett-Beckley Co.**

MEMBER INDIA TEA BUREAU

Main Office Toledo

Detroit Office and Warehouse  
517 East Larned Street

## MICHIGAN BELL TELEPHONE CO.



### A Christmas gift at very low cost

Every member of the family will welcome this new kind of Christmas gift...extension telephones. For extension telephones provide new comfort, convenience and ease for your family, throughout the year.

Extension telephones can be installed in various places throughout your home...upstairs, in a bedroom or the hall...in the kitchen...in the living room...in fact, wherever extra comfort and convenience are desired, there extension telephones will prove exceptionally useful.

You can enjoy the modern convenience of extension telephones in your home for 2½ cents a day. To place orders, or for information, call or visit any Telephone Company Business Office. Installation will be made promptly at any time you specify.





## 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.

### Status of the Retail Dry Goods Trade.

With the weather again tending to check seasonal purchases, trade reports during the week described rather in different results. Special sales promotions offering evident values continue, however, to draw good response. Success with these offerings is enabling many stores to maintain satisfactory volume and, in some instances, exceptional totals have been registered, emphasizing again that consumers are quick to take advantage of known qualities at lower prices.

The preliminary report on department store sales last month by the Federal Reserve Board was issued during the week and disclosed a reduction of 8 per cent. The only increase over the same month last year was in the Richmond district where a gain of 2 per cent. was shown. The declines ranged from 1 per cent. in the Minneapolis district to 16 per cent. in the Chicago area. To the end of October department store sales this year have been 7 per cent. below the volume in the corresponding period of 1929, the decreases ranging from 1 per cent. in the New York district to 12 per cent. in the Chicago territory.

The decline of 8 per cent. last month, as previously indicated, does not cover the decline in prices under the average of a year ago, so that unit volume was higher by quite a good margin. It is a question whether trade this month makes as favorable a comparison. Improvement will have to be registered in the next two weeks to overcome the lower average suffered so far. Employment relief work and earlier holiday shopping are two factors from which sales stimulation is expected.

### Live Stores Meeting Their Sales Budgets.

Retailers report that well-timed promotions of dependable merchandise at attractive prices are not failing to bring a highly satisfactory consumer response, according to the market summary prepared by Kirby, Block & Fischer. "Live" stores in most sections, the report states, will meet their November sales budgets and some will exceed it. There are a few sections, however, where this is hardly possible. A faint increase in business due to holiday buying is reported here and there.

"High shades for coats in rough, spongy materials of the boucle, waffle and basket weave types are definitely established and are selling consistently at both wholesale and retail," the report continues. "Mixtures as well as solid colors receive recognition in the latest reds, greens, beiges, blues and browns. Black is notable in mixtures with either white or red, while brown is frequently accented with flecks or diagonals of beige.

"The coat silhouette, as a whole, goes on unaltered, though button closings increase in frequency as flares grow scantier. Belts are stressed, al-

though not always necessary at this season, when skillful fabric manipulation insures form-fitted contours without them. Novelty cuffs are important, sometimes stitched and most often furless.

"Dress models show no radical changes of type or line, but accord a new importance to details such as tucks, pleats and flounces, the last especially in two and three tiered effects, where they are most stressed shirred and full. Ribbons, particularly velvet, are employed in many diversified ways, often being used as belts. Short sleeves, shirred with furs, seem to gain as the season advances.

"The latest knit frocks have taken on a more rugged aspect and are of heavier materials in novel striped patterns. Many introduce Paisley trims or monotones that emulate tweeds.

"Aigrettes, swan feathers, flowers, shiny ribbon and velvet bows and patent leather bandings express the new formality in millinery. Flower crowns on small 'poky' hats are definitely dressy and in keeping with the 'old-fashioned' preferences in ready-to-wear. Deep opaque pastel felts are an outgrowth of the recent Palm Beach showings and a bright suggestion in items of wear with winter coats.

"Reptile skins for handbags are gradually returning to fashion. Alligator in both black and natural tones has appeared in many lines and is already selling in the larger towns.

"Lace-clocked stockings seem to be racing back into favor. Mesh hose, however, and mesh mitts, often worn together, do not appear to be far behind in general popularity."

### Men's Wear Buying Spotty.

While buying of men's and boys' wear for the first half of this week compares favorably with that of last week, the general tenor of purchasing is spotty and the trade is not satisfied with developments. The volume of holiday goods being bought appears to have declined slightly in certain lines and manufacturers fear a last-minute rush. The unsettled state of the weather has been a retarding factor also. Men's wear retailers are looking forward to the release of the Christmas Club funds during the next two weeks and though they do not anticipate that such a large proportion of it will be spent on gifts this year as formerly, they expect a good business in staple clothing and furnishings.

### Chinaware Trade Optimistic.

For the first time in several years the popular-price chinaware market is clear of distress merchandise, and because of this fact spring business should be exceptionally good. During the height of the demand for sales merchandise this fall, manufacturers were able to clear their warehouses of accumulations of second and third grade merchandise, and few have any stock of such goods left. In preparing for spring business producers plan to feature peach tones in the low-end dinner sets. The peach-colored sets were shown in a limited way in the current season, and are reported to have found immediate favor with the public.

### Low Prices Aid Men's Wear.

The obvious efforts being made by the majority of men's wear retailers to revise their price ranges downward and to offer the consumer attractive values is one of the factors that is stimulating buying, the executive of a chain of men's shops declared recently. Hitherto customers have been somewhat puzzled, he asserted, observing that some stores had reduced prices and others had not. But now, with practically all the leading merchants displaying attractive goods at obviously lower prices, consumers feel that price adjustments have been stabilized, that clothing and furnishings are now about as low as they can go and that buyers will obtain their money's worth, he concluded.

### Call For Better Curtains Gains.

A steady demand for better price curtains enjoyed by retailers since early last month has brought a substantial reorder business this week to lace curtain manufacturers, selling agents in the market said. In most cases stores are pressing for deliveries on recent orders which they expect to use in current sales of Thanksgiving merchandise. The call for tailored curtains continues strong, and present indications are that this type will be featured to a large extent in the lines made up for spring. Prices are holding steady and with the bulk of the business centered on goods retailing around \$5.

### Speed Holiday Preparations.

Toy sections in several of the local stores this week have begun to obtain an added sales volume. While not large as yet, the increase is believed by retail executives to mark the onset of consumer holiday shopping. To encourage early purchasing as much as possible, retailers are rushing preparation of their gift department layouts, and it is expected that by the end of next week many of these departments will be in their expanded form. An effort will also be made to develop the holiday atmosphere by early use of main-floor Christmas decorations. The trend in toy buying thus far was said to stress popular price items.

### Wallpaper Orders Gain Sharply.

An unlooked for increase in the demand for wallpapers this fall has cleared desirable merchandise from the shelves of both jobbers and retailers, according to a report made by the Wallpaper Association. Re-orders have been reaching manufacturers during the last two months and additional business is still being written. The development comes as a surprise to the industry in view of the apparent lack of enthusiasm shown by the trade during the summer opening. At that time less than half of the normal business was placed and the outlook for business was reported as poor.

### Blanket Prices Holding Firm.

Reports of drastic price cutting by some mills on part-wool blanket lines during the last few days are found to apply to odd lots of goods, thrown on the market by manufacturers now taking inventories and wishing to clean

up their stocks. Prices on regular goods are said to be holding firm. With most of the jobbers having purchased their requirements, buying in the primary market has slackened. Jobbers' purchases have been spotty this year, with some sections of the country taking more goods than last year and other parts lagging behind in commitments.

### Sees New Hosiery Vitality Needed.

The salvation of the women's hosiery industry lies in the introduction of new styles, according to the merchandise manager of one of the leading stores of the country. To-day it is almost impossible to tell the difference between hosiery which retails at \$1 and that at \$2 or more. As a result, there is the keenest kind of price competition both at wholesale and retail that is undermining the industry. To pull the industry out of this condition, new styles and ideas in hosiery are more sorely needed than probably at any time in its history, he contended.

### Sees Wane of "Go-Getter" Salesmen.

The "go-getter" type of salesman must be replaced by "go-giver" types specializing in service, George A. Renard, secretary-treasurer of the National Association of Purchasing Agents, recently asserted. Contrary to popular impression, service rather than price is the motivating factor in the placing of orders by most buyers. Listing the elements of a satisfactory purchase in the order of their importance, he cited suitability and availability of the material, reliability of the seller, and price.

## It Pays to Buy

**DuroBelle**  
HUMAN HAIR NETS

from us because we are the largest importers of hair nets exclusively and you get the benefits of our big-scale operations!

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

\$12.00 a gross — gray, white, lavender, purple.

\$9.00 a gross—the well known

**DuroBelle**

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

Attractive, profit-making, counter display FREE ON REQUEST.

We also import the

**UNICUM**  
HAIR NETS

Get our quotations on YOUR OWN BRAND.

**NATIONAL GARY CORPORATION**

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



## 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.

### Accident or Suicide—Which?

Grandville, Nov. 11—Even though the hunting season is comparatively young we yet read of numerous fatal accidents since its beginning. It is queer how times are different to-day than when the writer was a boy and ranged the woods with his shotgun made from an old Revolutionary musket.

A muzzle loader with an iron ramrod was bub's accoutrement for slaying wild game, but not for shooting comrades or himself accidentally. Such deaths as were caused by drawing guns through a fence would have been thought not accidents but suicide.

No less than a dozen hunters to date in Michigan have paid the penalty of sport with rod and gun with loss of life. It is unpleasant to contemplate and wholly unnecessary. In the old days a boy of ten who could not properly handle a gun safely would have been considered an imbecile.

Accidental shooting has occurred each hunting season and it is cause for wonder why so many incompetents go out hunting. Never walk with your gun pointing at anybody was dad's instructions which were fully obeyed.

A hunting accident in ye olden time was indeed a rarity. To-day such shootings (not accidents) are of frequent occurrence. Some of the most senseless so-called accidents occur. Not long ago I read where a man saw a nasty snake in his path. To annihilate his snakeship this hunter went at him with the butt of his gun; the wrong end of the weapon as you will admit. It is not of record whether his snakeship escaped or not but the assaulter, one of our modern day hunters, paid for his assault with his life.

Had that man been a victim of war he would have been a hero; as it was he was—. Well now what shall we say of such foolishness? Silence is perhaps best since the woods are full of men who use the wrong end of their guns to slay the enemy.

One morning in early spring the writer was walking home from the business part of town when he espied a snake lying at full length sunning himself on the green grass just outside the walk. I stopped and talked a bit with the snake which was of the striped variety and absolutely harmless. The sight of a snake usually seems to enrage a human and his extermination is at once attempted.

Not so on this occasion, however. I knew that the beautiful creature was of a harmless variety therefore I raised no hand to strike. I walked on leaving the snake to his quiet enjoyment of newly opened spring. Had he been a toad or a bird the result would have been the same so far as I was concerned. Since few believe there is a snake heaven why should we wish to cut short their few months or years of happiness here?

A man bidding his friends good bye as he shoulders his gun and sets out for the hunting grounds may in a measure be said to take his life in his hand. So many so-called accidents happen the hunter is in as great peril as he would be enlisting in the army at the beginning of war.

It does seem as if those who read the newspapers ought to learn the dangers of handling a gun wrong end first. Small folks of the pine woods knew better, why should man to-day be so ignorant.

Self defense being the first law of nature it is altogether natural for a hunter to defend himself if assailed, but that he should go at an enemy with the wrong end of the gun is discouraging.

From a child of eight I was taught how to use a firearm in safety. This is something that every boy should learn as soon as he is old enough to use a weapon of any kind.

Strange that half a century ago very few hunters were ever injured by their own weapons. To-day the gun-toter is more dangerous to himself than to the game he is seeking.

There is absolutely no excuse for so many self-inflicted deaths. Common sense should teach the man who goes to the woods in search of game the right way to handle a loaded gun. It certainly is not by pulling it muzzle first toward him, nor is it a good practice to carry a loaded gun as companion in an automobile.

If our soldiers in our numerous wars had been as careless with guns as are the hunters there would have been no need of the enemy wasting ammunition firing on our lines, the home soldier could be trusted to annihilate his companions.

I once knew a man who was a great lover of birds, his friendship extending even to that outlaw the sparrow. Once upon a time he saw a small bird struggling beside the walk as he came along the street. Gathering the little flutterer in his hand the man carried it home and gave it shelter under his roof.

For nearly a month that man nursed and fed his friend but all to no avail, the little fellow finally passed out and his friend placed the little body in a berry box, covering with another and digging a grave for the dead sparrow, burying him in the garden deep enough down to avoid contact with a plow point.

This incident may have no real connection with hunters and fatalities while out sport hunting, yet I could not resist giving it place here since if man loved the dumb creatures as he should there would be fewer accidents to hunters in pursuit of game.

Old Timer.

### John Gibson's Article Comprehensive And Intelligent.

Lansing, Nov. 17—I note with considerable interest in your issue of Nov. 12 a very interesting article by John I. Gibson, in connection with motor vehicle taxation and distribution of funds derived from that source for highway purposes.

As you know, I have for a good many years been directly identified with the highway movement in Michigan, and I am sending you under separate wrapper a copy of my recent annual Road Show-Anniversary number, also of this week's issue, which you will find of interest.

Specifically, I wish you to know of the campaign of the Michigan Bureau of Highway Education, of which I am secretary, and of which former Senator Wm. M. Connelly, of Spring Lake, is Executive Director. Our organization consists of a joint committee from the four major road organizations in the State, namely: the Michigan State Good Roads Association, of which Mr. Connelly is president and I am secretary; the Michigan Association of Road Commissioners and Engineers; Northern Michigan County Road Commissioners' Association; Upper Peninsula Road Builders' Association, in which our specific purpose is to discourage any diversion of State Highway Department resources for the use of cities to be expended at will. Our organization does, however, encourage aid to cities under control and supervision of the State Highway Department, namely, in the matter of widening trunk lines traversing municipalities. The State Highway Department has lately adopted this policy on a 50-50 basis, which seems to me to have been readily approved throughout the State, especially in Grand Rapids, where the State is participating in the widening of Fulton street and South Division avenue. We believe that cities

will secure more resources through this plan than under the proposed split of the weight tax of which the Michigan League of Municipalities seeks to secure a third to be expended as they see fit. I think you will agree with me that this policy would be a dangerous one to inaugurate at this time, as the State Highway Department needs all available funds for the completion of a comprehensive State-wide transportation system. The State is already behind traffic demands in this work, approximately three years, and in my opinion and the opinion of the organizations I represent any diversion of highway funds at this time would be not only unwise but detrimental to the completion of the State trunk line system and development of the county road systems.

I think the article by Mr. Gibson is comprehensive and presents an intelligent review of the present situation, and I trust that after a careful consideration of all the facts in the case you, through your excellent publication may become convinced of the wisdom of the policy we advocate.

Our position is emphasized by the fact that the State Highway Department and the U. S. Bureau of Public Roads are now engaged in making a thorough survey of the density and origin of traffic on all highways of the State. Commissioner Dillman inaugurated this plan and the Government is sharing in the expense as Michigan is one of the outstanding leaders in highway development.

This survey is designed to form a basis for a comprehensive five-year plan of State highway construction without prejudice to either municipalities or rural districts, and in our opinion the most comprehensive plan upon which to base an equitable distribution of State Highway resources derived from the weight and gasoline tax in the matter of road construction and maintenance.

I have been in intimate touch with your publication for a great many years and I know its value, as well as the reliability of your own judgment on matters of public policy, and I trust that we may receive your support.

J. W. Hannen.

### Push Polishes.

Shoe merchants should sell more polishes, also, brushes, trees and so on, for their individual profit, as well as the common welfare of footwear. The reasons are these: It has been a pretty dry season, atmospherically speaking, for shoes, and it's going to continue dry after the heat is turned on. Dry leather is bad, and leather gets dry when the atmosphere is dry. That's nature. So it should be lubricated, to make it supple.

Lubrication prevents creases and cracks in vamps, and it improves the

looks of shoes. A shine always adds to the appearance of footwear, anyway. Shabby shoes always detract from the style of the whole costume. So push polishes because polishes lubricate the leather, as well as shine up the shoes.

### Putting Shoppers At Their Ease.

One of the advantages which has been cited in favor of the grocer type of store is that customers are given a greater opportunity to browse around and larger sales are the result.

Here is a grocer who believes in doing everything possible to put customers at their ease. For one thing he exhibits a prominent sign reading "Walk Around — No Obligation to Buy." He finds this a real asset in inducing people to come again. It puts them at their ease.



## FEET HURT?

### TRY THE TORSON ARCH SHOE

25,000 men have adopted this shoe.

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

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

All Sizes and Widths.

## Herold Bertsch Shoe Co.

Manufacturers of Quality  
Footwear  
Since 1892.  
Grand Rapids, Michigan.

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

### FIRE AND TORNADO INSURANCE

Assets ----- \$241,320.66

Saved to Policyholders

Since Organization ----- 425,396.21

Write to

L. H. BAKER, Secy-Treas.

Lansing, Michigan



## RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

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

### Apple Sales Doubled By Better Display and Quality.

Consumption of apples in the United States has practically doubled within the last ten or twelve years, it was stated orally Nov. 11 at the Bureau of Agricultural Economics, Department of Agriculture.

Development of grading standards has appreciably increased consumption in recent years, while better displays of this fruit have also tended to attract more purchasers, it was stated. The bulk of the apples produced in the United States are eaten fresh, but a considerable quantity goes to the canning industry as well.

Additional information furnished by the Bureau follows:

The commercial prominence of the boxed apple dates back only about 20 years, although apple production began early in the development of the Northwest. Apple trees were bearing fruit at the Hudson Bay Company's post near Vancouver, Wash., as early as 1834. Apparently some trees were planted in Oregon, particularly in the Willamette Valley, within the next 10 years, and with the California gold rush of 1848 a rich market came into existence.

Oregon apples sold in 1849 for \$10 a bushel and 6,000 bushels sold in 1855 at \$20 to \$30 per bushel. In fact, during the early years of the gold rush craze, the price more than once went to \$60 or \$70 per bushel.

Interest in commercial apple growing has been stimulated in the East and Middle West in a measure at least by comparative nearness to the large markets and correspondingly low freight rates, by relatively low cost of orchard land, and by the prices obtained in recent years for properly graded fruit. This interest has found expression in the increased demand for labor-saving equipment, and in more careful grading and packing.

A large quantity of fruit reaching the market each season is greatly impaired in quality by being picked at the wrong stage of maturity, either too early or too late. This mistake is caused both by a misunderstanding on the part of many growers as to when the fruit should be picked, and by the failure to interpret correctly under field conditions the factors indicating the proper stages of maturity.

Fruit that is harvested in an immature condition is inclined to scald in storage and in extreme cases may shrivel. On the other hand, if it is allowed to become over ripe on the trees the length of time it will keep in storage is reduced greatly. Each variety of apple must be studied to get the best results in storage and in the market.

The adoption and use of standardized grades in transactions in apples

has eliminated much of the source of misunderstanding and dissatisfaction. Clear cut grades, based on variations in quality, provide a practicable basis for contracts and purchases upon which buyers and sellers can deal with mutual confidence and understanding.

The affection with scald, decay or other deterioration which develops in storage or in transit of apples otherwise up to grade are not considered by Government standards as altering the grade, but changes only the condition of that grade. Consequently, when ordering apples which have been held in storage it is advisable to secure, in addition to the grade statement, information relative to the maturity and freedom from scald or decay.

United States standards specify that the "apples in the shown face shall be reasonably representative in size, color and quality of the contents in the package." It has long been the practice in the barreled-apple region to place the best apples in the shown face, and the custom has often been carried to extreme overfacing, which has been the cause of much dissatisfaction to buyers in both the domestic and foreign trade. The apples used for facing should not be so different from the remainder of the apples as to cause a marked contrast.

Inasmuch as expert packing of apples in boxes is necessary for appearance, in some of the boxed-apple sections packing schools are held each Fall under the auspices of the local commercial club or some similar organization. These schools, which are usually held for about two or three weeks prior to the harvesting season, are responsible for training many of the Western apple packers.

Washington, D. C., and Baltimore readily buy the Golden Grimes, Yellow Newtown, Rhode Island Greening and Northwestern Greening, but farther South in the Gulf States and Texas the yellow kinds are somewhat neglected in the markets. New York is a fairly good market for yellow apples and one of the best for Rhode Island Greening. Philadelphia likes the Greening, but is in general a red apple market. Boston pays more for the red kinds except possibly the very early Yellow Transparent and Gravenstein. Yellow and green apples usually sell lower than a similar quality of red apples in St. Louis, Milwaukee and Minneapolis. Chicago and the large city markets of Ohio and Indiana have no prejudice against yellow apples.

### A Business Man's Philosophy.

One of the big clothing manufacturers employs a staff of experts whose job is to teach his customers modern accounting and merchandising method. He shows merchants how to keep books, how to control their inventory, how to stimulate sales, how to advertise.

As his customers become more prosperous this manufacturer enjoys a larger volume of business and improves his position.

This is the kind of service that gives a fine satisfaction to those business men who insist that life shall bring them something more than a trading

profit. The man who conducts his enterprise for the public good, and not exclusively for profits, enjoys a spiritual glow that is a source of greater happiness than a bulging bank account. Fortunately those men who do not grasp too greedily for a profit fre-

quently find at the end of the year that they have been more handsomely rewarded than their self-centered competitors. This is a happy situation, since it affords a sound basis for the expansion of the co-operative spirit in business.

William Feather.

## GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

*Putnam's*

### MENTHOL - HOREHOUND COUGH DROPS

That  
Pleasing  
Flavor  
That  
Old and  
Young  
Enjoy.



Your  
Customers  
Want  
Them  
—  
Order  
Now.

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

Always Sell

## LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham      Rowena Pancake Flour  
Rowena Golden C. Meal      Rowena Buckwheat Compound  
Rowena Whole Wheat Flour

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

## In More Homes Everyday

**HOLSUM**

*America's Finest Bread*

SANCTUM BAKORIUM  
NEWS

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

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

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

Established 1904

Call Phones 939

Spring Lake, Michigan

We deliver within a radius of 100 miles.



## MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

### Merchandising Trends in the Individual Market.

Trends in merchandising meat in individual stores may be epitomized in very few words: modern equipment, dependable quality, reasonable prices, and efficient service are the prime factors inducing the public to patronize the store, be it individual or chain.

These essentials require further elucidation.

Modern equipment, lending itself to the proper refrigerating of meat, has the further advantage of enabling the retail meat dealer to display his wares in an attractive manner. This in itself attracts the customers to the store, and prevails upon them to buy there.

Further, a display of particular cuts, or particular varieties of meat, such as lamb, at present so low in cost, stimulates sales and consumption, so desirable in the interest of raiser, packer and retailer.

Great progress has been made in meat market equipment during my 36 years' experience in merchandising meat, proving that the trend of the consuming public is to buy in the modern equipped store, for everywhere, the modern, attractive, and efficiently equipped store draws trade. To hold it and keep it, the other essentials named must be recognized and employed.

The next essential, dependable quality, is quite elastic. I would in no wise infer that the highest quality is always indicated.

In neighborhoods where price is a factor, a lower grade may be necessary, but it should ever be wholesome, and no retail dealer can expect to succeed when he attempts to sell meats of such quality or condition that he would not eat or have served to his family.

The trend of the consuming public is more and more toward the store selling dependable quality at all times.

Reasonable prices, our next essential of course depends upon quality and service demanded. But here we find a determining factor of great import: Volume.

The day of doing a small business and charging a big profit is over. The public is quick to compare quality, price and service, and will not patronize the store which over-charges. Neither will the public overlook the bad practice formerly quite common, but I am glad to say at present rarely prevalent in the market conducted by efficient management, the practice of ignoring price conditions prevailing in the live stock and wholesale market.

Lower wholesale quotations must immediately be reflected by lower retail prices to the consumer. This instills confidence in the store, leads to increased patronage, and subsequently greater profits.

That this theory, when put into practice, is correct. I have repeatedly and permanently demonstrated to my own satisfaction. Constantly practicing this principle at all times, we find that in

relation to present lamb quotations, the prices asked for this meat in our store reflect the true conditions existing in the live lamb market, and are in proper relation to the price we pay at wholesale. Result: not only has the sale of lamb in my store increased enormously, but the customers, not confining their appetites to a lamb diet, give me their patronage for their other requirements.

Both the packer and the retailer should and must realize that the principle upon which this desirable situation is predicated should be adopted and adhered to by both factors in the preparation and merchandising of meat.

The last essential in the trend of merchandising meats in the individually owned store is service. Service should be just what the customer desires, no more, no less. If the patronage requires credit, delivery, the calling for orders, by all means render such service. If on the other hand, the customer desires to pay cash, and carry their purchase, the efficient retailer quickly adjusts the conduct of his business to the desires of his patrons. There is a place and a demand for either manner of conducting a retail market. There is room for both. But whatever service may be required, let it be the best that can be rendered.

First, cleanliness, reflected in the store and by the personal appearance of the clerks. Courtesy at all times and under all conditions. The maxim pronounced by the late Marshall Field: "The customer is always right," is just as applicable in the butcher shop as it is in the department store.

These few principal essentials are the most important trends in merchandising meat, and I believe deserve attention by the efficient merchant.

Other trends such as the grading of meat, quick frozen packaged meats, and fresh packaged meats, are but experiments whose worth as yet has not been fully proven. I am neither approving nor condemning, but approach all experiments with an open mind, giving such support as in my opinion these experiments merit, ever watching the reaction of my customers, ready at all times to recognize the likes and dislikes of a discerning public, and willing to serve the only master I recognize, my customer. S. Westerfeld.

To those who believe that Thanksgiving is just another day unless there is turkey on the table, market quotations and forecasts on this strictly American delicacy are matters of vast importance. Therefore word from poultry dealers that turkeys are plentiful this year and prices may range as low as 35 cents per pound is, in a manner of speaking, big news. This abundance of turkeys may be one of the drought's blessings. A dry season is as important to young turkeys as an abundance of moisture is to ducks. Anyone who ever tried to convert a nestful of big, freckled turkey eggs into a flock of Thanksgiving birds can vouch for the susceptibility of turkey fledglings to rain. So this year will see many of the drought-ridden areas shipping turkeys to market in abundance and trying to forget about withered corn and short crop of potatoes.

## VEGETABLES

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

### VAN EERDEN COMPANY

201-203 Ellsworth, S. W.

Grand Rapids, Mich.



Manufacturers of Sausage and Meat Products.

Wholesale only.

**HERRUD & COMPANY**

542 Grandville Ave., Grand Rapids, Mich.

## MERCHANT PARCEL FREIGHT SERVICE

SMALL, LIGHT PACKAGE DELIVERY SYSTEM.

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

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

**NORTH STAR LINE, INC.**

R. E. TIMM, Gen. Mgr.

CRATHMORE HOTEL STATION,

GRAND RAPIDS, MICH.

## VINKEMULDER COMPANY

Grand Rapids, Michigan

BRANCH AT PETOSKEY, MICH.

Distributors Fresh Fruits and Vegetables

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

## EGGS - EGGS - EGGS

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

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

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

**KENT STORAGE COMPANY - GRAND RAPIDS**

## M. J. DARK & SONS

INCORPORATED

GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS

SUNKIST - FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables

GRIDDLES - BUN STEAMERS - URNS

Everything in Restaurant Equipment

Priced Right.

**Grand Rapids Store Fixture Co.**

7 N. IONIA AVE.

Phone 67143

N. FREEMAN, Mgr.



## 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.

### Some Pointers in Regard to the Holiday Business.

The success of your holiday business in the next two months will depend to a large extent on what you do right now. A certain amount of trade will come to you without any preliminary planning; but preliminary work and a good start will help to increase your aggregate turnover very materially.

By this time you have probably given your attention to your buying for the holiday trade. Attention must now be given to the selling. Your main object is to get holiday buyers into the store. For at this season, more than at any other, the public mind is attuned to buying; and the hardware dealer's task is, not to get people to buy, but to get them to buy from him.

Hence, special selling plans should be carefully worked out.

As a first step, the regular stock should be relegated to the background to make room for holiday lines, such as toys, sporting goods and household specialties. From now on the window displays and the newspaper advertising should suggest the holiday spirit. Emphasis should be laid on the fact that not merely is the hardware store the ideal place to secure practical Christmas gifts, but that such gifts are taking on more and more the ornamental aspect as well.

Your holiday business has two phases. The first and preliminary phase is the sale of articles useful in brightening up the home for the holiday season. Such lines as interior paint specialties, cutlery, cooking utensils, and table ware, may be tied up with the "Brighten up for the holidays" idea. Such a display is timely before Thanksgiving, and may very well be given a certain Thanksgiving color.

The second phase is the sale of Christmas gift lines, which may quite properly commence immediately after the Thanksgiving holidays.

Your problem, of course, is to attract the crowd to your store. To accomplish this, it will pay to think up some novel advertising stunts, or to adapt to present day conditions some stunts that you or other dealers have in the past found effective.

Among the more obvious stunts is a "Holiday goods opening day." This is an adaptation of the old idea adopted by milliners especially of seasonal openings, such as spring and fall, when, supposedly, a complete line of spring and fall hats was shown for the first time.

Following out the idea, your "Holiday goods opening" should be devoted to showing the public just what you have in Christmas gift lines. This means that your stock, and particularly any new and novel lines should be on hand for display at the opening. The purpose of the opening is not so much to sell goods as to get the public into the store and give them some idea of what you have.

The holiday goods opening should be held as soon as possible after the Thanksgiving holiday—either late in November or early in December.

Decorate the store, dress the windows, put all your holiday gift lines on display, and advertise the opening throughout your territory.

Some dealers go so far as to concentrate on merely showing the goods, and announce—in order to make the affair different—that no goods will actually be sold on the opening day, though orders will be taken for future delivery. As a rule, however, it is good policy to sell whatever you can sell. But your goods should be so arranged as to give everybody a chance to see them, and especially to impress your public with the wide variety of Christmas lines you are offering.

It is especially important to get the children into your store. At Christmas time the youngsters really dictate a large part of the buying. To appeal to the children three or four devices can be used to advantage.

First, have a live Santa Claus—preferably start him from the North Pole a few days before your opening, bulletin his progress in your window and through the newspapers, and have him arrive at, say, four o'clock on the opening day—or earlier if it is a Saturday. If it is a school day, have him come to the biggest school at letting out time and lead the parade to your store.

Second, have a children's department or a Toyland. If you haven't room on the main floor, the youngsters will be quite willing to climb to the second floor. Here display all those lines calculated to appeal especially to children. Have a bower or booth for Santa, where he can sit and talk to them as they go past.

Third, have some little souvenir for Santa to hand out to every youngster who comes and leaves his or her address and birth date. Have an address book conveniently placed on a table. As each child signs the roll hand out a tin whistle, a pea shooter or some such item for the boys and a small doll or looking glass to the girls. Toy balloons are also good souvenirs.

Suppose this stunt does cost a few dollars, it is good business to get the friendship of the youngsters, and especially to get them interested in your gift lines early in the season. First impressions count for a lot with juvenile customers.

Your list of addresses will give you a useful mailing list. You can use it almost immediately, in fact, by mailing to each youngster a circular letter and a booklet or dodger with a list of suitable Christmas gifts.

An alternative stunt is a Santa Claus letter box. One big store in my town has a large red letter box at the front door, where children drop their letters to Santa Claus. And it is surprising what a lot of letters are dropped in that box. In due course each writer receives a letter from Santa Claus advising the youngster that Blank's store is to be his headquarters in Carisford, and inviting the recipient to call and see him at such-and-such an hour and receive a little souvenir.

By all means impress upon the youngsters the idea that your store is Santa Claus' headquarters. The children will talk about it incessantly, and will urge their parents to see what you have and describe specific presents

they want. This word of mouth advertising counts for a lot at Christmas time.

Here is an announcement which, with minor changes, can be used either as a newspaper advertisement or a circular letter:

### Holiday Gifts' Opening Day At Blank's Hardware

You'll be glad to know that the very comprehensive stock of Christmas gift lines purchased by us for the Christmas trade will be on display for the first time at our store on Saturday, Nov. 29.

You are cordially invited to call and inspect them. We will be delighted to show you what we have. You are under no obligation to buy. We merely want you to realize that for practical and useful as well as ornamental gifts, the ideal place to buy is Blank's hardware.

Bring the children with you. Let them see Toyland, on the second floor. Santa Claus will be there to welcome them.

Our large stock will enable you to select a suitable gift for any member of your family, or friend. In toys, sporting goods, cutlery, silverware, tools, cut glass, shaving supplies, etc.,

we offer a complete stock at prices to suit every purse.

It's a pleasure to show what we have. Blank's Hardware.

Such an advertisement would be strengthened by the offer of "a gift for every child" or the quoting of some special novelty at a feature price. These are details for you to decide for yourself.

From your opening day until Christmas eve, your store should have a festive look. Evergreen, Christmas bells, rosettes, and similar lines in the seasonable red and green colors will provide the requisite decorative effects. Run one string of festooning down the middle of the store, with other lines branching off to the sides, or radiating from a cluster in the center. The background for your window should be cotton or cheesecloth trimmed with evergreen or holly. Lighting is important; see that the lights are so shaded that the light will be evenly diffused over the goods instead of shining in the eyes of the passersby.

Brighten up show cases and silent salesmen and tables with colorful Christmas decorations, clean paper and cheesecloth. Everything at this season should look bright, cheery and

## Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICHIGAN

Wholesalers of Shelf Hardware, Sporting  
Goods and  
FISHING TACKLE

## BROWN & SEHLER COMPANY

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Sets

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes

Sheep Lined and

Blanket - Lined Coats

Leather Coats

GRAND RAPIDS, MICHIGAN

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

Wholesale Only. We Protect our Dealers.

THE BEHLER-YOUNG CO.

342 Market St., S. W.

Grand Rapids, Mich.



clean. A supply of holly boxes and holly wrapping paper might be secured to give your Christmas parcels a seasonable aspect. A holly sticker on gummed paper can be provided with some such wording as this:

To ----- From -----  
Blank's Hardware Wishes You a Very Merry Christmas

Just inside the door a large sign might be set up so that every customer going out will be met with a "Merry Christmas."

Another device to interest the children is a contest of some sort. A Western store offered a prize each day from the opening day until Christmas Eve for the best drawing of Santa Claus sent in, accompanied by a four line verse introducing the name of Santa Claus and the name of the store. The prizes were toys and the prize winning drawings were posted up each day in the toy department. Prizes for essays—such as "What Christmas gifts I would prefer from Blank's Hardware"—represent an alternative stunt.

Victor Lauriston.

#### Advertising For the Average Hardware Merchant.

If the "average hardware merchant," that vast number of dealers from coast to coast, in towns of 5,000 to twenty times that number of inhabitants, who are carrying on in an independent manner, will debunk themselves of various and sundry ideas as to advertising and advertising aids, they stand a mighty good chance of making more profits, of adding a considerable new volume of sales.

The world is full of advertising textbooks, and any dealer knows from his school days, that if a pupil neglects his textbooks, his will be the ignominy of standing at the foot of his class.

How can a dealer secure new lights, modern assistance in advertising?

He can accept with gracious good will and earnest effort at co-operation, the gestures of manufacturers who realize that the retailer's success is their success. The age-old idea that there is any ulterior motive behind the offer of a manufacturer's sales helps is faded into oblivion.

Among the best of textbooks are the modern trade journals, many a dealer, at cross roads, or in an unimportant spot on the map, has blazed a trail of profit to his door by means of plans and ideas assimilated from the pages of his own trade magazine.

Then there is no doubt about the textbook value of the associations; the trade associations facing and solving the same identical problems which harass the individual dealer.

It may be set down as a basic truth that the best medium of advertising for a dealer is the newspaper. Yet this bald statement may be met with differences of opinion in some quarters. Of course, there are newspapers and some sheets of that name, which need more than an apology for their existence. I am speaking of an established paper, where there is trading area enough covered, and enough population to make the coverage productive, if the space is properly utilized. There are these essentials about a newspaper: First, it is persistent; it works night and day, the year around; it must have

reader value, for, unlike circulars, it is actually paid for. It is not distributed in hit or miss fashion and there is no waste. In comparing costs of circulars with newspapers, it must be borne in mind that circulation figures into the matter. A newspaper may put out 10,000 to 50,000 copies and a like number of circulars would total a heavy sum.

Next to the newspaper for general advertising purposes comes the circular and what manufacturers have done for the retailer in the way of newspaper publicity can well be adapted to circulars. If the newspapers are too costly or in the event of a community store, it is folly to pay for the entire circulation of a newspaper when trade is expected from only a limited district.

Both manufacturers and wholesalers supply ready-made mats in ad-form in which the dealer's name can be incorporated. These mats are obtained by pressing a metal etching into soft paper which is then baked and pressed into extreme hardness. Matrices is the proper name. Metal printing plates, zinc, or copper etchings, electrotypes and stereotypes are called cuts. The majority of printing plants—job plants, that is—have outfits for making metal plates from the matrices. If they cannot use the mats, the manufacturer or the ad-agency can usually supply the cuts, so it is well to ascertain which the printer wants, matrices or metal cuts.

Here is a concrete way to utilize the manufacturer's newspaper aids. If you do not run these advertisements with your name inserted in the newspapers, use the made-up copy, in combination with your own original copy. Some dealers use three or four of the manufacturer's advertisements on one side of a circular and their own copy on the other. This makes the circular more attractive. The prepared advertisements are artistic and different. They create a special appeal and increase sales. In other words, you substitute on your own circulars matter designed for newspapers, making a miniature newspaper for your store.

Then there are the many circulars for general or mail distribution, with stuffers and package slips furnished by the manufacturers. A live mailing list should be used by every retailer, no matter how large, or how small his town. Direct by mail advertising pays and one of the best ideas is to get out your own direct letter, make some definite offers and include two or three of the manufacturer's advertising slips. Such mailings every three or four weeks will add profits if the lists are well selected.

I am not attempting to supply a number of specimen advertisements, letters or headings. Your trade journals are the textbook or the papers from neighboring cities. It pays to subscribe to two or three of the big town papers, for they carry many ideas which can be readily incorporated in your own efforts. Not merely steals, but adaptations which bring your advertising up out of the ordinary local rut and attract dollars your way.

Your trade association is, or should be, interested in helping on advertising or more sales, more profits, of ways and means to compete with outside in-

fluences. The National Retail Hardware Association provides a mat service for its retail members. Many of the state associations are interesting themselves in this way and at the local meetings the topic of advertising should always be one of the prime considerations.

Aside from purely advertising standpoints, the associations serve to foster ideas as to sales, buying and displays, each an essential, after all of advertising.

A purchasing agent for one of the great steel mills told me one day that he never had his office closed to a salesman. "I meet all sales representatives with an open mind. I don't permit the floaters, the seedy and irresponsible peddlers, to take my time. But the man who comes from a reputable house, one who is imbued with concrete salesmanship, a man trained and posted in his line has much to teach me. I cannot know everything that is going on in the industrial circle in which I am interested. There are new ideas, new price developments, new methods of usage, all of vital value to me, so even if I cannot place an order, I may profit and so may the salesman by cur exchange of news, knowledge and facts."

In line with this statement is that of a Toledo hardware man who says, "I secure some of my best advertising and sales ideas from the men on the road. They come in from Cleveland, Dayton, South Bend or Grand Rapids and tell me what Oom or Blaisdale or Perkins is doing. I have new window display ideas and new store display stunts."

So here is another textbook to aid the dealer, the intimate contact with traveling men.

Advertising is not alone the printed page, the direct letters, the window displays; there is the impression made by salesmen in your store, the lighting of your establishment, the appearance of your delivery trucks—advertising is the appeal you and your store make to the public and that appeal has so many sides it cannot be covered with one textbook. It requires constant study, self research and, above all else, the sane application of proven principles and practices of others to your own benefit.

The hardware business, like any other retail enterprise, requires enthusiasm, this is the mainspring of accomplishment, and it can well be said, "If you work while you live—you will live well while you work."

Hugh King Harris.

## Corduroy Tires

Sidewall Protection

Made in Grand Rapids

Sold Through Dealers Only.



CORDUROY TIRE CO.

Grand Rapids, Mich.

#### Jennings' Pure Extracts

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

Jennings Flavoring Extract Co.  
Grand Rapids, Mich.

Phone 61366  
JOHN L. LYNCH SALES CO.  
SPECIAL SALE EXPERTS  
Expert Advertising  
Expert Merchandising  
209-210-211 Murray Bldg.  
GRAND RAPIDS, MICHIGAN

#### WHITEFISH and TROUT By Air Daily

LAKE and OCEAN FISH

GEO. B. READER

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

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

**Nucoa**

**KRAFT K CHEESE**

All varieties, bulk and package cheese

"Best Foods"

Salad Dressings

Fanning's

Bread and Butter Pickles

Alpha Butter

TEN BRUIN'S HORSE RADISH and MUSTARD

OTHER SPECIALTIES

The Brand You Know  
by HART



Look for the Red Heart  
on the Can

LEE & CADY

Distributor

#### Sand Lime Brick

Nothing as Durable

Nothing as Fireproof

Makes Structure Beautiful

No Painting

No Cost for Repairs

Fire Proof Weather Proof

Warm in Winter—Cool in Summer

Brick is Everlasting

GRANDE BRICK CO.

Grand Rapids.

SAGINAW BRICK CO.

Saginaw.



## HOTEL DEPARTMENT

### News and Gossip About Michigan Hotels.

Los Angeles, Nov. 15—Preston D. Norton, general manager of Hotel Norton, Detroit, and the Norton-Palmer, in Windsor, Canada, has been elected chairman of the executive council of the Michigan Hotel Association, and I will say the organization did themselves proud in making the selection. Several times, during my connection with the association, Mr. Norton was offered the presidency of the organization, but he uniformly declined for the reason, as he claimed, that more seasoned timber was desirable, though we all knew that even if "Pres" was not carrying the burden of years on his shoulders he was equipped for any branch of service. Now that the ice is broken, the advancement of this very capable young man to the position I slated him for several years ago, will be in order, and if he declines I declare that I will come back to Michigan and inflict corporal punishment, assault and battery or something like that. On the same occasion which I have spoken of, the executive council did a lot of work, all for the good of the order. The meeting was held at the Norton-Palmer, Windsor, where a wild duck dinner was served by the host, Mr. Norton, the deliberations being presided over by the newly elected president, George L. Crocker, manager of Hotel Olds, Lansing. One of the important matters which was taken up at this meeting, was the question of omitting from the printed roster of the association the names of such members as were delinquent in the payment of their dues. This is a question which has proved a bone of contention among many organizations, and one which, unless settled positively for all time would wreck almost any association. It is not a question of inability to pay dues, but one of pure carelessness on the part of members. Up to the time of the induction into the president's chair, several years ago, of Edward R. Swett, of Hotel Occidental, Muskegon, this detail was conducted in a haphazard fashion, but that gentleman insisted that to remain a member one must pay dues and that to remain an association new blood must be added continuously. This rule was strictly adhered to for a long time, and the membership at one time rivaled that of the Ohio Association with a full-paid roll of upward of 500. One of the topics discussed was the question of the duties of regional vice-presidents covering the maintaining of contact with all hotels in their respective districts, the collection of dues and the securing of new members, as well as the promotion of regional meetings for the discussion of local programs as frequently as may be deemed necessary. The problem of accepting small hotels which are not much more than rooming or boarding houses was discussed at length, and the council agreed that while small hotels operating legitimately as hotels are always welcome, the boarding house type should not be encouraged. Along this line a card index is to be established by the secretary containing confidential information regarding every hotel in each district, giving the name of manager, operator or owner, number of rooms and character of trade, etc. In deciding, however, to eliminate boarding houses operating as hotels, the council was particular to stress the fact that the small town hotels which are legitimately operated are the real backbone of the Association, and that size alone is no criterion as to the desirability of the membership. Ex-president John A. Anderson, president and general manager of Hotel Harrington, pointed out that the smaller house proprietors are especially desirable from a legislative viewpoint, as they are usually in much closer touch with

their representatives than are the operators of the larger city hotels, and they possess a very real influence in legislative matters pertaining to the hotel industry. There was an attendance of about twenty at the meeting.

Harold A. Sage, general manager of Hotel Tuller, Detroit, paid a visit to Cleveland last week and was a guest of honor at the monthly meeting of the Cleveland Hotel Association. I believe I told you a while ago, that Mr. Sage has adopted a policy of putting in his week ends visiting hotel friends, or creating new ones, in towns and cities that are interested in Detroit, or in line to be, and has found this program to be highly satisfactory.

The Knott Hotels Corporation, one of the extensive National chains, has taken over the operation of Hotel LaSalle, Detroit, formerly the Savoy, on management contract with the Adelaide Realty Co., owner of the property. The LaSalle contains upward of 700 rooms and is the thirty-sixth unit of the Knott corporation.

Some of the larger hotels, located in cities where unemployment necessitates the distribution of food supplies, are doing their part by supplying soup and bread in large quantities, gratuitously through charity organizations. This plan was adopted during the panic of 1893, and proved highly satisfactory. Soup of certain types, highly nutritious, can be produced at small cost, and certainly more economically, in the larger kitchens of hotels.

Roscoe J. Tompkins, well known to Michigan operators, and a former manager of Hotel Blackstone, Chicago, and Book-Cadillac, Detroit, will open shortly, as general manager, Hotel Claridge, Atlantic City, one of the largest units in the board-walk bailiwick.

The Greater Whittier Hotel, Detroit, the largest residential house in the city, has split into two sections, and will be operated as two separate hotels. This situation was created by the fact that the original section, erected about eight years since and the addition created in 1926 were financed by different bonding houses and both sections have been taken over by the bondholders. John F. Conroy, who has been manager of the institution since its inauguration, has cast his lot with the American Bond and Mortgage Company, while Harry R. Price, for some time manager of Hotel Durant, Flint, and operator of Hotels Capital and Robert Douglas, in the same city, will manage the section controlled by the Strauss interests. A division of the interests and facilities of the hotel will be in order, separate heating plants will be installed, and the question of another kitchen and dining room will depend on future requirements. Knowing personally both Messrs. Conroy and Price, I will say that there will be real service in both sections of the Whittier and I presume likely, friendly rivalry.

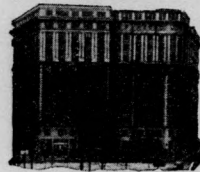
George A. Southerton, of the Battle Creek LaVerne, has added a parking space to his establishment, with a 100 car capacity, with rock garden environment, if you know what that means, and now, with the taking over of the Mills cafe, may reasonably be credited with having enough to do to keep him out of mischief.

Juan A. Hunt, old-time operator of Michigan hotels, passed away at Coldwater, last week.

Medical men say that a fish entree and ice cream should not be served at the same meal. I should hope not. The combination would be almost as bad as garnishing raw oysters with sugar.

What a great many individuals have realized for a long time is now being proven scientifically, i. e., that vibration and noise ruin sleep, and out here in Los Angeles the authorities are tak-

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



**NEW**  
Decorating and Management  
Facing Grand Circus Park. FAMOUS Oyster Bar.  
800 Rooms - 800 Baths  
Rates from \$2.50.  
**HOTEL TULLER**  
HAROLD A. SAGE, Mgr.

"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

**CODY HOTEL**  
GRAND RAPIDS

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

**MORTON HOTEL**

Grand Rapids' Newest Hotel

400 Rooms - 400 Baths

RATES

\$2.50 and up per day.



**Warm Friend Tavern**  
Holland, Mich.

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

GEO. W. DAUCHY, 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  
EDWARD 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

**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.



ing cognizance of the fact and are trying to do something about it. As a starter an ordinance has been adopted, putting the lid on miniature golf courses after midnight, the tooting of auto horns, unnecessarily, at any time of the day and night and a closer supervision over the radio performance. The hotel guest is not so much interested in these reforms, especially when steam drills, riveting machines, hoists, etc., make hideous inroads of life's stock of quiet and comfort, both day and night, but every little helps. Someone out here is advocating paper wheels for street cars, the same as are now being used on Pullman cars, which if adopted promise relief from this nuisance. The hotel man has his cup of bitterness filled to the brim when he does everything humanly possible to eliminate noise in his own establishment, and then runs up against this outside interference.

At the recent general election the voters showed under an amendment to the state constitution which, in actual operation, would allow the users in the state, and they are legion, to charge any rate of interest they desired, when accompanied by a written agreement. A lot of real bandits really got so far as to have this high-jacking scheme placed on the ballots and might have carried but for the interference of a few square shooters who discovered the Ethiopian in the woodpile. California's legal rate of interest, without stipulation, is eight per cent., which may be extended to twelve by written stipulation. Both, highway robbery, but California politics are absolutely controlled by the banking interests, which, supplemented by the real estate racketeers, make a most formidable showing. I have written columns in praise of California institutions, giving many valid reasons why the normal individual should, at least, spend his declining years here, but unless he keeps away from the loan and mortgage sharks, his last days will be spent in some county sanitarium. My best advice to my Eastern friends is: If you are coming here to live, invest your surplus funds in non-taxable securities of unquestioned value, or you will surely feel the prick of the javelin out here. I suggest non-taxable paper for the reason that the collector man will get his if you don't watch out. Taxes have reached unheard of records, and special assessments—well, if you don't invoke the services of a detective agency to look into these, you will discover yourself homeless some fine morning, without any notice of dispossession. Happily, the bottom has dropped out of the realty market, so there is little speculation in that direction, about the only transfers recorded being the occasional giving away of a building lot with a pound of tea at some chain store. If, as is claimed by some of the more optimistic, that Los Angeles will have ten million people in 1950, the lots are already platted for them. The weather and sunshine are still legitimate talking points, but line your pockets with shark-hooks when hobnobbing with the financiers. Fortunately I have escaped the "broker," but the taxes—well, don't mention them just now.

The press dispatches bring to me the news of the burning of Hotel Marquette, at Marquette, owned and operated for a period of forty years by one of the best friends I have ever known—John H. Lewis. My Michigan friends will have known all about the details of the conflagration long before this, so I will confine my remarks to the historical and perhaps somewhat sentimental details, for Hotel Marquette was surely a landmark—one of the first of the pretentious hotels erected in the Upper Peninsula. Many years ago—it seems according to the press report that it was presumably thirty-nine—when I was traveling for

Barnhart Bros. & Spindler, Chicago, selling type to printers, I blew into the Marquette at the very beginning of a blizzard, which lasted over a period of several days, and there was John Lewis—not, possibly, as avoirdupois as of late years—but still John Lewis, typical landlord. Did he try to make me forget all about the blizzard and the further fact that I was awaiting an expense check to keep me from financial wreckage? Well, he didn't do anything else, and he didn't do anything else for every other guest who had fortunately found anchorage with a real, red-blooded landlord. And if our expense checks had not arrived, did we worry about making our territory? Not at all. This wonderful fellow gave us to understand that so long as there was any powder in the magazine, we could have expense money, whether or no. Well, that was John Lewis, and the same is typical of that dear soul-to-day and always will be. He may be—temporarily, I hope—handicapped by illness, but with me, John Lewis, red-blooded landlord, is still in the ring. Possibly I may be pardoned for digressing for a moment and reminiscing of those good old days, possibly gone forever, but they were the days when John Lewis, Hotel Marquette; James R. Hayes, Park Hotel, Sault Ste. Marie; Johnny Mann, Hotel Douglass, Houghton, and Louis Mallette, Hotel Ossawinamakee, Manistique, were much in evidence in the hearts and minds and estimation of such knights of the grip who used to roam over the wilds of Northern Michigan, seeking that which they might devour—and some orders. But they were all real hotel men. Did they care if their guests asked for a repetition of the broiled whitefish offering, or took an extra helping of buckwheat cakes to protect their ribs against the rigors of an Upper Peninsula winter? Well, the Hall of Fame of potential and history making statesmen, would be greatly leavened with busts of this quartette. There are a lot of good stories told about John Lewis, but I think about the best I heard of was one he told on himself: Several years ago John came out to California to enjoy a winter of sunshine and roses, and during his absence his daughters, Rhea and Margaret spent \$20,000 in rehabilitating the hotel, and do you know, John considered it a great joke, when we talked it over—over a bottle of elderberry—in pre-Volstead days. These daughters, by the way, received laudatory mention in my information concerning the conflagration, for their bravery in assisting guests from the burning building. They are the best ever. Hotel Marquette, under Mr. Lewis' management, for many years was the foremost hostelry in the Upper Peninsula and one of the best-known in Michigan. About a year ago, when it was decided to rebuild the structure, the Lewis Hotel Company was formed for the purpose of financing the project and the Misses Rhea and Margaret Lewis became managers of the establishment. While the hotel was being remodeled, it was closed for the first time in its long career, and was re-opened last spring. It was almost entirely rebuilt, with a new lobby, dining rooms and kitchen, a new porch, elevators and new furnishings throughout. The public rooms were extremely attractive and the accommodations modern in every respect. I have no data as to the future plans of the owners, but I feel that the destruction of this wonderful establishment, is little short of a real tragedy, and will be long regretted by the traveling public to which it offered all of the attractions of a home for two score years. Only a few weeks ago, the subject of broiled whitefish was mentioned at a hotel gathering I was attending, and it was my pleasure to speak of the tasteful output of Hotel Marquette kitchens, coupled with the statement that in forty years it was

never missing from the bill of fare, as the piece de resistance.

The common law imposes on the innkeeper an insurer's liability for the loss of property of a guest. The loss is imposed even though the operator may in no wise have been guilty of any negligence. From time to time other laws have been passed relieving or limiting the innkeeper from liability under various circumstances, but the fact remains that the hotel people have always been discriminated against in statutory matters. There are a few states, however, which have modified their laws to the extent that a hotel cannot be held responsible for the loss of baggage after the guest has checked out, but who has left his baggage, temporarily, in the establishment, under the holding that he is not liable as a gratuitous bailee. As such is liable only in the event that the loss has occurred by reason of gross negligence on his part. Of course the courts will place various constructions on the term: gross negligence.

Frank S. Verbeck.

Lansing, Nov. 18—Revamped, re-decorated, renovated and newly equipped, the Fleming Hotel, one of Lansing's oldest hostels, is catering to a selected public under new management.

The hotel, at one time the home of the bachelor and transient wayfarer, has long been a popular place to stay over night, a week or sojourn for a year under the management of its owner, James Fleming.

A few weeks ago F. W. Selby, of North Star, a banker and business man, came to town, looked at the property and decided to take it over. His offer was accepted and for the first time in over a quarter century the place has a new manager.

The new proprietor immediately set about to add to the hotel's already well appropriated comforts for the traveler and constant roomer. The lobby was re-arranged and painters got busy. Some new furnishings were purchased and placed and business started with a bang.

#### Mistaken Identity.

At a revival meeting converts were coming forward by the dozen. A Negro came striding down the aisle and dropped to his knees. He was barefooted and two enormous feet stuck up behind him.

In a moment the revivalist started up the aisle, kneeling here and there beside the converts. The near-sighted old man peered earnestly at the Negro, patted him on the shoulder and murmured: "Bless you, brother." Then kneeling behind him, he said, "And bless these two dear little boys."

#### Five Mistakes of Life.

1. The delusion that individual advancement is made by crushing others down.
2. The tendency to worry about things that cannot be changed or corrected.
3. Insisting that a thing is impossible because we ourselves cannot accomplish it.
4. Attempting to compel other persons to believe and live as we do.
5. Neglect in developing and refining the mind by not acquiring the habit of reading fine literature.

Lansing—John Affeldt, of John Affeldt & Sons, food dealers on East Grand River avenue, celebrated his 83rd birthday Saturday by opening his place of business as has been his cus-

tom, for nearly 50 years. Mr. Affeldt, who has been continuously in business in North Lansing for almost a half century, was waiting on trade Saturday and receiving congratulations from North side merchants and customers. Although well advanced in age, Mr. Affeldt is not only active in his business but has perfect hearing and eyes so "young" that he has no need of "specs." Regular hours of sleeping and working, moderate recreation, and moderation at all times at the table, and regular habits have contributed largely to his longevity. "And," he adds, "don't worry. Worry wears down the resistance to sickness and is harmful mentally and physically."

Kalamazoo—White Bros. Corporation of Kalamazoo, organized to take over the going concern of White Bros. & Co., has a capitalization of \$100,000, with \$58,700 paid in, constituting the property of the old company. The business will be continued at the same location, 847 Portage street.

Grayling—The Kerry & Hanson Flooring Co. has decreased its capital stock from \$100,000 preferred and \$100,000 common to \$70,000 preferred and \$100,000 common.

Highland Park—The Stark Pump & Stoker, Inc., 135 Six Mile Road, West, has been incorporated with a capital stock of \$50,000, \$2,000 being subscribed and paid in.

Saginaw—The Beadle & Becker Wiping Cloth Co. has changed its name to the Becker Wiping Products, Inc., 728 North Washington avenue.

Hamtramck—The Kotcher Separator Co., 9240 Conant avenue, has changed its name to the Kotcher Separator Corporation.

Adrian—The Simplex Paper Corporation has increased its capital stock from \$300,000 to \$350,000.



#### HOTEL BROWNING

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

#### CHARLES RENNER HOTELS

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



## DRUGS

Michigan Board of Pharmacy.

President—J. Edward Richardson, Detroit.

Vice-Pres.—Orville Hoxie, Grand Rapids.

Director—Garfield M. Benedict, Sandusky.

Examination Sessions — Beginning the third Tuesday of January, March, June, August and November and lasting three days. The January and June examinations are held at Detroit, the August examination at Marquette, and the March and November examinations at Grand Rapids.

Michigan State Pharmaceutical Association.

President—John J. Watters, Saginaw.  
First Vice-President—Alexander Reid, Detroit.

Second Vice-President — F. H. Taft, Lansing.

Secretary—R. A. Turrell, Crosswell.

Treasurer—P. W. Harding, Yale.

### Should a Pharmacist Manufacture Toilet Preparations?

Should a pharmacist manufacture toilet preparations?" It is very hard to answer this one way or another. I would say, in most instances, it would not pay. However, where a pharmacist has a special liking and understanding for this line of work, I would by all means say "Yes" because many of our Nationally advertised toilet preparations have been started and created by pharmacists and there are several toilet preparation businesses that couldn't be bought for a million dollars to-day which still bear the names of some former pharmacists.

What should a pharmacist know in order to get only part of the way on the right track so that his venture will meet with success? Either your preparation must be something entirely new and original, but bear in mind it should also be practical, or else it should be better than other similar preparations on the market. This of course is not always very easy to do but it can be done in many cases because not all of the present successful firms are using the finest raw materials for their preparations nor are they using the finest perfume raw materials at all times. Many of them do not even seem to have the knack of selecting the proper odor types that women want to-day or that are in vogue to-day. For these reasons, some of the older firms are going back.

It has been proven to me that the demand for certain odor types seems to change as time passes. Certain odor characteristics sell for a time, then apparently all at once they are not desired so much. Of course, most of this slackening of interest in a product is due to its too great popularity. The majority of women do not care to use an odor that is universally met with. In this connection, some of you will no doubt remember the popularity enjoyed by the Narcissus type of odor. For a while one could get this perfume odor in great abundance in every public assemblage. It became too popular and is now much less sought after by discriminating trade. The most fastidious woman is as particular about the perfume odors of the toilet preparations she uses, as she is with the things she wears; she wants them to be different and exclusive. This fact always gives the new-comer a chance when he has the ability to manufacture good preparations and the temperament to

use and select the odors that women will like, which to my mind is the deciding factor as to whether a preparation is a success or a failure.

But here is where so many of the new-comers make their mistakes. Not knowing enough about this particular business or imagining that their preparation is better without giving it enough real and careful study and thought and without having made comparisons with other similar and same products already on the market, they just go ahead blindly and trust more to luck than to the superiority of their preparation. A successful preparation must first of all be a perfect preparation in every respect; it must remain in the same perfect condition six months or a year or even longer after it has left the laboratory. These, gentlemen, are very important points, much more important than the average manufacturer realizes. I know firms that have gone into bankruptcy right after having brought out their first preparation just because of an imperfect product. This imperfection was only discovered after the preparation had been placed on the market, showing that the firm in question had not done sufficient research work. A case is still very vividly in my mind of a large chemical house which spent more than one-half million dollars on National advertising to put a face cream on the market and through their advertising succeeded so admirably that their preparation was stocked by practically every druggist and department store and other stores handling toilet preparations all over the country. However, after the public began buying the cream which was put up in a very beautiful jar and carton, the cream had partially dried up and had begun to lose its snow-white color. Even though all this money was spent and a success was practically assured, the whole venture was a failure and this large chemical house has never again attempted to put out another toilet preparation. In fact, if they ever did attempt it again, hardly any druggist or department store would ever have enough confidence to again stock one of their toilet preparations. This certainly emphasizes the importance of first knowing that your product is right, then going ahead.

Also of very great importance is the color of your preparation, if you intend giving it one. Women as well as men are attracted by some colors and by certain shades of such colors; others they wouldn't favor at all. Colors are very tricky to work with; watch out that they do not fade or stain; always expose your preparation to all kinds of temperatures as well as to the direct rays of the sun for a period of several weeks or months watching the product carefully and comparing older samples that have been subjected to all kinds of temperatures and climatic conditions with a freshly made batch. Never put a preparation on the market before you have looked into this matter carefully and remember that there always exists the possibility that your preparation may be on someone's shelf for a year or longer and that it may there

be subjected to all kinds of change of temperatures. Following this, comes the color of the label as well as the color scheme of the complete package itself. This also must be treated with the greatest deliberation and thought as a great deal depends on it. Next comes the container, whether bottle or jar or tube; the proper selection of this very often makes a world of difference and often times can make or spoil a sale.

Furthermore, the perfume oil that you are using is of the greatest importance because some perfume oils have the tendency to discolor while some other perfume oils cause a burning sensation when used in a preparation to be applied to the skin. Be sure to buy your perfume oil and essential oils from a reliable firm composed of men who know their business and who have made a study of this line of work. Invariably, a woman will first put her nose to a toilet preparation that she is interested in buying; it makes no difference whether it is a perfume, face cream, talcum powder, face powder, bath salt, etc. If the character of the perfume in the preparation is pleasing to her sense of smell, a sale is assured in most instances.

Still furthermore, the naming of your preparation is of equal importance. Always give your preparation a pleasing name which can be easily pronounced and remembered by all nationalities. After you have decided on a name and before going ahead and spending money on getting your circulars and labels printed, be sure to have a search made of the name that you have selected for your preparation by an attorney who is familiar with such work. This is to find out definitely whether there isn't a preparation somewhere on the market with the same or similar name. If so, stop right then and there and think of another name as any other way would be suicide right from the very beginning. I, personally, know of many cases where young promising firms had neglected to do this and were sued by manufacturers who had used the same or similar name previously and who had the name of their preparation copyrighted. It generally happens that these new firms never have enough money left to fight such cases. Most of the time, the law protects the originator, which after all is a good thing. Never be an imitator but strive to be a creator and originator.

If you as a pharmacist ever attempt getting into the manufacture of toilet preparations, always remember that the old adage: "Creep before you walk" holds true here as well as in so many other cases. Your own store is your best guide. If your customers come back for more and tell others about it and if you begin to get enquiries for your preparation by mail and are beginning to sell quite a quantity of your product, you can rest assured that you are on the right track.

I would immediately begin keeping separate books for that new part of the business so that you could figure out your exact profits on that particu-

lar end, because if you have real profits you should at once begin to spend some of those profits in sensible advertising. Never get the idea that just because your preparation is beginning to go fairly well that with a few thousand dollars you can put it over in a big way. The only way that it can be done is in a systematic manner and that is by spending a certain percentage of your profits yearly, increasing the amount spent for advertising by the additional profits that you are making. It isn't very likely that even if you were to spend ten to twenty-five to fifty thousand dollars that you could be assured of a National distribution quickly. In my opinion a quick National distribution can only be accomplished by spending enormous sums of money.

These remarks have been made with the retail pharmacist in mind. However, the reasoning will apply for the wholesale druggist who intends to put a new product on the market—certainly he is faced with the same problems. The only difference is that the larger house may have better facilities for developing a new product, but the same care must be taken, or trouble is almost sure to result.

F. W. Heine.

### Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 18—The hunting season is now on and thousands of hunters are on the job, but without any snow the kill will not be heavy. The first kill was reported from Eckerman. David Barris was the hero, but no news from any of our fellow townsmen has been received. The fire wardens are on the alert for fires which might be started by some of the careless hunters. The first hard luck story reaches us from Manistique, where three Lower Peninsula hunters had set up their camp near Fish Dam Park. With their tents up, stove in place and everything arranged for the season, the three nimrods went out to give the country the once over. When they returned there was nothing left but a smouldering mass of wreckage. A fire had somehow started from a fire in the stove. They had not only lost all of their equipment, but also their guns and most of their clothing. They immediately headed for home and do not expect to return this season. The first accident to the hunters occurred late Thursday near Seney, when W. R. Osgood, 56, prominent St. Johns undertaker, was killed instantly when a rear tire of the car he was driving went flat, hurling the heavy coupe into the ditch. His companions, Rev. R. W. Merrill and C. L. Shaffley, also of St. Johns, were slightly injured.

H. P. Hossack, the well known merchant at Cedarville, is some guesser, having won the guessing contest put on here by Warry McCondra, as to how many seeds there were in a large pumpkin. Mr. Hossack guessed 475 and so it was.

The last boat of the Pittsburg Steamship Co. fleet passed through Thursday afternoon, but some of their fleet are still plying the Lower Lakes. The Poe lock was pumped out, which means that "it won't be long now."

E. J. Haller has taken the agency for the United cigar stores, which is the first United cigar store opened in this city. Mr. Haller has put in all new fixtures, redecorated the store and has one of the finest cigar stores in Cloverland. He is giving the store his personal attention and his many friends predict for him a prosperous business. August C. Lange, 69, one of our old



timers, died last Thursday of heart trouble. Mr. Lange had been in the tailoring business practically all of his life, having been engaged in that business ever since he came here in 1887. He was first in business with David Atkins in the firm of Atkins & Lange, later he went in business with his brother, Emil Lange, but during the late years he has been in business alone in the Zellar building, which was destroyed about a year ago. He never started up in business again on account of poor health. He was a member of the St. James Episcopal church, had a host of friends who extend their sympathy to the widow and his daughter and six brothers.

The buy-it-now movement is highly commendable, if it is accompanied by a pay-for-it-now action.

The Cloverland Oil Co., at Manistique, is building a new oil station on Arbutus avenue, opposite the Hotel Ossaon, Manistique. The building will be 40 by 42 feet and will be constructed with hollow tile faced with stucco. The station will contain a general salesroom, an oil and greasing room, and also a ladies rest room which will have a modern fireplace. There will be attractive flower beds, together with trees and shrubbery. The new station will be ready for business about May 1 and will be one of the finest of its kind in the Upper Peninsula.

The place to buy denatured alcohol is Escanaba, where it can be bought at 59 cents per gallon.

W. R. Robertson, one of our popular shoe manufacturers, left last Monday for his old home in Scotland, with his wife, where he will visit with old friends and relatives. He expects to stay about two months.

There is a kick in much of the stuff being trafficked as whisky, but it is often the last.

George Gierback, manager for the Soo Creamery here, is wearing a broad smile, and rightly so, as his creamery has been awarded the first prize, the gold medal, for the whole United States and Canada for the best cottage cheese at the National dairy show held in St. Louis recently. All this adds fame for our home town.

William G. Tapert.

When others quit, victories are won.

### Death of a Well Known Traveling Man.

Kalamazoo, Nov. 18.—Another well known traveling man has started on his last long trip never to return.

Charles H. Camp was born in England sixty-three years ago and with his parents came to America in 1870, settling at Sodus, New York, and in 1891 he came to Kalamazoo, where he has resided ever since.

For the past thirty-five years he has been a traveling salesman. The last fifteen years he has been connected with the sales department of the Frank H. Clay Co., Kalamazoo, wholesaler of auto accessories and radios, covering the territory North and East of Grand Rapids. Mr. Camp retired about a year ago on account of ill health. He was a Past Councilor of Kalamazoo U. C. T. and a member of the Masonic Order.

Besides his widow, he leaves a son, Edmund, of Kalamazoo, and a daughter, Eleanor, of California, both married. He has several brothers and sisters who reside in New York State.

F. H. Clay.

### Service.

Modern competition seems to be forcing some of our public utility corporations to proffer unusual services to their customers. To call attention to these special services, telegraph companies often use little stickers on the corners of their delivered messages.

The story is current that a father, nervously waiting at his office for the news that both worries and thrills, received the following message: Charlotte Gave Birth to Baby Girl This Morning Stop Baby and Mother Both Well and Happy.

On the corner of the envelope containing the message was this label: "When you want a boy, ring Western Union."

A reparation moratorium and debt revision are possibilities.

Accurate time and job study prevent useless steps.

## WHOLESALE DRUG PRICE CURRENT

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

<b>Acids</b>			<b>Cotton Seed</b>			<b>Benzoin Comp'd.</b>		
Boric (Powd.)	10 @	20	Cubebs	5 00@	25	Buchu	2 @	16
Boric (Xtal)	10 @	20	Eigerson	4 00@	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	2 @	14
Muriatic	3 1/2 @	8	Juniper Berries	4 50@	4 75	Cinchona	2 @	16
Nitric	9 @	15	Juniper Wood	1 50@	1 75	Colchicum	2 @	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	2 @	35
<b>Ammonia</b>			Lavender Gar'n	1 25@	1 50	Gualiac	2 @	28
Water, 26 deg.	07 @	18	Lemon	4 00@	4 25	Gualiac, Ammon.	2 @	04
Water, 18 deg.	06 @	15	Linseed, boiled, bbl.	@	83	Iodine	2 @	25
Water, 14 deg.	5 1/2 @	13	Linseed, raw, bbl.	@	80	Iodine, Colorless	2 @	50
Carbonate	20 @	25	Linseed, bld, less	90 @	1 03	Iron, Clo.	2 @	56
Chloride (Gran.)	03 @	18	Linseed, raw, less	87 @	1 00	Kino	2 @	44
<b>Balsams</b>			Mustard, artifl. oz.	@	35	Myrrh	2 @	52
Copaiba	1 00@	1 25	Neatsfoot	1 25@	1 35	Nux Vomica	2 @	80
Fir (Canada)	2 75@	3 00	Olive, pure	3 00@	3 00	Opium	2 @	40
Fir (Oregon)	65 @	1 00	Olive, Malaga,	2 50@	3 00	Opium, Camp.	2 @	40
Peru	3 25@	3 50	yellow	2 50@	3 00	Opium, Deodor'd	2 @	40
Tolu	2 00@	2 25	Olive, Malaga,	2 85@	3 25	Rhubarb	2 @	92
<b>Barks</b>			green	2 85@	3 25	<b>Paints</b>		
Cassia (ordinary)	25 @	30	Orange, Sweet	6 00@	6 25	Lead, red dry	13 1/4 @	14 1/4
Cassia (Saigon)	40 @	60	Organum, pure	@	50	Lead, white dry	13 1/4 @	14 1/4
Sassafras (pw. 60c)	@	50	Organum, com'l	1 00@	1 20	Lead, white oil	13 1/4 @	14 1/4
Soap Cut (powd.)	20 @	30	Peppermint	3 25@	3 50	Ochre, yellow bbl.	2 1/2 @	2 1/2
35c	20 @	30	Rose, pure	13 50@	14 00	Ochre, yellow less	3 @	6
<b>Berries</b>			Rosemary Flows	1 25@	1 50	Red Venet'n Am.	3 1/4 @	7
Cubeb	@	90	Sandelwood, E.	12 50@	12 75	Red Venet'n Eng.	4 @	8
Fish	@	25	Sassafras, true	2 00@	2 25	Putty	5 @	8
Juniper	10 @	20	Sassafras, artifl	75 @	1 00	Whiting, bbl.	@	4 1/2
Prickly Ash	@	75	Spearment	6 00@	6 25	Whiting	5 1/2 @	10
<b>Extracts</b>			Sperm	1 50@	1 75	Rogers Prep.	2 65@	2 85
Licorice	60 @	75	Tany	7 00@	7 25	<b>Miscellaneous</b>		
Licorice, powd.	60 @	70	Tar USP	65 @	75	Acetanadid	57 @	75
<b>Flowers</b>			Turpentine, bbl.	@	51	Alum	06 @	12
Arnica	75 @	80	Turpentine, less	58 @	71	Alum. powd. and	09 @	15
Chamomile (Ged.)	30 @	40	Wintergreen,	6 00@	6 25	ground	09 @	15
Chamomile Rom.	@	1 25	leaf	6 00@	6 25	Bismuth, Subni-	2 00@	2 40
<b>Gums</b>			Wintergreen, sweet	3 00@	3 25	trate	2 00@	2 40
Acacia, 1st	@	60	Wintergreen, art	75 @	1 00	Borax xtal or	06 @	13
Acacia, 2nd	@	50	Worm Seed	6 00@	6 25	powdered	06 @	13
Acacia, Sorts	35 @	40	Wormwood, oz.	@	1 50	Cantharides, po.	1 25@	1 50
Acacia, Powdered	40 @	50	<b>Potassium</b>			Calomel	2 72@	2 82
Aloes (Barb Pow)	35 @	45	Bicarbonate	35 @	40	Capsicum, pow'd	62 @	75
Aloes (Cape Pow.)	25 @	35	Bichromate	15 @	25	Carmine	8 00@	9 00
Aloes (Soc. Pow.)	75 @	80	Bromide	69 @	85	Cassia Buds	30 @	40
Asafoetida	50 @	60	Bromide, grand	21 @	23	Cloves	30 @	40
Pow.	90 @	1 00	Chlorate, powd.	16 @	23	Chalk Prepared	14 @	16
Camphor	87 @	95	or Xtal	17 @	24	Chloroform	47 @	54
Guaiac	@	70	Cyanide	30 @	90	Choral Hydrate	1 20@	1 50
Guaiac, pow'd	@	70	Iodide	4 34@	4 55	Cocaine	12 85@	13 50
Kino	@	1 25	Permanganate	22 1/2 @	35	Cocoa Butter	60 @	94
Kino, powdered	@	1 25	Prussiate, yellow	35 @	45	Corks, list, less	30 70 @	10
Myrrh	@	1 15	Prussiate, red	@	70	40-10%		
Myrrh, powdered	@	1 25	Sulphate	35 @	40	Copperas	03 @	10
Opium, powd.	21 00@	21 50	<b>Roots</b>			Copperas, Powd.	4 @	10
Opium, gran.	21 00@	21 50	Alkanet	30 @	35	Corrosive Sublim	2 25@	3 30
Shellac, Orange	50 @	65	Blood, powdered	40 @	45	Cream Tartar	35 @	45
Shellac, White	55 @	70	Calamus	25 @	35	Cuttle bone	40 @	50
Tragacanth, pow.	@	1 75	Elecampane, pwd.	20 @	30	Dextrine	6 @	15
Tragacanth	2 00@	2 35	Gentian, powd.	20 @	30	Dover's Powder	4 00@	4 50
Turpentine	@	30	Ginger, African,	30 @	35	Emery, All Nos.	10 @	15
<b>Insecticides</b>			powdered	30 @	35	Emery, Powdered	@	15
Arsenic	08 @	20	Ginger, Jamaica,	40 @	50	Epsom Salts, bbls.	00 3/4 @	10
Blue Vitriol, bbl.	@	07	powdered	45 @	60	Epsom Salts, less 3 1/2	@	10
Blue Vitriol, less	08 @	15	Ginger, Jamaica,	40 @	50	Ergot, powdered	@	4 00
Bordea. Mix Dry	12 1/2 @	23	powdered	45 @	60	Flake, White	15 @	20
Hellebore, White	15 @	25	Goldenseal, pow.	5 00@	5 50	Formaldehyde, lb.	12 @	35
powdered	15 @	25	Ipecac, powd.	5 50@	6 00	Gelatine	80 @	90
Insect Powder	47 1/2 @	60	Licorice	35 @	40	Glassware, less 55%		
Lead Arsenate, Po.	13 1/2 @	27	Licorice, powd.	20 @	30	Glassware, full case 60%		
Lime and Sulphur	09 @	23	Orris, powdered	45 @	50	Glauber Salts, bbl.	00 1/2 @	10
Dry	09 @	23	Poke, Powdered	25 @	40	Glauber Salts less 04	@	10
Paris Green	26 1/2 @	46 1/2	Rhubarb, powd.	@	1 00	Glue, Brown	20 @	30
<b>Leaves</b>			Rosinwood, powd.	@	50	Glue, Brown Grd	16 @	22
Buchu	@	90	Sarsaparilla, Hond.	@	1 10	Glue, White	27 1/2 @	35
Buchu, powdered	@	1 00	ground	@	1 10	Glue, white grd.	25 @	35
Sage, Bulk	25 @	30	Sarsaparilla, Mexic.	@	60	Glycerine	17 1/2 @	40
Sage, 1/4 loose	@	40	Squills	35 @	40	Hops	75 @	95
Sage, powdered	@	35	Squills, powdered	70 @	80	Iodine	6 45@	7 00
Senna, Alex.	50 @	75	Tumeric, powd.	20 @	25	Iodoform	8 00@	8 30
Senna, Tinn. pow.	30 @	35	Valerian, powd.	@	60	Lead Acetate	20 @	30
Uva Ursi	20 @	25	<b>Seeds</b>			Mace	@	1 50
<b>Oils</b>			Anise	@	35	Mace, powdered	@	1 60
Almonds, Bitter,	7 50@	7 75	Anise, powdered	35 @	40	Menthol	7 00@	8 00
true	7 50@	7 75	Bird, Is	13 @	17	Morphine	13 58@	14 33
Almonds, Bitter,	3 00@	3 25	Canary	12 @	13	Nux Vomica	@	30
artificial	3 00@	3 25	Caraway, Po.	30 @	35	Nux Vomica, pow.	15 @	25
Almonds, Sweet,	1 50@	1 80	Cardamon	2 50@	2 75	Pepper, black, pw.	45 @	55
true	1 50@	1 80	Coriander pow.	40 @	45	Pepper, White, p.	75 @	85
Almonds, Sweet,	1 00@	1 25	Dill	15 @	20	Pitch, Burgundy	20 @	25
imitation	1 00@	1 25	Fennell	35 @	50	Quassia	12 @	15
Amber, crude	75 @	1 00	Flax	8 @	15	Quinine, 5 oz. cans	@	60
Amber, rectified	1 50@	1 75	Flax, ground	8 @	15	Rochelle Salts	23 @	35
Anise	2 00@	2 25	Foenugreek, pwd.	15 @	25	Saccharine	2 60@	2 75
Bergamont	6 50@	7 00	Hemp	8 @	15	Salt Peter	11 @	32
Calceput	2 00@	2 25	Lobelia, powd.	@	30	Seidlitz Mixture	30 @	40
Cassia	3 00@	3 25	Mustard, yellow	17 @	25	Soap, green	15 @	30
Caster	1 55@	1 80	Mustard, black	20 @	25	Soap, mott cast	@	25
Cedar Leaf	2 00@	2 25	Poppy	15 @	20	Soap, white Castile,	@	15 00
Citronella	1 00@	1 20	Quince	25 @	30	case	@	15 00
Cloves	4 00@	4 25	Sabadilla	45 @	50	Soap, white Castile	@	1 60
Cocoonut	27 1/4 @	35	Sunflower	12 @	18	less, per bar	@	1 60
Cod Liver	1 40@	2 00	Worm, American	30 @	40	Soda Ash	3 @	10
Croton	8 00@	8 25	Worm, Lavant	6 50@	7 00	Soda Bicarbonate	3 1/2 @	10
<b>Tinctures</b>			<b>Tinctures</b>			Soda, Sal	02 1/2 @	08
Aconite	@	1 80	Aconite	@	1 80	Spirits Camphor	@	11
Aloes	@	1 56	Aloes	@	1 56	Sulphur, roll	4 @	11
Asafoetida	@	2 28	Asafoetida	@	2 28	Sulphur, Subl.	4 1/4 @	10
Arnica	@	1 50	Belladonna	@	1 44	Tamarinds	20 @	25
Belladonna	@	1 44	Benzoin	@	2 28	Tartar Emetic	70 @	75
Benzoin	@	2 28	<b>Webster Cigar Co. Brands</b>			Turpentine, Ven.	50 @	75
<b>Webster Cigar Co. Brands</b>			<b>Webster Cigar Co. Brands</b>			Vanilla Ex. pure	1 50@	2 00
Websterettes	33 @	50	<b>Webster Cigar Co. Brands</b>			Vanilla Ex. pure 2	25 @	30
Cincos	38 @	50	<b>Webster Cigar Co. Brands</b>			Zinc Sulphate	06 @	11
Webster Cadillacs	75 @	90	<b>Webster Cigar Co. Brands</b>			<b>Webster Cigar Co. Brands</b>		
Golden Wedding	75 @	90	<b>Webster Cigar Co. Brands</b>			<b>Webster Cigar Co. Brands</b>		
Panatellas	75 @	90	<b>Webster Cigar Co. Brands</b>			<b>Webster Cigar Co. Brands</b>		
Commodore	95 @	100	<b>Webster Cigar Co. Brands</b>			<b>Webster Cigar Co. Brands</b>		

## 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



# 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

Cheese  
Pork  
Lard

### 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, 24-28 oz., doz.	2 10
Quaker, 12-33 oz., doz.	2 35

### BAKING POWDERS

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

### K. C. Brand

10c size, 4 doz.	3 70
15c size, 4 doz.	5 50
20c size, 4 doz.	7 20
25c size, 4 doz.	9 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, 1/2 oz., Non-freeze, dozen	85
Boy Blue, 36s, per cs.	2 70

### Perfumed Bluing

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

### BEANS and PEAS

100 lb. bag	
Brown Swedish Beans	9 00
Pinto Beans	9 25
Red Kidney Beans	9 75
White H'd P. Beans	6 25
Col. Lima Beans	11 00
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

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

### BREAKFAST FOODS

Kellogg's Brands	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
Pep, No. 224	2 70
Pep, No. 202	2 00
Krumbs, No. 424	2 40
Bran Flakes, No. 624	2 75
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 70
Rice Krispies, 1 oz.	1 10

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

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

### Post Brands

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

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

### Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

### Shoe

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

### BUTTER COLOR

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

### CANDLES

Electric Light, 40 lbs.	12.1
Plumber, 40 lbs.	12.8
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, 6s. per box	30

### CANNED FRUITS

Hart Brand	
Apples	
No. 10	5 75
Blackberries	
No. 2	3 75
Pride of Michigan	3 25
Cherries	
Mich. red, No. 10	11 75
Red, No. 10	12 25
Red, No. 2	4 15
Pride of Mich. No. 2	3 55
Marcellus Red	3 10
Special Pie	2 60
Whole White	3 10
Gooseberries	
No. 10	8 00
Pears	
19 oz. glass	5 65
Pride of Mich. No. 2 1/2	4 20
Plums	
Grand Duke, No. 2 1/2	3 25
Yellow Eggs No. 2 1/2	3 25
Black Raspberries	
No. 2	3 75
Pride of Mich. No. 2	3 25
Pride of Mich. No. 1	2 35
Red Raspberries	
No. 2	3 35
No. 1	3 75
Marcellus, No. 2	3 75
Pride of Mich. No. 2	4 25

### Strawberries

No. 2	4 25
No. 1	3 00
Marcellus, No. 2	3 25
Pride of Mich. No. 2	3 75

### CANNED FISH

Clam Ch'der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Minced, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Love Oysters, 5 oz.	1 75
Lobster, No. 1/4, Star	2 90
Shrimp, 1, wet	2 15
Sard's, 1/4 Oil, Key	6 10
Sard's, 1/4 Oil, Key	5 00
Sardines, 1/4 Oil, k'less	4 75
Salmon, Red Alaska	3 75
Salmon, Med. Alaska	2 85
Salmon, Pink, Alaska	1 35
Sardines, 1m, 1/4, ea.	10 22
Sardines, 1m, 1/4, ea.	10 22
Sardines, Cal., 1/4	35 25
Tuna, 1/2, Curtis, doz.	3 60
Tuna, 1/4, Curtis, doz.	2 20
Tuna, 1/4, Blue Fin	2 25
Tuna, 1s, Curtis, doz.	7 00

### CANNED MEAT

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

### Baked Beans

Campbells	1 05
Quaker, 16 oz.	85
Freemont, No. 2	1 25
Snider, No. 1	1 10
Snider, No. 2	1 25
Van Camp, small	90
Van Camp, med.	1 45

### CANNED VEGETABLES

Hart Brand	
Baked Beans	
Medium, Plain or Sau.	85
No. 10, Sauce	5 60

### Lima Beans

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

### Red Kidney Beans

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

### String Beans

Little Dot, No. 2	3 30
Little Dot, No. 1	2 50
Little Quaker, No. 1	2 00
Little Quaker, No. 2	2 90
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 80
Cut, No. 10	10 50
Cut, No. 1	2 10
Cut, No. 2	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
Little Quaker, No. 1	1 90
Choice Whole, No. 10-12	50
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 75

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

### Beets

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

### Carrots

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

### Corn

Golden Ban., No. 3	3 60
Golden Ban., No. 2	2 00
Golden Ban., No. 10-10	75
Little Dot, No. 2	1 80
Little Quaker, No. 2	1 30
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 50
Templar E. J., No. 2	1 32 1/2
Templar E. J., No. 10	7 00

### Pumpkin

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

Lily of Valley, 14 oz.	2 25
Lily of Valley, ½ 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



**Hominy**  
Pearl, 100 lb. sacks -- 3 50

**Macaroni**  
Mueller's Brands  
9 oz. package, per doz. 1 30  
9 oz. package, per case 2 50

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

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

**Sage**  
East India -- 10

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

**Jiffy Punch**  
3 doz. Carton -- 2 25  
Assorted flavors.

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

**Lee & Cady Brands**  
American Eagle  
Home Baker

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

**Ideal Glass Top**  
Half pint -- 9 00  
One pint -- 9 50  
One quart -- 11 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 Des-  
sert, 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 bx 4 20  
Ohio Blue Tip, 144 box 5 00  
Ohio Blue Tip, 720-1c 4 00  
\*Reliable, 144 -- 3 15  
\*Federal, 144 -- 3 95

**Safety Matches**  
Quaker, 5 gro. case -- 4 25

**NUTS—Whole**  
Almonds, Tarragona -- 19  
Brail, Large -- 23  
Fancy Mixed -- 22  
Filberts, Sicily -- 20  
Peanuts, Vir. Roasted -- 11  
Peanuts, Jumbo, std. 13

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

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

**Shelled**  
Almonds Salted -- 95  
Peanuts, Spanish  
125 lb. bags -- 12  
Filberts -- 32  
Pecans Salted -- 87  
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. 5 00  
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 -- 3 40  
25 lb. pails -- 3 40

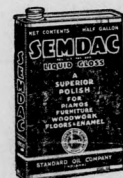
**PETROLEUM PRODUCTS**  
From Tank Wagon  
Red Crown Gasoline -- 19.7  
Red Crown Ethyl -- 22.7  
Solite Gasoline -- 22.7

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

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

**Polarine**

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



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

**PICKLES**  
Medium Sour  
5 gallon, 400 count -- 4 75

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

**Dill Pickles**  
Gal. 40 to Tin, doz. 10 25  
No. 2 1/2 Tins -- 2 25  
32 oz. Glass Picked -- 2 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. -- 20  
Good St's & H'f. 15 1/2 @ 13  
Med. Steers & Heif. -- 14  
Com. Steers & Heif. -- 12

**Veal**  
Top -- 19  
Good -- 15  
Medium -- 12

**Lamb**  
Spring Lamb -- 18  
Good -- 16  
Medium -- 13  
Poor -- 11

**Mutton**  
Good -- 12  
Medium -- 11  
Poor -- 10

**Pork**  
Loin, med. -- 17  
Butts -- 16  
Shoulders -- 14  
Spareribs -- 13  
Neck bones -- 05  
Trimnings -- 11

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

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

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

**Suasages**  
Bologna -- 16  
Liver -- 18  
Frankfort -- 20  
Pork -- 31  
Veal -- 19  
Tongue, Jellied -- 35  
Headcheese -- 18

**Smoked Meats**  
Hams, Cer. 14-16 lb. @ 26  
Hams, Cer., Skinned  
16-18 lb. @ 25  
Ham, dried beef  
Knuckles -- @ 38  
California Hams -- @ 17 1/2  
Picnic Boiled  
Hams -- 20 @ 25  
Boiled Hams -- @ 39  
Minced Hams -- @ 18  
Bacon 4/6 Cert. 24 @ 31

**Beef**  
Boneless, rump 28 00 @ 36 00  
Rump, new -- 29 00 @ 35 00

**Liver**  
Beef -- 17  
Calf -- 55  
Pork -- 10

**RICE**  
Fancy Blue Rose -- 5.65  
Fancy Head -- 07

**RUSKS**  
Dutch Tea Rusk Co.  
Brand.

36 rolls, per case -- 4 25  
18 rolls, per case -- 2 25  
12 rolls, per case -- 1 50  
12 cartons, per case -- 1 70  
18 cartons, per case -- 2 55  
36 cartons, per case -- 5 00

**SALERATUS**  
Arm and Hammer -- 3 75

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

**COD FISH**  
Middle -- 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. Panov, 100 lb. 18 00  
Milkers, bbls. -- 18 50  
K K K K Norway -- 19 50  
8 lb. pails -- 1 40  
Cut Lunch -- 1 50  
Boned, 10 lb. boxes -- 16

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

**STOVE POLISH**  
Blackene, per doz. 1 35  
Black Silk Liquid, dz. 1 35  
Black Silk Paste, doz. 1 25  
Enamelene Paste, doz. 1 35  
Enamelene 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. 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 40  
28 lb. bags, Table -- 62  
Old Hickory, Smoked,  
6-10 lb. 4 50



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

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

**CLEANSERS**



80 can cases, \$4.80 per case

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

Gold Dust, 12 Large 3 20  
Golden Rod, 24 -- 4 25  
La France Laun., 4 dz. 3 60  
Old Dutch Clean, 4 dz. 3 40  
Octagon, 96s -- 3 90  
Rinso, 40s -- 3 20  
Rinso, 24s -- 5 25  
Rub No More, 100, 10  
oz. -- 3 85  
Rub No More, 20 Lg. 4 00  
Spotless Cleanser, 48,  
20 oz. -- 3 85  
Sani Flush, 1 doz. -- 2 25  
Sapolio, 3 doz. -- 3 15  
Soapine, 100, 12 oz. 6 40  
Snowboy, 100, 10 oz. 4 00  
Snowboy, 12 Large -- 2 65  
Speedee, 3 doz. -- 7 20  
Sunbrite, 50s -- 2 10  
Wyandote, 48 -- 4 75  
Wyandote 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  
Grdina White Na. 10s 3 75  
Jan Rose, 100 box -- 7 85  
Walry, 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 -- @ 50  
Cassia, 5c pkg., doz. @ 40  
Ginger, Africa -- @ 19  
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 -- @ 50  
Ginger, Corkin -- @ 33  
Mustard -- @ 32  
Mace, Penang -- 1 39  
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  
Ponlety, 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, 18, 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 dz. 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  
Caper, 2 oz. -- 3 30

**TEA**  
Blodgett-Beckley Co.  
Royal Garden, 1/2 lb. -- 75  
Royal Garden, 1/4 lb. -- 77  
**Japan**  
Medium -- 35 @ 35  
Choice -- 37 @ 52  
Fancy -- 52 @ 61  
No. 1 Nibbs -- 64  
1 lb. pkg. Sifting -- 14

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

**Ceylon**  
Pekoe, medium -- 57

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**YEAST-COMPRESSED**  
Fleischmann, per doz. 30



## DETROIT DOINGS.

## Late Business News From Michigan's Metropolis.

The B. V. D. Sales Corporation of the Midwest has opened for business at 314 Jefferson avenue, East. The new organization, of which B. M. Greene is president, will deal in men's underwear, swim suits and sweater coats, products of the B. V. D. mills.

Fred Keil, well-known to the dry goods trade in Michigan and Ohio, has become affiliated with the McConnell-Kerr Co., 350 Jefferson, East, mill and importer representatives for linens, curtains and blankets. The McConnell-Kerr Co., one of Detroit's younger wholesale houses, has made remarkable strides since organization three years ago and has been constantly adding to its distributing facilities and stocks. Mr. Keil will cover a portion of the Thumb territory and suburban Detroit.

An involuntary petition in bankruptcy has been filed in U. S. District Court here against Benjamin Glaser and Nathan Bloom, individually, and operating as Bloom Glaser Fur Co., by John McNeill Burns, attorneys, representing Rosenberg Bros., \$1,500; Harry Lyons, \$1,600; Steve F. Danchoff, \$1,000.

An involuntary petition in bankruptcy has been filed in U. S. District Court here against Gratton Lingerie Mfg. Co., Inc., by Irwin I. Cohn, attorney, representing I. Shetzer Co., \$303; Broder Bros., \$100; Loyal Shirt Co., \$290.

Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Al Vincour and Israel Zinstein, individually, and operating as Vincour & Zinstein, by Irwin I. Cohn, attorney, representing Hamilton Cahartt & Co., \$163; Westman & Shatzer, \$600; Broder Bros., \$413.

An involuntary petition in bankruptcy has been filed in the U. S. District Court here against Newman Gornbein Furniture Co., Inc., by Attorneys Bryant, Lincoln, Miller & Bevan, representing Alaska Refrigerator Corp., \$672; Lloyd Mfg. Co., \$267; Chicago Hardware Co., \$342.

An involuntary petition in bankruptcy has been filed in the U. S. District Court here against Best Store Fixture Mfg. Co., Inc., by Bryant, Lincoln, Miller & Bevan, representing Sani Products Co., \$1,594; American Metal Ware Co., \$416; Garden City Plating & Mfg. Co., \$93.

An involuntary petition in bankruptcy has been filed in the U. S. District Court here against Jay Freedheim, by Irwin I. Cohn, representing I. Shetzer Co., \$400; George F. Minto Co., \$105; Reliable Cap Co., \$40.

Charles W. Mears, noted merchandising authority and teacher of thousands of business people for executive positions in the retailing and advertising fields, addressed members of the Retail Institute at the ninth meeting of the season in the Hotel Statler Tuesday evening. Mr. Mears' topic was "What Is the Greatest Power in Retailing To-day?" During his lecture, Mr. Mears pointed out the seven fundamental ways of selling goods. "In

Detroit retailing," said Mr. Mears, "cash registers ring up millions of sales transaction daily, yet no two of them are exactly similar. Boiled down to basic factors, however, these sales fall into one of seven classifications—and only seven—there isn't even an eighth way. "The most important fact, however, is not the number of ways in which sales are made, but just what those ways are. Once we recognize them, and once we realize how limited are the ways in which we can produce sales, then we have come to the conclusion that we can not overlook any one of the seven opportunities, but need to push each one of them to the utmost whenever possible."

Detroit has ceased to be a city of gloom. If the city's economic mainstay, the automotive industry, is not in the midst of a business boom, it is at least teeming with activity. Right now the motor car industry has no time to be gloomy.

The improved outlook is based upon the substantial fact that large factories are operating again; that workmen are being called back to their jobs; that new models are being produced and introduced; that dealers still are pouring in from all parts of the country for previews of new lines and final instructions on how to sell them. The industry has begun to move forward at an accelerated pace.

Chevrolet's production lines are moving again with a larger, more refined and lower-priced series of cars for 1931. The body designs of these and other cars yet to make their appearance reflect definitely the trend toward greater streamlining, especially in lower-priced classes.

The new Hudson and Essex models embody striking changes in mechanical and body design. Previews of the new models, scheduled for announcement this week, have been given here. They are appraised as representing the "most aggressive" step in the company's history. Three thousand workmen have been added to the company's roster and are working on a five-day week to have the 1931 models in dealers' hands by the time of the formal announcement.

Other new models are anticipated for public introduction at an early date. Among them are the new Oakland and Pontiac products for which the way was paved with price reductions during the late summer.

Something new is expected soon from DeSoto, especially with regard to its eight. The six already has appeared in its 1931 form, having been offered last summer.

That low October production figure of 156,000, the lowest for any month since 1921, failed to create any pessimism among those aware of the real explanation for it. The explanation, simply, was that Chevrolet and Hudson-Essex were coasting in preparation for the offering of their new models. Another factor of significance was the diminished pace of the Ford production lines.

November is expected to show a better production figure, although normally it is lower than October. A total

of 200,000 cars for this month would surprise few here. December, however, is expected to reveal its normal slow pace, with a production of around 150,000 units. That will make a total production for the year of approximately 3,600,000 cars, 40 per cent. below the massive total for 1929, but 500,000 units better than the last "bad" year, 1927.

## Recent Mercantile Changes in Ohio.

Cincinnati—Funeral services were held at St. Xavier's church for Thomas J. Logan, merchant tailor, who died Saturday night at Good Samaritan hospital following an illness of seven weeks. He had announced only two months ago his intentions of retiring from business. Mr. Logan made clothes for three generations of business men, his customers including such men as President Taft, Julius Fleischmann, George B. Cox, Rud Hynicka and many others prominent in the city's political, commercial and professional life. He was born at Madison, Ind., and began to work in Indianapolis when but 10 years old. As a young man he became a cutter, working for L. & G. Strauss, Lexington, Ky., and Fred Morbrink, a leading Cincinnati tailor. He opened his own business in 1890. Mr. Logan was unmarried. He intended to retire from his business at the end of this season, leaving its administration to his old employees. He is survived by one sister, four nephews, a niece and a grand-niece.

Warren—Anna Margolies, women's wear, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cleveland, listing liabilities of \$2,521 and assets of \$300.

Youngstown—E. M. Nichols, boys' clothing, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cleveland, listing liabilities of \$8,063 and assets of \$100.

Cleveland—Harry Mendelson, trading as the Famous Cap Factory, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$2,257 and assets of \$527.

East Liverpool—Herman B. Brussell, trading as Lambert Frocks, retail dresses, with a store at Canton, has filed in the U. S. District Court at Cleveland, a list of liabilities of \$2,978 and assets of \$700.

Cleveland—Louis Moskowitz, men's wear, 8923 Empire avenue, has filed in the U. S. District Court here a list of assets of \$300 and liabilities of \$68,629.

Canton—Damage amounting to \$50,000 was caused by fire in the Bernard Schwartz Clothing Store, Lowellville. Firemen reported the blaze broke out in the rear of the store and was caused, it is believed, by defective wiring. Most of the damage was done to clothing stock on the main floor of the store. The loss is mostly covered by insurance. Considerable loss was also done to the building.

Cleveland—W. L. Robertson, for several years assistant to R. L. Twitchell, men's furnishings buyer, Halle Bros. Co., has resigned. It is understood that Mr. Twitchell will assume this responsibility and no new appointment will be made by the Halle management. Mr. Robertson expects to

announce his future connection at an early date. Before joining Halle Bros. four years ago Mr. Robertson maintained his own furnishings shop in the Hotel Statler.

Toledo—The Krumb Co., general merchandise, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing assets of \$7,655, and liabilities of \$44,642.

Cincinnati—Louis Schwartz, retail millinery, 141 West Fifth street, has filed a voluntary petition in bankruptcy in U. S. Court here listing assets of \$1,960 and liabilities of \$11,544.

Norwood—Robert Schilder, trading as Schilders Department Store, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cincinnati without schedules.

Mansfield—Harvey G. Ditwiler, 81, pioneer suspender manufacturer, died at his home here of infirmities of age.

Toledo—Morris Kahn, women's wear, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$4,307 and assets of \$2,950.

Cincinnati—Abe Biderman, retail dry goods, 253 West Sixth street, filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$4,578 and assets of \$2,500.

Cleveland—Louis Mashowitz, men's wear, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing assets of \$300 and liabilities of \$68,629.

Cincinnati—Albert Mayer, 80 years old, retired wholesale hat dealer, died here recently. Born in Germany, Mr. Mayer came to Cincinnati when 15 years of age, and established himself in the hat business. He later became a partner in the firm of Albert Mayer & Bros., located on Pearl street for 50 years. He retired about twenty-five years ago.

Toledo—At the first meeting of creditors in the Oakwood Upholstery, Inc., manufacturer of upholstered furniture, a composition of 30 per cent. payable by notes, due 5 per cent. in six months, 5 per cent. in one year, 10 per cent. in two years, was offered to creditors. Hearing was held before Fred H. Kruse, referee in bankruptcy, at Toledo. Acceptance of the composition was refused by the creditors and Howard L. Laskey, of Toledo, was elected trustee. Sale of the assets, which includes a large amount of unfinished materials, has been ordered.

Cincinnati—Edward C. Jones, 67 years old, secretary of the Pettibone Manufacturing Co., uniform manufacturers, died here recently following a heart attack. In addition to serving the firm as secretary, Mr. Jones also was a manager of the Masonic department of the company. He was a past commander of Cincinnati Commandery No. 3, Knights Templar, and a member of the Shrine.

New Philadelphia—George W. Grubb, 60, retired shoe merchant is dead here following an illness of several months. He is survived by his widow and four children. Mr. Grubb retired from business last March after being identified with shoe merchandising for almost twenty years. He formerly also owned stores in Coschocton and New Comerstown.



## Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 10.—In the matter of Calvin E. Wenger, doing business as Wenger Bowling Alleys, Bankrupt No. 4112. The final meeting of creditors has been called for Nov. 28. The trustee's final report will be approved at such meeting. There probably will be no dividend for creditors.

In the matter of Adam Drach Co., Bankrupt No. 2559. The final meeting of creditors has been called for Nov. 28. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

In the matter of Morgan Motors, Inc., Bankrupt No. 4283. The first meeting of creditors has been called for Nov. 25.

In the matter of Morgan Motors, Inc., Bankrupt No. 4283. The sale of assets has been called for Nov. 26. The office equipment scheduled by the bankrupt at \$1,337.17, will be sold, also all shop equipment and stock, consisting of oils, grease, accessories and parts, scheduled by the bankrupt at \$1,767.53, together with the following cars, 1 Overland sedan, 1 Olds coach, 1 Hudson sedan, 1 Hudson coach and one Ajax motor, scheduled by the bankrupt at \$961. All interested in such sale should be present at the above time, at the premises formerly occupied by the bankrupt, North Second street, Niles.

In the matter of Oris L. Chance, Bankrupt No. 4295. The funds have been received and the first meeting of creditors has been called for Nov. 25.

In the matter of Clinton Myers, Bankrupt No. 4278. The funds have been received and the first meeting of creditors has been called for Nov. 25.

In the matter of Ralph Bronkema, Bankrupt No. 4257. The funds have been received and the first meeting of creditors has been called for Nov. 25.

In the matter of Edward W. Shimp, Bankrupt No. 4289. The funds have been received and the first meeting of creditors has been called for Nov. 24.

In the matter of Charles W. Parks, Bankrupt No. 4294. The funds have been received and the first meeting of creditors has been called for Nov. 24.

In the matter of William S. Kunkle, Bankrupt No. 4293. The funds have been received and the first meeting of creditors has been called for Nov. 24.

In the matter of Charles A. Halbert, doing business as Halbert Confectionery, Bankrupt No. 4288. The funds have been received and the first meeting of creditors has been called for Nov. 24.

In the matter of Raymond R. Ripberger, individually and doing business as Home Radio Shop, Bankrupt No. 4279. The funds have been received and the first meeting of creditors has been called for Nov. 24.

Nov. 10. We have to-day received the schedules, reference and adjudication in the matter of George Arthur Bartz, Bankrupt No. 4303. 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 \$7,310 of which \$250 is claimed as exempt, with liabilities of \$3,393.98. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Oct. 31. (Delayed). On this day was held the first meeting of creditors in the matter of Gerald R. Passmore, Bankrupt No. 4250. The bankrupt was present in person and represented by attorney Seth R. Bidwell. 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.

Nov. 3. On this day was held the first meeting of creditors in the matter of La Vern A. Percy, Bankrupt No. 4264. The bankrupt was present in person and represented by attorney Frank A. Weston. 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 Edward S. Raymond, Bankrupt No. 4252. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. 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.

In the matter of Bryan Jones, Bankrupt No. 4202, the trustee has filed his first report and account, and an order for the payment of expenses of administration, preferred claims and a first dividend of 5 per cent, has been made herein.

In the matter of Cavanagh Auto Body Co., Bankrupt No. 4180, the trustee has filed his first report and account, and an order for the payment of expenses of administration has been made.

Nov. 3. On this day was held the first

meeting of creditors in the matter of William R. Kelly, Bankrupt No. 4266. The bankrupt was present in person and represented by attorney Joseph R. Gillard. Certain creditors were present in person. One claim was 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 Ruel H. Smith, Bankrupt No. 4263. The bankrupt was present and by attorneys Corwin, Norcross & Cook. No creditors. Claims were not proved. No trustee. 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.

Nov. 10. On this day was held the sale of assets free and clear of taxes, liens and encumbrances. The trustee was present and represented by Fred G. Stanley, attorney. Creditors were present by attorneys M. J. Schaberg and Claire Stearns. The mortgage assets and real estate were sold to First National Bank & Trust Co., of Kalamazoo, for \$169,610.93. The personality, if any, and assets not covered by mortgages were sold to M. J. Schaberg, for \$50. The sales were confirmed and the matter adjourned without date.

In the matter of I. Gudelsky & Sons Co., Bankrupt No. 4197, the trustee has filed his first report and account, and an order for the payment of expenses of administration to date has been made.

Nov. 13. On this day was held the first meeting of creditors in the matter of Robert E. Eyles, Bankrupt No. 4258. The bankrupt was present in person and represented by attorneys Lokker & Den Herder. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of Frank G. Hittson, Bankrupt No. 4146. The bankrupt was present and represented by attorney Horace T. Barnaby. No creditors were present or represented. No trustee was appointed. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of John Stratsma, Bankrupt No. 4267. The bankrupt was present in person, but not represented by attorneys. Creditors were not present in person, but represented by attorneys Lokker & Den Herder. Claims were filed only. The bankrupt was sworn and examined before a reporter. Jay Den Herder, of Holland, was appointed trustee and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Laurence C. Neely, Bankrupt No. 4269. The bankrupt was present in person and represented by attorney Turner, Engle & Cochran. Creditors were present in person. One claim was proved only. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date. Lou L. Landman, of Muskegon, was appointed trustee, and his bond placed at \$100.

On this day also was held the first meeting of creditors in the matter of Warren F. Farrand, Bankrupt No. 4256. 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 meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Nov. 14. We have to-day received the schedules, reference and adjudication in the matter of Garrett Van Allsburg, Bankrupt No. 4304. The bankrupt is a resident of North Muskegon, and his occupation is that of a laborer. The schedule shows assets of \$350 of which \$250 is claimed as exempt, with liabilities of \$2,463.83. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Nov. 17. We have to-day received the schedules, reference and adjudication in the matter of Ralph C. Shumway, Bankrupt No. 4305. The bankrupt is a resident of Ganges township, Allegan county, and his occupation is that of a merchant. The schedule shows assets of \$1,586.75 of which \$500 is claimed as exempt, with liabilities of \$5,009.18. 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:

Al Crocker, Fennville	\$ 36.50
Sam McGolderick, South Haven	6.10
Marion Compton, South Haven	37.09
L. E. Lamb, South Haven	225.00
Foben Hull, Glenn	65.10

Mabel Plumer, Saugatuck	11.00
Roy Repp, Fennville	2.10
Claude Darnan, Fennville	3.25
Gerald Mahelny, Rochester, Ind.	12.80
James Robyler, Glenn	151.37
First State Bank, South Haven	510.00
Citizens State Bank, South Haven	190.00
Federal Baking Co., Holland	68.00
Saugatuck Bank, Saugatuck	806.00
Niffenegger Lumber Co., So. Haven	69.70
Charles Lockhart, Fennville	200.00
Harvey Clarke, South Haven	42.00
Dr. N. L. Goodrich, South Haven	25.00
L. E. Lamb, South Haven	434.20
Malborne Hdwe. Co., South Haven	6.20
Real Creamery, Kibbie	28.00
Carl Wilkley, Glenn	21.17
Will Hamlin, Glenn	141.00
Burge & Burge, South Haven	33.00
W. W. Goldsmith, South Haven	17.18
Michigan Fertilizer Co., Lansing	229.77
I. Van Westenbrugge, Grand Rap.	38.28
Consumers Power Co., Kalamazoo	30.00
S. H. Chemical Co., South Haven	55.00
Engel Distributing Co., Benton H.	22.00
Niffenegger Bros., South Haven	360.00
Michigan Oil Co., Saugatuck	42.00
Pomeroy Coal Co., South Haven	38.60
National Biscuit Co., Grand Rapids	10.11
Beech-Nut Packing Co., Canajoharie, N. Y.	11.21
Moore Hardware Co., South Haven	128.60
Colgate-Palmolive Co., Chicago	16.51
Edward Chamber Co., Kalamazoo	82.62
Glenn Mutual Tel. Co., Glenn	61.47
Bas Tobacco Co., Holland	56.69
Hoekstra Ice Cream Co., Grand R.	225.00
Superior Hat Co., St. Louis, Mo.	56.00
Fruit Exchange, South Haven	29.45
J. Charles Rass Co., Kalamazoo	1.60
Safe & Padlock Co., Lancaster, Pa.	17.12
E. B. Miller & Co., Chicago	41.90
Hazeltine & Perkins Drug Co., G. R.	45.54
Plough, Inc., Memphis, Tenn.	51.85
Schust Cracker Co., Grand Rapids	180.00

## Higher Prices For Diamonds Thought Unlikely.

Most authorities of the industry agree there is little chance that diamond prices will again be stabilized at the high levels of recent years, according to information furnished Oct. 30 by the Department of Labor based on reports from the American consul general at Amsterdam, Charles L. Hoover.

The slump in the industry, it was pointed out, has brought serious unemployment among diamond cutters of the Netherlands. Of the 5,728 usually employed in Amsterdam, Mr. Hoover reported only 1,032 at work.

Lower wages paid diamond workers in Belgium were cited as one of the chief causes for the situation. Negotiations are going forward, however, in an effort to adjust conditions.

Further information made available at the Department follows:

Revival of the diamond cutting industry in February and March, in anticipation of the increased demand expected after a reduction of from 20 to 10 per cent. ad valorem of duties on polished diamonds entering the United States, was of short duration, since in April there was a gradual mounting of unemployment, although June and July shipments to the United States did show considerable growth.

This was due, however, to the attitude of American diamond merchants, who, during the period when the tariff law was under consideration, took only enough stones to supply the current demand. Large shipments in June and July consisted of stocks purchased at comparatively low prices during the Spring months but not shipped until the new law went into effect.

Since then there have been very few

diamond buyers in the market and the market has fallen off to such an extent that cutting establishments have been forced to cut down on working forces.

Diamond shipments to the United States during the first eight months of 1929 were valued at \$15,125,703. But during the first eight months of 1930 shipments were worth only \$7,052,056.

Available supplies of diamonds far exceed the demand at present, and it is reported that stocks of rough diamonds held by the London Diamond Syndicate have reached enormous proportions. One of the leading members of the trade recently said he learned from reliable sources that the stock of rough diamonds held by the syndicate amounts to 20,000,000 pounds sterling and that rough stones are arriving more rapidly than they are required to meet the demand.

It is thus apparently only a matter of time until the stocks will reach such proportions that even the syndicate will be unable to finance the purchases necessary under their contracts with the South African government. The interest charges alone on the present stock, if the figures cited are correct, would amount to around \$5,000,000 per year.

## Well Supplied.

Traffic Cop—Let me see your license.

Tourist—Marriage, car, driver's, fishing or hunting? Open the license trunk, Maria.

Evils wholly foreseen are half averted.

## Business Wants Department

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$4 per inch. Payment with order is required, as amounts are too small to open accounts.

FOR SALE—Golf, 18 hole MINIATURE INDOOR GOLF COURSE, on FIRST FLOOR. Good DAYLIGHT. Good hall above. OTHER GAMES could be put in. P. O. Box 25, Ypsilanti, Mich. 356

FOR SALE—Money-making grocery in Flint, near Chevrolet. Very low rent. In restricted neighborhood. No chain competition. Reason, going back to Boyne City. References Lee & Cady, Symons Bros., or Citizens Bank, Glenwood Branch, O. H. Burlew, 1508 W. 2nd St., Flint, Mich. 357

For Sale—A complete grocery stock, store and fixtures in excellent neighborhood community, showing fine annual volume of business. Address No. 355, c/o Michigan Tradesman. 355

FOR RENT—Established ready-to-wear business in Battle Creek, Michigan, now owned and operated by Gilmore Brothers Department Store of Kalamazoo, Michigan. Rent \$300 per month, includes heat, use of complete fixture installation, carpet, and office equipment. Possession at once. GILMORE BROTHERS, Inc. 353

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

## Do You Wish To Sell Out! CASH FOR YOUR STOCK,

Fixtures or Plants of every description.

ABE DEMBINSKY  
Auctioneer and Liquidator  
734 So. Jefferson Ave., Saginaw, Mich.  
Phone Federal 1944.

## I OFFER CASH! For Retail Stores—Stocks—Leases—all or Part.

Telegraph—Write—Telephone  
L. LEVINSOHN  
Saginaw, Mich.  
Telephone Riv 2263W  
Established 1909



## PRO AND CON.

## Foolish Protest and Still More Foolish Reply.

Grand Rapids, Nov. 13—I have before me your full page sixth anniversary advertisement in the Grand Rapids Press dated Nov. 12, in which you are featuring free sugar, Crescent flour and coffee with purchases of tires, batteries, accessories and various garage service jobs.

At the top of your advertisement, you are making a statement that your firm is assisting local welfare agencies with a "No-Profit Benefit Sale" by giving free groceries upon payment of garage service and purchase of tires and other automobile equipment.

As a representative of the Retail Grocers and Meat Dealers Association of Grand Rapids as well as Michigan, I feel I should be violating my trust in failing to resent your unethical business methods and inconsistent appeal for business.

We have in Grand Rapids better than 400 independent retail grocers, practically all of whom are owners of one or more automobiles, as many of them have several delivery cars in addition to pleasure cars and should be a very desirable class for any automobile service and equipment company to cater to.

I am, however, inclined to believe, your advertisement was thoughtlessly planned and the featuring of free groceries in order to sell garage service and equipment at regular prices, at the expense of retailers who are striving to earn an honorable livelihood during the present deplorable business situation by selling groceries, could not have been maliciously intended.

My position could no doubt be quite clearly understood, if the retail grocers were to retaliate by advertising free tires, batteries and accessories with grocery orders of various denominations, but we have no intention to encourage or indulge in such glaring destructive practices and sincerely trust your ill advised action will not serve as an example or incentive for other garage dealers to imitate.

If you have any explanation to offer, I will be pleased to hear from you.

Herman Hanson, Sec'y.

Grand Rapids, Nov. 17—Getting back to my desk this morning after a few days' absence, I find your letter of Nov. 13, regarding our anniversary sale.

Whatever prompted you to write the type of letter you did in response to our advertisement is surely not to be considered good judgment.

For your information, enclosed please find copy of our advertisement in the Grand Rapids Herald, which possibly will enlighten my explanation to you.

Before going ahead with this type of advertisement the writer had the pleasure to discuss this sale with several of our city officials, the welfare union, two distributors of food stuffs, also the largest retail distributor of groceries and meats in our city, and the reaction in each case was contrary to your criticism.

If you had used your better judgment you would never had an occasion to write the letter you wrote. We appreciate that there is a certain amount of selfishness in all good business, but your letter denotes all selfishness on your part.

Did it ever occur to you that there are a great many people in Grand Rapids that you would refuse to accept on your books as moral risks who have no money and are destitute? Well, if you had vision enough to read our advertisement between the lines, possibly your selfishness would have been less pronounced. May I ask what profit do you realize on flour, sugar or coffee? Don't you use them as leaders at no margin whatever? Certainly you do.

Most any grocery advertisement carries flour, sugar and coffee in bold type at below cost prices. Your letter was absolutely uncalled for, and we do resent several paragraphs embodied in this letter which are untrue. Do you think the Litwin Tire Stores growth was accomplished through unethical business methods, and inconsistent appeal as your letter states? If you think that our recent sale was thoughtlessly planned you are sadly mistaken.

We believe that this sale has really made a large number of needy people happy, and as far as personal gains are concerned, we assure you no profit was made, as this sale was not originated for that purpose.

Knowing your organization is composed of many men who are endeavoring to render conscientious service to mankind, and the necessity of each other's co-operation, this message will convince you that the object of passing the few groceries we had chosen to those who are less fortunate than yourself was not in competition with the grocery trade.

To-day we delivered to the following welfare agencies 445 pounds sugar; 275 pounds flour and 3 pounds of coffee which happens to be a small portion of groceries which reached those deserving, made possible by our sale: Little Sisters of the Poor, welfare union, salvation army and the American red cross. Litwin Tire Stores.

## Late Business Information.

Stockholders of the Seth Thomas Clock Co. at a special meeting at Thomastown, Connecticut, this week approved a plan of the directors for the consolidation of the company with the Western Clock Co., of LaSalle, Illinois.

While railroad car loadings are still far behind the level of the previous two years and show no trend to important seasonal gains, the spread between this year's weekly total and last year's is beginning to narrow.

President Hoover, addressing the Association of National Advertisers at its annual banquet in Washington this week, said that the stimulation of advertising had stirred the lethargy of the old law of supply and demand until cottage industries had been transformed into mass production, thereby cheapening costs and creating a higher standard of living.

General Motors has purchased all the stock of Electro-Motive of Cleveland, a comparatively small concern that manufactures gas electric motors for railroads and power plants. This marks General Motors' entrance into a new field in which it contemplates a considerable expansion.

Prices of new Chevrolet cars for 1931 range from \$475 to \$650 against \$495 to \$685 in 1930. President Sloan denies that the reductions have any competitive aim. They are the result, he says, of economic conditions.

Copper output is to be cut from 12 to 15 per cent., according to an agreement said to have been virtually consummated by American, Canadian and African producers. The American output has already been cut substantially. The price of copper was advanced sharply this week from nine and a half to ten cents a pound.

As a means of averting trade slumps, Edward A. Filene, Boston retail merchant, suggests that stores should carry three full lines at three definite standardized prices, with no prices in between. This plan, he thinks, would tend to reduce inventory and give to

the independent merchant the major advantage of the chains.

The need of cutting retail prices as much as wholesale prices have been cut was urged this week before the New York Board of Trade by Magnus W. Alexander, president of the National Industrial Conference Board. He advised retailers to reduce their prices even though it might cause them some loss rather than to follow the policy of waiting for renewed buying demand.

The Department of Agriculture has notified produce dealers that they may face a fine of up to \$500, plus \$25 daily for each day they operate after Dec. 10 without Federal licenses. Some 30,000 commission merchants, dealers and brokers in fresh fruits and vegetables in interstate trade, as well as co-operative associations which market the products of their members either directly or through agents or distributors, are subject to this law. Exempted: Farmers who sell only produce which they raise, and those buying produce for sale at retail which does not exceed twenty carloads per year.

## Gabby Gleanings From Grand Rapids.

The decision of Referee Charles Blair, in the bankruptcy case of Percy M. Ellis, that wages due employees of the firm in the amount of \$2,000 should be paid from the assets of the concern, was upheld in a recent appeal case before Judge Fred M. Raymond in U. S. District Court. The trustee in the case had contended the amount should not be paid because the employees had agreed that 25 per cent. of their wages should go to the purchase of stock in the new corporation.

The reading and filing of the petition of B. S. Chapin, Inc., with women's ready-to-wear stores in Grand Rapids and Battle Creek, asking for confirmation of the 40 per cent. composition offered to creditors took place in U. S. Court here. It was ordered by Judge Raymond that a hearing be had upon the petition on Nov. 25, at 10 a. m., at which time creditors may attend and show cause, if they have any, why the petition should not be granted.

The Michigan Trust Co. has taken over the Masonic Temple at Holland on foreclosure and is undertaking to induce the city to purchase the property for a community center. The Trust Co. sold \$50,000 bonds on the building.

A complete line of K-Venience items for the home and closet will be marketed next year by the Knap & Vogt Manufacturing Co. in an advertising campaign in general magazines, backed up by a trade paper program to builders and hardware stores. The advertising is under the direction of George Harrison Phelps, Inc., Detroit. A feature of the line will be the K-V clothes closet fixture consisting of a rectangular metal sleeve within which a metal rod slides out on roller bearings, thus having almost the capacity for a "Prince of Wales" wardrobe. The retail price ranges from \$3.20 to \$5.90, according to length. A nickel-plated shoe rack is a separate item in the line.

## Holland and Zeeland Merchants Victimized.

Holland and Zeeland merchants were victimized Saturday to the extent of several hundred dollars by an individual passing bogus traveler's checks.

All of the checks, which purported to have been issued by a non-existent New York bank, were in \$20 denomination.

Discovery of the fraud did not occur until Monday when a check deposited by Jacob Fris reached New York and a representative of the Holland City Bank telegraphed that no such bank existed and that the paper was undoubtedly counterfeited.

Examination of some of the checks passed revealed them to be printed on a slightly heavier paper than commonly used and having the figures "20", in each upper corner, printed in bolder and less harmonious type than that used on the legal checks.

None of the merchants are able to furnish an accurate description of the individual uttering the bogus paper.

His method was to make a minor purchase in various stores and offer a traveler's check in payment.

This is the first time in Holland that bogus paper of this type has appeared. It is impossible to check accurately the amount of money taken from this community and Zeeland. — Holland Sentinel.

## Gale in Jail at Marquette.

Richard Quayle, general merchant at Gwinn, wires the Tradesman under date of Nov. 18 that the State Police have Gale and Ward in the county jail at Marquette. This will be welcome information to those who have been victimized by the notorious Gale and his cohorts and assistant conspirators. It is to be hoped that sufficient evidence will be forthcoming to land the scoundrel in the penitentiary.

Rice—New crop Blue Rose rice will soon begin to meet the price test which all other commodities have to face, and it remains to be seen how growers and millers are going to stand it. The buying apathy in all lines, of course, holds true in this item. Distributors are not taking on any surplus stocks, even though present prices are the most attractive in years. Consequently millers have not bought from the farmers on the usual scale and have curtailed operations in order to keep their stocks in hand. Trading continues on a hand-to-mouth basis.

Syrup and Molasses—There is no change in sugar syrup since the last report. Business is fair on account of the somewhat cooler weather. Prices steady. Compound syrup is dull. Prices are favorable and it should be better. Molasses show no change. Fair demand.

Vinegar—With the coming of cool weather it was expected that vinegar would show much more improvement than it has, but there are practically no changes to report. Both enquiries and sales have taken on a little new life, but are still below seasonal levels. Spot stocks continue light, but adequate.