

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 26, 1930

Number 2462

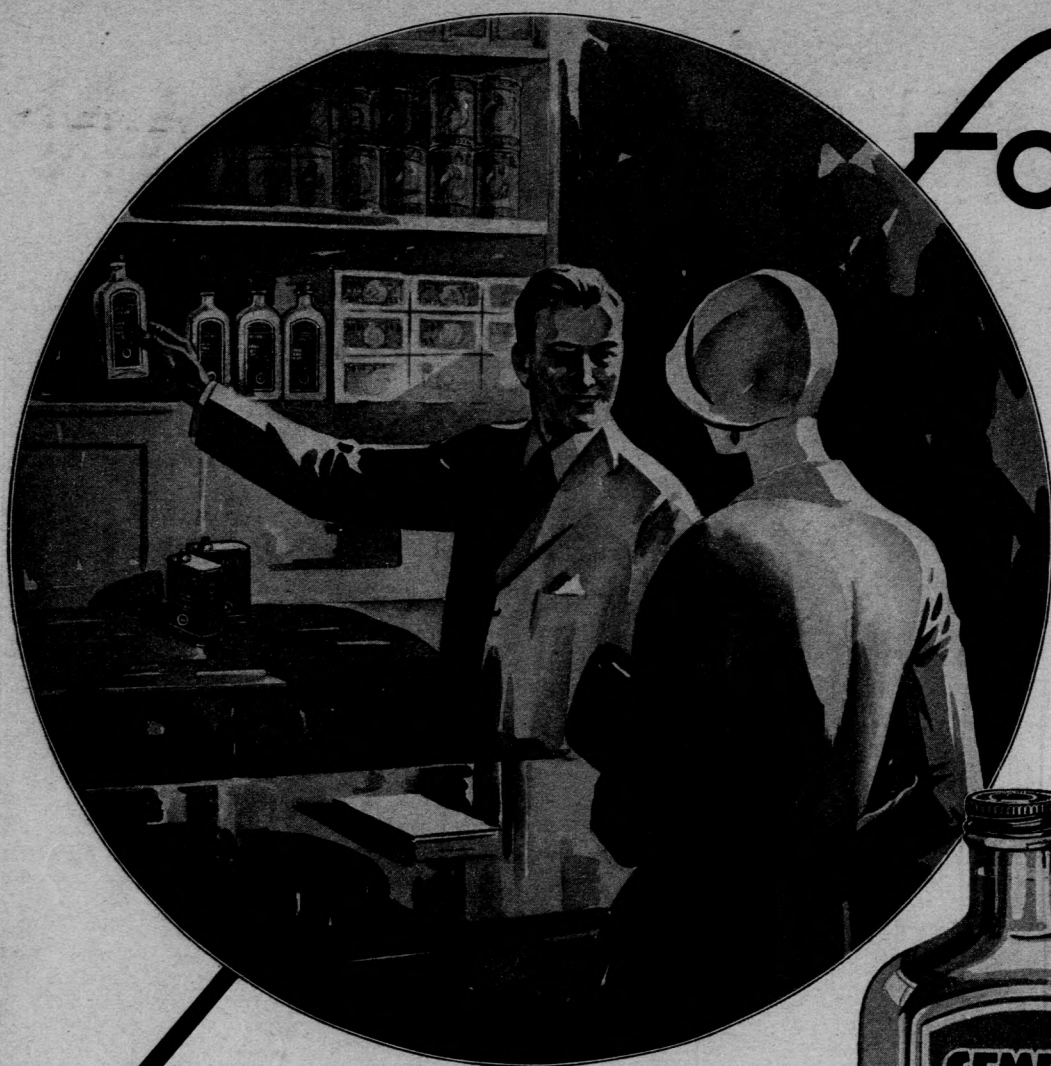
THANKSGIVING

The yellow has gone from the maples,
The birds fly away to the South.
I hear the great blast of the North wind,
A trumpet with storms in its mouth.
Ere long and the snow will be falling,
The twilight come early and cold,
And the beautiful runes of the summer
Shall be but as tales that are told.

Yet now is the time for Thanksgiving,
For music and greetings and mirth;
A song for the old folks we honor—
A song for the little one's birth
In the home as we joyfully gather,
As gayly we sit at the board,
We lift up our praise to the Father;
Accept our thanksgiving, O Lord!

Margaret E. Sangster.

Public Reference Library,
Library St



for
easy
sales

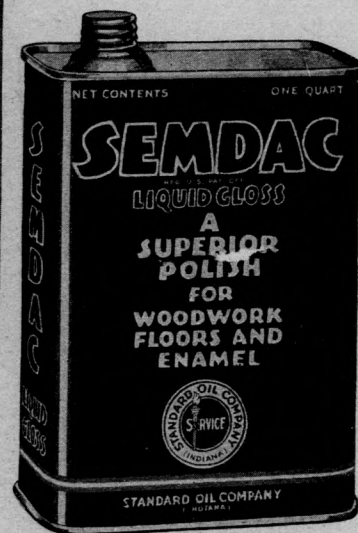
THOUSANDS of women consider Semdac as a household necessity. For years Semdac Liquid Gloss has been a standard polish in homes throughout the Middle West. With the combination of Semdac Liquid Gloss and Semdac Furniture Dressing you can make two sales where you formerly made one.

Stock these products . . . display them . . . watch the ease with which they sell.

STANDARD OIL COMPANY (Indiana)

General Offices: 910 South Michigan Ave., Chicago, Ill.

1707



SEMDAC

FURNITURE
DRESSING
LIQUID
GLOSS

MICHIGAN TRADESMAN

Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 26, 1930

Number 2462

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.

THE OVERPRODUCTION MYTH

Persons who have been thrown off their mental balance by the sounding of alarms over the supposed menace of overproduction ought to read an article by Fabian Franklin in the December Forum entitled "The Specter of Overproduction." It ought not to be necessary at this late date to remind people that, while there may be overproduction of particular articles, general overproduction for any length of time is impossible. It is impossible, as Dr. Franklin notes, first, because the desire of mankind for things in general is unlimited, and, secondly, because the purchasing power to back this desire is created by production.

Yet so thoughtful a writer as James Truslow Adams is capable of saying: "We can't go on forever, speeding up industrial processes and inventing new labor-saving devices which throw more and more people out of work, without creating what I referred to as a problem of progressive unemployment." With this shortsighted statement should be placed one by Stuart Chase in the November Harper's: "It must not be forgotten that, in the final balance, the direct labor which is displaced by my find a job in building or servicing the machine—but the margin of jobs permanently lost is reasonably wide, otherwise there would be no point in introducing the mechanism."

"No point in introducing the mechanism!," exclaims Dr. Franklin. He goes on to recall the elementary fact that while the point in introducing mechanism is to get the same result with less labor or a greater result with the same labor, "the place to look for a compensating demand for labor is not in the labor required for building and servicing the machine, but in the vast and widespread consequences of cheapened production." Look over the past century and a half. Has the tremendous increase in machinery resulted in a lessened demand for labor? Isn't the result the very opposite? Dr. Franklin gives the answer in a pithy paragraph: "Hood's 'Song of the Shirt' was writ-

ten before, not after, the introduction of the sewing machine; the number of men who make a living by the printing of newspapers and magazines has not been lessened by the invention of the cylinder press and the linotype; a score of persons find employment with the typewriter to one who did so with the steel pen; the taxicab drivers enormously outnumber their predecessors of the hansom. In every direction, where invention and improvement have closed old opportunities they have opened new ones to take their place, supplying wants formerly unknown or supplying old wants far more cheaply and therefore in vastly greater abundance."

It is passing strange that a generation which has seen the creation of four industries of the dimensions of the automobile, the motion picture, the airplane and the radio should fall victim to the ancient fallacy of general overproduction.

FAME FOR A FARMER.

New Jersey is the home state of the Nation's most promising young farmer, according to the opinion of the Future Farmers' Association of America. Young David Ridgeway Johnson, of Lambertville, gets the blue ribbon, a check for \$1,000 and the title of "The Star American Farmer" for his studies at Rutgers and their practical application to the management of a Jersey farm, where he is also the head of the household. He is seventeen years old. As the award was made at Kansas City, the honor to an Eastern farmer is a genuine compliment. It was earned in National competition among all those boys and girls who are learning to regard farming as a business and profession, who are widely organized into active groups, clubs and associations which work for better and brighter farms, finer calves, pigs and chickens and bumper crops as products of scientific agriculture. The winner is a representative of typical American farming, for his is the fifth generation of a family of farmers, and he was born in a farmhouse built in 1814. But the distinction awarded to him indicates that he continues the trade but not the methods of his forefathers.

RESTLESS LEAVES.

A November freeze, a day of wind and the streets rustle with one of the prettiest sights of the year, restless leaves scuttering along the pavement. And soon after the leaves begin to travel one of the year's sweetest fragrances, the smoke of burning leaves, perfumes the air.

But sweet as is the fragrance of leaf smoke, there is a hint of tragedy in it. The leaves have done the major part of their work in the summer sun, but when the frosts free them they start an unwitting quest that normally ends

in still another service. When the wind whips them into a heap at the foot of a hedge or in a garden corner or in the underbrush of the forests, they wilt down beneath winter snows and turn to leaf-mold, finest of foods for growing plants.

In the city this drifting of the leaves is frowned upon. It clutters the lawns; it clogs the gutters. The consequence is that leaves are burned and only their acrid perfume is left to float away. But wise gardeners, even in the cities, gather the leaves, heap them about their rosebushes, spread them over their perennial flowers, pile them in an unused corner to weather through the snowy months, and in the spring they have a heap of rich humus to feed their hungry garden plots.

ARE SEA SERPENTS TRUE?

Down through the ages the sea serpent has been a living reality to seamen, however incredulous may have been those who stayed safely at home. An early Norse writer tells of such a creature 200 feet long and 20 feet round which "disturbs ships, rising up like a mast, and sometimes snaps some of the men from the deck." No account of an Elizabethan voyage is complete without a description of some such awesome monster. Nor have modern sailors hesitated to describe in vivid detail strange apparitions which rose out of the sea on lonely watches.

Of these many stories, susceptible neither of proof nor of disproof, an English writer, Lieutenant Commander R. T. Gould, R. N., has now come to the defense. He has rescued the sea serpent from mythology and superstition and made out a strong if not conclusive case for its actual existence. Many reputed sea serpents may well be in actuality monstrous ribbon-fish, sea lions or gigantic squid, but Commander Gould believes that there is a sea beast which defies any such classification and is the serpent of the sailors' tales.

This is not an age in which we often find legends and myths substantiated. The tendency is all in the other direction. In our modern skepticism we deride all stories of land or sea which we cannot submit to positive proof. So we may hail this revival of the sea serpent and applaud its daring champion. There may be no unicorns, no dragons, but as long as the sea can boast its serpent the scientist can't have everything his own way.

EINSTEIN'S WELCOME.

Not without good reason are Professor Albert Einstein's friends in Germany somewhat skeptical over his chance of avoiding publicity when he arrives upon his visit to this country. We are not surprised that he has already received more invitations than he can acknowledge, let alone accept. If

in view of the tremendous interest which everything he does or says will command throughout the country he can escape our enquiring reporters, it will be a feat almost worthy to rank alongside the scientific achievements for which his name is famous.

For it is Professor Einstein's unfortunate fate to have become a public character. It does not matter that only a handful of fellow scientists can have the least idea of what his theories really mean. By some strange process he has reached a pinnacle of public fame which places him on a par with visiting royalty, athletic champions or famous movie stars. We should like to believe that we accord him the honors usually reserved for popular idols because of a true appreciation of his scientific attainments, but we fear that curiosity, his unsought newspaper publicity and mass hero-worship are less estimable but more important elements in the situation.

We hope, however, that Professor Einstein will not be overwhelmed by the exuberance of our welcome.

MEN VS. MACHINES.

Manchester, N. H., has less than 100,000 population and its municipal sewer projects, to be started as soon as possible, will mean an outlay of only \$85,000. But in specifying that the work will be done without the use of machines, so far as possible, it exemplifies a state of mind over a large area which invariably develops in times such as these. Manchester has, in a way, revolted against the machines. It has demanded a return, in one project, to manual labor. Its \$85,000 is to go into the pockets of pick-and-shovel men. This plan looks to human welfare first of all. Efficiency and dispatch lose their dominant position in the line of requirements, and the jobless man who can do the work gets first call. The idea is laudably human. It is true that what ails the world is not general overproduction, which is an impossibility, but faulty distribution. Prosperity is certain to return. But meanwhile there is the period of transition. And the thought of future affluence cannot feed the family of a jobless man during the period of readjustment.

A human being who is absolutely dependent upon his own muscles can just barely keep himself alive under favorable circumstances; and to raise himself above the animals he must in some way supplement his own feeble strength. Civilization came into existence because certain strong groups of people used the muscles of men and women of weaker groups for this purpose; if there were no machines today there would be no art, literature, science, leisure, or comfort for anyone without slavery.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

On the "receiving line" for Boydell Bros. White Lead & Color Co. in their building at 432 Lafayette, East, are three youngsters who cavort about with the abandon of boys in their teens. One of these men, Joseph "Joe" Meyers has been with the firm 38 years and was a city salesman "way back when." He never missed attendance at the Michigan Retail Hardware Dealers Association conventions in 25 consecutive years, which has given him a wide acquaintance throughout the State. E. O. Whitman who lines up at the front has been with the company for a mere 43 years, and is going as strong as ever and doesn't look a day over the age he has served. Sam Clock, the third member of the "receiving line" brings the grand total of service up to 128 years or an individual score of 47 years. Not that it is unusual for three men to claim so many years of service for one organization—but it is rather remarkable how they have kept in such a condition that only by being "on the in" would one ever suspect that they are really any older than their years of service to the paint trade. Joseph Meyer, senior, father of Joe Meyer, died four years ago at the age of 87 years after an affiliation of over forty years with the same company.

A composition offer of 30 per cent. cash has been accepted by creditors in involuntary bankruptcy proceedings against the Farber Furniture Co., Inc. The Union Guardian Trust Co. is receiver. Assets are given as \$36,203 and liabilities, \$56,896 in schedules filed in U. S. Court here. Creditors with unsecured claims of \$500 or more are: Arrow Upholstering Co., Detroit, \$1,123; Artistic Furniture Co., Detroit, \$1,721; J. D. Bassett Mfg. Co., Bassett, Va., \$2,125; Detroit Vapor Stove Co., Detroit, \$990; C. A. Finsterwald Co., Detroit, \$2,722; Hooker-Bassett Furniture Co., Martinsville, Va., \$697; Karges Furniture Co., Evansville, Ind., \$568; Knox Furniture Co., Evansville, Ind., \$568; Knox Furniture Co., High Point, N. C., \$1,291; Morley Bros., Saginaw, \$990; Polish Daily News, Detroit, \$512; Shuler Carpet Co., Detroit, \$1,442; Simmons Co., Detroit, \$520; Sprecksell Cartage Co., Detroit, \$707; Stanley Furniture Co., Stanleytown, Va., \$513; United Furniture Co., Lexington, N. C., \$1,440; Wolverine Upholstery Co., Grand Rapids, \$2,855; Johnson Carpet Co., Roanoke, Va., \$500; Lloyd Mfg. Co., Menominee, \$600.

Harry Weinberg, retail shoes, has gone into bankruptcy. Assets are given as \$6,623 and liabilities, \$12,410 in schedules filed. Creditors with unsecured claims of \$500 or more are: Walter Booth Shoe Co., Milwaukee, \$1,891; Crescent Shoe Co., New York, \$1,400; R. G. F. Shoe Co., Boston, \$581; Friedman Shelby Shoe Co., St. Louis, \$1,448; Endicott Johnson Corp., Endicott, N. Y., \$1,374.

If Detroit approves a pending bond issue of \$7,500,000 for the construction of underground parking areas in the heart of the business district, it will launch this municipality upon an un-

paralleled venture in an effort to solve the parking problem. That sum was asked of the City Council this week for the construction and operation of four subterranean garages which would provide daily parking space for from 12,000 to 18,000 vehicles.

Public showing of the new Hudson-Essex series is now formally announced for next Wednesday. Hudson's announcement of prices ten days prior to the public debut of its new products was a departure from tradition. Together with the sharp reductions, the announcement is taken to indicate that price will be a salient factor in the company's 1931 campaign. Numerous changes have been incorporated in both lines of cars, but none is radical to the degree that the price reduction was.

New York will get its first glimpse of the Marmon 16 next Saturday, although the new line will not be officially announced until the National Automobile Show in January. The model, which was exhibited in the Chicago salon, will make its Eastern bow in the New York salon. While traveling incognito, some of the specifications of the car have been obtainable. The sixteen-cylinder engine, an all-aluminum construction, develops 200 horsepower. The highlight from an appearance standpoint is a new application of the V-type radiator. The body is mounted on a 145 inch chassis and the price is declared to be around \$5,000.

The American Mathis, which Durant is to produce at Lansing, will not make its appearance on Dec. 1, as was reported about two months ago. On the contrary, the company will not go into production on it until about the first of the year. Models, however, will be made ready for display in New York in January.

That this year of many model changes will find even Lincoln in the new spirit is the latest well-defined rumor concerning new cars. Report has it that the newest product of the company will be lighter than the present series, lower in price, and featuring remarkable acceleration performance. While there has been no official announcement, the reported price is said to be in the neighborhood of \$3,500.

Detroit still seethes with a variety of rumors concerning other new models. It is now assumed, however, that the Oakland-Pontiac products anticipated at an earlier date will be presented for the first time in the New York show. The plants have been shut down for some time in preparation for the new lines and dealers have been brought to the factory for sales instructions.

Others To Advance Men's Shorts.

Other producers of lightweight underwear are expected to follow the lead of one of the large distributors in advancing prices on certain broad-cloth construction of men's shorts, it was indicated in the trade recently. Some mills still have quantities of printcloths bought at prices 1 or 2 cents under the current market level and, when these stocks are depleted, they will be compelled to replenish them at higher quotations. No increase is expected in shirts at the present time.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Fowler, Nov. 19—Will you please give me advice on the following:

About July the Anchor Hat Co., of New York, sent me a box of ladies hats to the amount of \$16. These hats I did not order, nor did I give the resident buyer who had these hats forwarded to me an order or give him any authority whatever to buy or request him to select or have any merchandise forwarded to me. These hats were shipped by express and were dropped into my storeroom by our local drayman. We were busy so neglected them and left them there for nearly five weeks. Then we returned them. The company refused to accept them and now they are threatening suit if I do not pay for them. I am enclosing copy of letter from the National Surety Co., with whom they insure their accounts. Please give me your advice in the matter, for which I thank you in advance.

Frank A. Becker.

The letter from the National Surety Co. is as follows:

New York, Nov. 15—We insure the accounts of the Anchor Hat Co. and in accordance with the requirements of their policy, they have referred to us their claim against you, amounting to \$16.

We are informed that repeated efforts have been made to collect without success. Bills must be paid promptly to maintain good credit standing and as an insurance company we cannot continue protection on debtors who are not fulfilling their obligations.

We must insist that you mail the undersigned your check immediately to cover the above account or we shall be obliged to send the account to our attorney for action forthwith.

The National Surety Co. was written as follows:

Grand Rapids, Nov. 21—Enclosed herewith find letter I have this day written Frank A. Becker of Fowler, Mich.

Because I know your company to be a reputable one, I know you will be very sore to learn that the Anchor Hat Co. is a crooked institution, doing an illegal business, and under no circumstances should you undertake to enforce the collection of an account which has no standing in law or equity.

I shall be glad to have you write me that you have immediately ceased doing business with such a crooked concern and I think it would be entirely proper for you to make ample apology to Mr. Becker for being mixed up in such a nasty mess.

E. A. Stowe.

Mr. Becker was sent the following letter:

Grand Rapids, Nov. 21—I am in receipt of your letter of Nov. 19 enclosing letter from the National Surety Co., insisting on your paying for goods you never ordered.

Of course, the National Surety Co. would never have written you such a letter if it was in possession of the facts, because it is a high grade organization. I knew the chairman, Mr. Joyce, fifty years ago when he was a bell boy at the Sweet's Hotel, Grand Rapids, and I have watched the growth of the company under his management with much pleasure and satisfaction.

I am going to send the company a copy of this letter, so that it can see for itself that it is doing business with a shyster house. The Anchor Hat Co. not only has no rating by Dun & Co., but the name is not even printed in the book. You will readily see that it

must be an oversight on the part of the National Surety Co. to have any dealings whatever with that kind of cattle.

Under no circumstances must you take in the shipment again, because you did not authorize it and you are in no way responsible therefor. The next Congress will, undoubtedly, pass a law making it a misdemeanor to send out goods without orders.

E. A. Stowe.

Ellsworth, Nov. 21—The Gold Seal Business Builders' representatives, Claud M. Ranf and Harry Abrahamson, called at our store advising us to accept their offer of a twenty-eight piece dinner set given to each customer with a \$95 purchase. We buy one set costing us \$2.95. We paid \$2 down, \$7.95 c. o. d. for dishes, cards, puncher and easel to display dishes. They may put something else in the box or nothing and we cannot know until we have paid the \$7.95. Also when the customer has traded out the card we are to send their name and they forward the dishes direct to the person. How do we know? That party might never receive their set. They also mention to us other stores they sold this deal. We find the largest and most progressive stores left out, leaving the small stores for the deal. Are they reliable or fakes? They are located at 2753 Grand River avenue, Detroit. I also read something about expiring August 1, 1931. Please advise at once. Tony Shooks.

The scheme is crooked from start to finish. Furthermore it has been put out of business by the Government issuing an order—which is published elsewhere in this week's Tradesman—prohibiting the use of silverware, chinaware, radios, etc., with coupon schemes.

You will render yourself liable to prosecution by Uncle Sam if you touch any of these swindles at any angle.

Grand Rapids, Nov. 21—We have received a number of enquiries about the "R. L. Browning, Paper Mill, Grand Rapids, Michigan." We have sent warnings to communities in Wisconsin, Iowa and Illinois, asking them to notify their members to the effect that we know of no such concern in this city. It occurred to the writer that you might care to be informed that this same party is representing himself as a Grand Rapids concern as well as a Battle Creek concern.

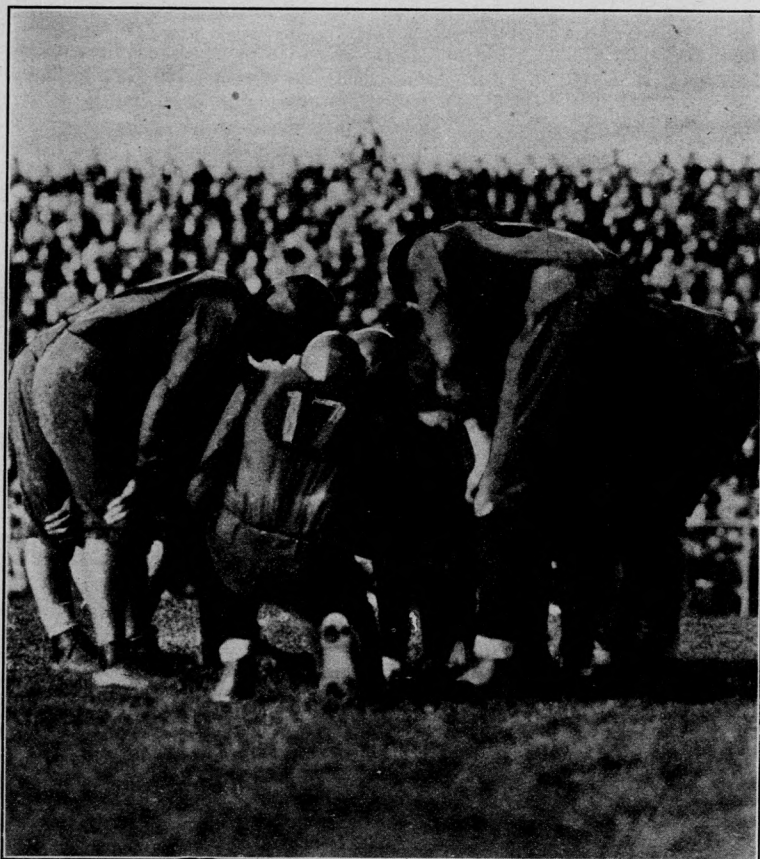
Lee H. Bierce.

Educating Customers.

A large retailer recently said, "Credit is like morphine in the hands of those who do not understand its principles and dangers as well as it benefits. It is a most useful and helpful invention; but either opium or morphine if used habitually and without proper direction leads eventually to the gutters.

"It is the responsibility of the credit executive of to-day to see that credit is in the hands of those who understand its principles and are as competent to handle it as a physician morphine or opium.

"We all know that a great number of our credit losses are due to incompetency in the people we sell. If we endeavor to educate and train them to be more efficient, we render a real service to them, to the community, and to the credit profession, and we also reduce our losses and increase our sales and profits."



Courtesy South High School

A "Close" Corporation

Football's outstanding coaches stress the value of co-operation . . . every player working with every other player. Consistent "winners" in football could not hope to achieve success without teamwork. The application of this principle to business carries a valuable lesson to stockholders of the so-called "close" corporation.

Corporations are generally recognized as being divided into two groups with respect to the ownership of their capital stock. In one group are those corporations whose stock is widely held by the public. In the other

group and by far the largest, is the corporation whose stock is held by a relatively few individuals. The latter are termed "close" corporations and usually the stockholders are also officers active in the administration of their affairs.

The death of a stockholder in a "close" corporation often brings a difficult and awkward situation to the surviving stockholders as well as to the beneficiaries of the deceased stockholder. Such situations can generally be avoided by a very simple plan.

Briefly, this plan is accomplished through an agreement entered into by the stockholders — the use of Life Insurance as a financing medium — and the selection of a competent trustee under a Trust Agreement to safeguard and consummate the transaction.

This plan, generally referred to as a Business Insurance Trust Agreement, has two primary advantages: it protects a man's family by insuring them the full cash value of his stock; it protects the surviving stockholders by giving them continued control of the business.

May we suggest that you discuss this subject with your Life Insurance representative. He will be glad to furnish detailed information and arrange for a conference with one of the officers in our Trust Department.

The MICHIGAN TRUST Co.

Grand Rapids

the first Trust Company in Michigan

MOVEMENTS OF MERCHANTS.

Holly—A. Mulholland; boots and shoes, has sold out to Frank B. Long.

Harbor Springs—A. J. Ayers, boots and shoes, has sold out to Edwin Young.

Adrian—The Hart Shaw Drug Co. has increased its capitalization from \$40,000 to \$50,000.

Eaton Rapids—The A. M. Smith Co. has increased its capital stock from \$200,00 to \$300,000.

Grand Rapids—The Regal Coal Co., 1336 Buchanan avenue, has decreased its capital stock from \$50,000 to \$15,000.

Kalamazoo — The Koertz Paint & Glass Co., 239 Portage street, has changed its name to the Michigan Paint & Glass Co.

Detroit—The June Drug Co., 565 Michigan avenue, has been incorporated with a capital stock of \$10,000, all subscribed and paid in.

Decatur—The First State Bank of Decatur has consolidated with the Citizens State Bank of Decatur under the style of the First State Bank.

Howard City—Martin J. DeYoung has purchased the lumber and fuel business of the C. A. Baldwin estate and will continue it under his own name.

Detroit — The Taub Department Store, 4652 West Fort street, has been organized with a capital stock of 150 shares at \$100 a share, \$15,000 being subscribed and paid in.

Saginaw—The Tatham Coal Co., Inc., 1860 South Jefferson avenue, has been incorporated with a capital stock of \$10,000, \$5,000 of which has been subscribed and paid in.

Detroit—The Bucall Drug Co., 709 Brentwood avenue, West, has been incorporated with a capital stock of 50,000 shares at \$1 a share, \$5,000 being subscribed and paid in.

Lansing—The Home Coal Co., 702 East Shiawassee street, has been incorporated to deal in fuel with a capital stock of \$2,000, \$550 being subscribed and paid in in cash.

White Cloud—The Delight bakery, White Cloud's newest enterprise, will open next Tuesday. It is located in the Rowe block. C. W. Schwartz, of Grand Haven, is the proprietor.

Eaton Rapids—Horner Brothers Woolen Mills Sales Co. has been organized to distribute woolen products and other merchandise with a capital stock of \$5,000, all subscribed and paid in.

Holly—The Holly Dairy Co. has been organized to deal in dairy products, manufacture ice cream, etc., with a capital stock of \$15,000, \$8,100 of which has been subscribed and \$7,100 paid in.

Detroit—Ramazon Alosch, wholesale and retail men's furnishings and cigars, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$32,104 and assets of \$29,059.

Manchester—Herman A. Hanawald has merged his meat business into a stock company under the style of Hanawald's Central Market, with a capital stock of \$5,000, all subscribed and paid in.

Detroit—The Great Lakes Corporation, 8203 Woodward avenue, has been

organized to deal in goods of all kinds with a capital stock of 2,000 shares at 1 a share, \$2,000 being subscribed and \$500 paid in.

Detroit—The La Universal Corporation, 830 Michigan avenue, has been incorporated to deal in Mexican products, meats and groceries, with a capital stock of \$50,000, \$22,500 being subscribed and paid in.

Grand Rapids—Feldpausch Brothers, 1006 East Fulton street, have merged their grocery and meat business into a stock company under the same style with a capital stock of \$5,000, all subscribed and paid in.

Detroit—Servus Strashuns, Inc., 807 Hammond building, has been incorporated to deal in oils, greases and sundries, at wholesale and retail with an authorized capital stock of \$10,000, all subscribed and paid in.

Detroit—The Detroit Truck & Parts Co., 5140 Grand River avenue, has been incorporated to deal in trucks and automotive parts and supplies with a capital stock of \$50,000, \$1,000 being subscribed and paid in.

Detroit—The Buhrer-Cowan Hardware Co., has merged its business into a stock company under the style of the Buhrer Hardware, Inc., 1047 Holden with a capital stock of \$25,000, \$5,000 being subscribed and paid in.

Monroe — Involuntary bankruptcy proceedings have been filed in the U. S. District Court at Detroit against Anna Fegenbaum, retail clothing, by B. & B. Clothing Co., \$2,600; Toledo Cap Co., \$141; J. F. Baker, \$37.

Grand Rapids—Robert Stores, Inc., 500 Michigan Trust Bldg., has been incorporated to deal in clothing, shoes and general merchandise with a capital stock of 100 shares at \$10 a share, \$260 being subscribed and paid in.

Jackson—The Dean Sales & Service Co., 166 West Cortland street, has been incorporated to deal in automatic oil burners, plumbers' supplies and radios with a capital stock of \$10,000, \$7,500 being subscribed and paid in.

Grand Rapids—The Morton Lacquer Sales Co., 328 Houseman Bldg., has been incorporated to deal in wood and metal and leather lacquers, with a capital stock of 10,000 shares at \$1 a share, \$5,000 being subscribed and paid in.

Kalamazoo—The Intra-State Mechanical Service Co., 529 Vine street, has been incorporated to conduct a wholesale and retail plumbing and heating business with a capital stock of \$30,000, \$20,000 being subscribed and paid in in cash.

Muskegon—The A. A. Clarke Co. has been incorporated to deal in sanding machines, vacuum cleaners, tools, etc., with an authorized capital stock of 10,000 shares at \$100 a share and \$250,000 preferred, \$1,000 being subscribed and paid in in cash.

River Rouge — Involuntary bankruptcy proceedings have been filed in the U. S. District Court at Detroit against Simon Natow, retail dry goods, by Collier, Goodman & Simon, attorneys, representing Harry F. Benoit, \$219; Webleco Co., \$350; Ruby Goldberg, \$85.

Port Huron—MacDonald Bros. have merged their grocery business into a stock company under the style of

Earl W. MacDonald Inc., 5321 Gratiot avenue, with a capital stock of \$5,000, all subscribed and paid in. Lines of general merchandise have been added to the stock.

Detroit—A composition offer of 30 per cent. has been accepted by creditors in involuntary bankruptcy proceedings against American Home Outfitting Co., retail furniture, 6469 Chene avenue. It is payable 20 per cent. cash, 5 per cent. in three months and 5 per cent. in six months.

Omena—A. F. Anderson, formerly engaged in general trade here for many years, died at his home here Sunday evening. He was the father of Representative L. E. Anderson, of Leelanau county, now a member of the legislature. Funeral services were held on Wednesday.

Detroit—In the case of Lords, Inc., retail women's ready to wear, 1526 Woodward avenue, an order confirming sales of assets at \$2,925 has been handed down by the U. S. District Court here in involuntary bankruptcy proceedings. The Union Guardian Trust Co. is the trustee.

Hoytville—George Van Dellen, of Grand Rapids, with considerable mercantile experience, has bought the R. J. Austin general store and is now in possession. Mr. Austin, who has been in this same location for seventeen years, plans to take a rest and has his eye on Florida for the winter.

Hamtramck—An order confirming a 20 per cent. cash composition offer has been handed down by the U. S. District Court at Detroit in involuntary bankruptcy proceedings against Benjamin Miller, retail dry goods. Assets are given as \$49,358 and liabilities, \$30,341 in schedules filed. Creditors with unsecured claims of \$500 or more are: Carhartt Overall Co., Detroit, \$988; Edson, Moore & Co., Detroit, \$977; Endicott-Johnson Corp., Endicott, N. Y., \$3,514; Wm. F. Mayo Co., Boston, \$749; Charles Meyers & Co., Chicago, \$1,536; A. Morgenstern & Co., Baltimore, \$974; E. B. Pilkenbrook Sons Co., Dubuque, Ia., \$1,084; I. Shetzer Co., Detroit, \$1,269; Servins Rubber Co., Rock Island, Ill., \$514; National Bank of Commerce, Detroit, \$1,800; American State Bank, Detroit, \$1,600; Dave Fish, Detroit, \$700.

Manufacturing Matters.

Muskegon—The Jiffy Jack Co. has changed its name to the Muskegon Jack Co.

Detroit—The Vita Milling Co., 5027 Beaubien street, has been incorporated with a capital stock of \$5,000, all subscribed and \$3,000 paid in in cash.

Ironwood—The Ideal Car-Lock Shoulder Co., 208 South Sufford street, has been incorporated with a capital stock of \$5,000, all subscribed and paid in.

Muskegon—E. L. Atherton & Sons, Inc., has been organized to manufacture and deal in woods and veneer, with a capital stock of \$10,000, all subscribed and paid in.

Detroit—The Detroit Shingle Co., 10650 Cloverdale avenue, has been incorporated with a capital stock of 500 shares at \$5,000 a share and 1,000 shares no par value, \$5,000 being subscribed and paid in in cash.

Grand Rapids—The Globe Carved Moulding Co., 752 Front avenue, N. W., has been incorporated to manufacture and sell carvings and mouldings with a capital stock of \$15,000, \$4,000 of which has been subscribed and paid in.

Holt—The Holt Mica Spark Plug Co. has been incorporated to manufacture spark plugs and other auto accessories with a capital stock of 100,000 shares at \$1 a share and \$60,000 common stock, \$98,100 being subscribed and paid in.

Grand Rapids—Approximately fifty men are now employed by the Electroshave Safety Razor Co., which was organized here a short time ago to manufacture an electrically operated safety razor. Shipments of the new razor have been started and it is expected that considerable additional help will be added soon after Jan. 1. The company, which was organized with capital of \$100,000 several months ago, is composed largely of local people. It secured patent rights to the razor, the plant being located on Michigan street. Officers are: President, Lewis A. Geistert; executive vice-president and general manager, J. Harry Schoneberger; chief engineer and secretary, E. C. W. Geistert, and treasurer, E. H. Schwagmeyer.

The idea that industry may be made to offer the most adventurous of careers, that it is the chief, and indeed the only direct, agent of social welfare, and that the liberal professions, including government administration, have at best only the secondary job of diverting some of the wealth produced by industry into particular channels of social welfare which might otherwise run dry—all this is an unfamiliar conception of society to many teachers and to most parents. The key to a new policy of higher education is to make it a familiar conception.

Rice—There is little activity in rice on the spot, so far as large orders are concerned, but a fair volume is moving in small lots. Stocks in distributors' hands are kept low, but replacements are regularly necessary as retailers enter the market for their supplies. It appears that the new crop Blue Rose will be carried largely at the growers' expense this year.

Sauerkraut — Sauerkraut continues easy, with a considerable quantity of Western kraut offered on the local market against State packers. It is still being offered here at \$9 for 45 gallon barrels, but some factors are holding for higher prices. Many of the packers have stopped operations.

Syrup and Molasses—Demand for sugar syrup is fair considering everything, with prices unchanged. Buying is in small lots. Compound syrup is quiet without change in price. Molasses moderately active without change.

Vinegar—Vinegar is moving in small lots to fill out stocks, but the arrival of cooler weather has thus far failed to spur up trading to the degree anticipated. There are no changes to report for the week. Spot stocks are light but adequate.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 5.30 and beet granulated at 5.10c.

Tea—The demand for tea during the past week, meaning the first hands business, has been fair to good without, however, any particular change in price for the week. The undertone is strong on account of the plans which are in use in most primary tea markets to cut down the production. Prices are steady to firm and may advance in the near future. Undoubtedly this will also have the effect of improving the demand.

Coffee—The past week has brought a further easing off in both the future and spot Rio and Santos coffee market. In Brazil, where the government seems to be fairly stable now, the situation is very weak because apparently no effort is now being made to support the market. It is being permitted to find the level which the enormous supply would naturally give it. The whole line of Rio and Santos coffee, green and in a large way, is perhaps 1/2c per pound lower than it was a week ago. Mild coffees show no general change for the week. Jobbing market on roasted coffee is feeling the effects of the slump in green to some extent, but is going down just as slowly as it can. Consumptive demand for coffee is about as usual.

Canned Fruits—Despite an outward semblance of stability, the market still continues definitely in the hands of the buyer, and is sufficiently dotted with weak spots to keep distributors and jobbers hunting for bargains. Most of the sales made, that is the fairly large sales, are closer to the buyers' terms than to the sellers'. List quotations mean very little in these times. It very often happens that price offers which brokers regard as ridiculously low are submitted to packers and accepted when flat rejections were expected. There is no trading basis to speak of at the present. The price at which merchandise goes depends on many factors, financial pressure, surplus, quality, etc., and prices vary as these factors vary with individual canners.

Canned Vegetables—The market is passing through its usual period of pre-holiday dullness, with practically no buying except by distributors who see a chance for an exceptional lot of goods and take it on as a sort of speculation. There are plenty of bargain lots to be had, although most of the stronger factors are prepared to hold their merchandise until the first of the year. The uncertainty of the future is one of the chief reasons for hesitancy, and the trade apparently believes there is nothing to lose by waiting. After the canners' convention, important happenings are expected, and there will probably be a few surprises. The fear of inadequate packs this year seems to have passed. It is now pretty generally agreed that there will be plenty of all varieties of the major canned vegetables, and some surpluses.

Dried Fruits—California figs are still reported as selling very well, with Calimyrnas in good demand and distributors asking for prompt shipment to cover immediate needs. Stocks ap-

pear to be low in the hands of the trade and replacements go into prompt distribution soon after arrival. Most of the demand appears to be for consuming needs of the season, and there is little evidence of speculative buying. Adriatic figs are reported as inactive by some hands on the spot, while others find trading in them satisfactory. It seems generally agreed that the demand for black figs is better than it was a while back, but there is no shortage here. Prunes in larger sizes continue to move well and export demand is buying the smaller varieties in good volume, both from California and Oregon. Prices both for domestic and foreign consumption continue very attractive, and no increases are in sight, except possibly on a few of the larger sizes which are now running short. Reconditioning of the large amounts of Greek string figs held up here by Federal officials, and the lesser amounts of Smyrnas is going on and the shortage of imported fruit of these varieties may be relieved somewhat by final examination.

Canned Fish—Salmon is now in a better position at primary markets, owing to the large volume of pinks, which have been taken on by the trade at exceptionally low prices. There is a good movement of sockeyes, also with attractive bargains to be had.

Salt Fish—Prices on No. 3 Norway mackerel advanced \$2 during the week, with Irish No. 3s also up and smoked bloaters slightly off. The production this year was short and buyers will probably be unable to get their requirements within a short time. In normal years prices would be much higher than they are, but this year it will be a matter of procuring stocks rather than the price element which buyers have to consider. A good clean-up of holdings at primary markets is seen this season for the first time in several years.

Beans and Peas—No improvement has come in the market for dried beans. Demand is very dull and practically everything in the list is on the toboggan. One exception appears to be red kidneys, which show a slight advance for the week. Dried peas are also sluggish and neglected.

Cheese—Demand for cheese is quite moderate. Prices are weak. It is a buyer's market on account of the slow demand.

Nuts—Shelled almonds are unchanged in Spain and French walnut shellers show little or no interest in American outlets. As the end of the season approaches, most crops abroad seem to be pretty well cleaned up. Turkish filbert shellers, in fact, oversold and had to buy back many of their contracts. Walnuts in France were short and late and priced comparatively high as compared to other exotic walnuts. Stocks of both shelled and unshelled nuts from abroad are light on the spot and an ordinary season's buying would soon clean up many items. California almonds and walnuts are moving in good quantities from the Coast, but the reported increase in almonds has failed to materialize as yet.

Radishes—25c per doz. bunches of hot house grown.

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, Commercial	.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, C Grade	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, C Grade	1.25
Wolf Rivers, 3 in. up, Bakers	1.50
Wolf Rivers, C Grade	1.00
Pippins, 20-oz. 3 1/2 in. min.	1.75
Pippins, C Grade	1.25
Cooking Apples, All Varieties	.50

Bananas—6@6 1/2c per lb.

Butter—There has been considerable fluctuations in butter since the last report. At the present writing there are liberal receipts and only a fair demand. Jobbers hold 1 lb. plain wrapped prints at 33c and 65 lb. tubs at 32c for extras and 31c for firsts.

Cabbage—75c per bu.

Carrots—75c per bu.

Cauliflower—\$2.25 per crate of 12 to 16 home grown.

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

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

Cranberries—Late Howes, \$4 per 1/4 bbl.

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

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	\$5.25
Light Red Kidney	7.15
Dark Red Kidney	7.25

Eggs—Fine fresh are scarce and firm with advances during the week aggregating about 2c per dozen. Storage eggs have improved since this advance in fresh, but the demand is not very good. Local jobbers pay 40c for choice, 36c for general run and 30c 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

Grapefruit—Extra fancy sells as follows:

54	\$3.50
----	--------

64	4.00
70	4.00
80	4.00
96	3.00

Choice is held as follows:

54	\$3.50
64	3.25
70	3.25
80	3.00
96	2.50

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, in 10 lb. baskets	60c

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.

Nuts—Michigan Black Walnuts, \$1.50 per bu.; Hickory, \$2 per bu.

Oranges—Fancy Sunkist California Navels are now sold as follows:

126	\$8.00
150	8.00
176	8.00
200	7.50
216	6.75
252	5.25
288	5.00
344	4.25

Floridas extra fancy are held as follows:

126	\$4.00
150	4.00
176	4.00
200	4.00
216	4.00
252	3.75
288	3.50
324	3.25

Choice are 25c per box less.

Onions—Spanish from Spain, \$2.25 per cratt; home grown yellow in 100 lb. sacks, 90c.

Parsley—50c per doz. bunches.

Pears—Kieffers, 75c@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

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

OBTAINING HIGHER PRICES.

Legislation Designed To Give Farmer Adequate Returns.

Agriculture, the big business of the United States, and pre-eminently the big business of Kansas, finds itself in the most desperate condition, actually and relatively, that it has occupied for forty years, perhaps longer.

We have to go back to 1850, eighty years ago, to find a time when the purchasing value of a bushel of wheat was as low as it is at the present time. According to the Agricultural Situation, the official publication of the United States Department of Agriculture, the purchasing power of all agricultural products at the present time is 73 per cent. of the average purchasing power of the same class of products in the five years from 1909 to 1914, the period which immediately preceded the beginning of the kaiser's war.

I use this term "purchasing power" because it is the real test. The dollar has a varying purchasing power, and in order to find out the actual condition of agriculture or any other business it is necessary to ascertain, not only the number of dollars received, but what can be bought with those dollars.

Some of the principal items of agricultural products like wheat and cotton are actually lower in price; for other items the farmer receives a slightly higher price than he did in the 1909-1914 period. Taking all items combined, the farmer is receiving \$108 where he received \$100. But on the other hand, he is paying \$149 for what he has to buy as compared with \$100 in that period.

Taxes have increased 153 per cent.; freight rates are up 50 per cent.; machinery and building material have increased about 60 per cent.; cost of farm labor about 70 per cent., and so on. It is a calculation based upon these facts that determines the farmer's income to be worth actually 73 per cent. of his income in the years before the beginning of the kaiser's war. This is the most concise way of stating the catastrophe which is overcoming agriculture, and which constitutes by far the most momentous problem facing the agricultural section of the United States, of which Kansas is a part.

The results of these conditions are very manifest throughout the agricultural section. Recently the Bank Commissioner of Kansas made public a statement showing that in the three months ending with Sept. 10, 1930, State bank deposits had declined about \$9,000,000, and in three years these bank deposits have decreased \$31,506,656. There has also been a decrease in National bank deposits in Kansas in the same period.

In 1919 there were 30 per cent. of the people of the United States engaged in agriculture, and in that year that 30 per cent. of the people received slightly in excess of 20 per cent. of the National income. There are at the present time about 24 per cent. of the people of the country engaged in agriculture, and this 24 per cent. receives less than 10 per cent. of the National income, and its share of the National

income has actually and relatively decreased.

The remedies for the present intolerable and impossible situation in agriculture naturally divide into four parts:

1. That the American farmer be given an American price comparable to that allowed to industry and transportation, through the enactment of National legislation, for that part of his crop which is consumed in this country, leaving the surplus to be sold on the world market at the world price.

Whether this be accomplished through the equalization fee, the debenture, or some other workable plan makes little difference. I am willing to subscribe to and support any plan that will accomplish the result.

It will be said that this is made impossible through tariff barriers and "antidumping" provisions in surplus consuming countries. It is hard to believe that the force and power of the American Government exerted through domestic and other channels is unable to find an answer to such suggestion. The sale of the surplus on a world price level even though it be at a price different than that prevailing in this country is not "dumping."

2. If we cannot bring the American farmer up to the economic level of the American manufacturer and the American industrial worker, then it must follow that by some means such as a lowering of tariff barriers we must give the American farmer relief through bringing the manufacturer down to the agricultural level. This is suggested only as an alternative if we do not find affirmative relief for the American farmer.

3. Failing in either of the alternatives mentioned above it would become necessary for American agriculture to be restricted in production to the requirements of the domestic market. If it were necessary to come to this method of relief, the effect upon the agricultural sections of the country in the way of reducing their population and business volume would be terrible to contemplate.

For 100 years our Government has, as an unbroken policy, encouraged the expansion of agriculture. Approximately 42 per cent. of our foreign trade is in agricultural products. To adopt this policy would at one stroke cut our foreign trade almost in half, and tremendously reduce the number of people engaged in agricultural production.

Instead of placing agriculture on a "parity with other industries," this solution would forever make agriculture definitely subordinate to industry. The agricultural sections of the United States should think long and hard before agreeing to such a policy.

4. The reduction of costs through the abandonment of the family farm, which has been the distinctive hallmark of our agriculture through all our National existence, and engaging in large scale production, whether carried on by individuals or by corporations.

The Chairman of the Farm Board in a recent public address as quoted through the press has said that the Iowa farmer cannot profitably raise

corn on less than an 800-acre farm basis, and the wheat farmer of the West should have a production unit of from 2,000 to 3,000 acres as a minimum.

It may be true that engaging in production on this scale would lower costs, but the effect upon the number of people engaged in agriculture as we have known it and as it has been a part of our economic and social history through the 141 years of our existence would be much the same as thought we restricted our production to domestic consumption.

If such a plan of agricultural production were adopted we would have a fraction of the individual farm owners that now exist and a greatly expanded seasonal wage labor employment. Such a policy would be disastrous to the Nation, and should not be embarked upon unless all other means have failed. Clyde M. Reed, Governor of Kansas.

Recent Mercantile News From Ohio.

Cincinnati—Attorney Milton H. Schmitt has been appointed receiver for the American Fur Production Co., 124 East Seventh street, this city, by Judge Mack in the Common Pleas Court here. A receiver for the firm has been sought, as noted, by the Central Trust Co., which held a judgment of \$918.

Warren—David Frank, shoes and wearing apparel, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cleveland, listing assets of \$1,101 and liabilities of \$3,496.

Cincinnati—Charles Miller, who for years has been a shoe manufacturer in Cincinnati, a few months ago severed his connections with the Miller Shoe Co. and has now formed the firm of Charles Miller & Son with a factory in the Power Building, Cincinnati. In his new factory, he will produce a line of women's and growing girls' Littleways. Charles Miller is president; Irving Miller, his son, is secretary, and Jack Duval is superintendent.

Portsmouth—A. C. Wyman, superintendent of the Vulcan Corporation's wood heel plant at Portsmouth, Ohio, has been named manager of that plant, Colonel A. L. Mercer, president, announced. Mr. Wyman, who is well known in the wood heel manufacturing industry, succeeds Frank Allen, who becomes general representative of Vulcan Corporation, traveling the entire United States. Mr. Allen will work out of the Vulcan Corporation's general office at Portsmouth, and in his capacity as general representative will contact the trade in territories served by the various Vulcan plants.

Toledo—Rose Louise Arnold, trading as Arnold Mfg. Co., manufacturer of canvas goods, shop caps and sweaters, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$4,790 and assets of \$1,143.

Oak Harbor—The Bauch Co., the largest store in Oak Harbor, was placed in the hands of a receiver in an action before Judge Overmeyer with Edgar Theirwechter, a son of the former owner, as receiver under a bond of \$10,000. The liabilities amount to approximately \$232,000, of which \$108,000 are in preferred claims. The

owner of the store, Mr. Bauch, branched out recently, taking over a hardware store, a ford agency and later installed a printing plant. The business was established in 1870 by M. J. Theirwechter, the grandfather of the receiver and later his son, Emery, took over the business and it continued to increase. The business was then sold to Mr. Bauch, who was the company's book-keeper. He sold considerable of the stock in Oak Harbor and vicinity. It is believed that the stock of merchandise will be valued at about \$40,000.

Cincinnati—Samuel Fershtman, retail general merchandise, 2618 Vine street, and 3102 Harvey avenue, filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$20,021 and assets of \$5,435.

New Philadelphia—Arthur S. Romig, dealer in men's furnishings on High street, is closing out his stock and will discontinue business.

Toledo—Isadore Pollock, trading as Cleveland Bargain Store, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$4,073 and assets of \$1,295.

Oak Harbor—Schedules filed in the voluntary bankruptcy case of the Kramp Co., general merchandise, in U. S. District Court, at Toledo, list liabilities of \$44,642, most of which is unsecured.

You Can't Beat It.

According to the experience of a marketman there is no medium quite equivalent to the telephone for building goodwill.

"For comfort, convenience, satisfaction, speed and economy, the telephone and service business is easily the best. From the customer's angle it permits saving of time, profitable use of telephone, checkable record of purchase, placing of responsibility for dissatisfaction.

"From the grocer's angle it permits systematic operation, more economic operation, more uniform operation, greater dependability, greater certainty of full line family trade, extended radius of operation and greater assurance of permanency."

Well, we could probably find other good reasons why the telephone and service business is a good business.

Then, don't forget that your telephone service business can be built up, while you are not neglecting your store cash business. One does not interfere with the other. It's largely a matter of management.

Lower Shoe Prices Bring Response.

Recent price reductions made by retail shoe chains have yielded a substantial increase in demand, it is reported by the sales executive of one of the largest chains. While declining to give the percentage of sales increase, he asserted that the consumer response since the reductions were announced has been particularly good. Denying that the reductions have brought about a price war in the retail shoe field, he expressed his belief that the price revisions downward were temporary in nature.

Intrinsic Value of Almighty Dollar Remains the Same.

"Cheap" advertising is in its hey day of glory right at this moment. The public is being urged to "buy until it hurts;" we are told there is money, loads of it, in the banks of the country. The big idea is to circulate it. So the cheap advertising flaunts its banners above the heads of the masses. There is no criticism of unloading the National surplus at a price.

Over production had a major share in the present crisis, which happily, according to varied and widespread reports is passing. The urge to buy applies not alone to the consuming public, but hits with equal force at all industry. With empty shelves the retailer favors the salesman with orders, he makes his commissions, the jobber, wholesaler and manufacturer benefit, so it is an endless chain.

"Cheap" advertising, as such, is one of the basic industrial evils of the age. We have too long plunged ourselves into a seemingly determined effort to sell "downward." Back of this destructive tendency has been the urge for volume sales. The retailers, like the producers, seem to have been stung by the mass production bug. In the case of retailers volume sales being akin to mass production in the industries.

To achieve volume sales, we have had a reign of sales unparalleled in mercantile annals. There have been auction sales, gift sales, double discount sales, charity sales, fly-by-night sales and it is to be suspected some of the big establishments have rung in two birthday sales in one year.

In Grand Rapids a furniture store has been offering for several weeks to give free just as much furniture with a purchase, as is bought. "Buy \$100 worth and take another \$100 worth for nothing." A new variation of the one-half off sale. What impression this makes on the buying public as to the usual profits of the furniture trade, does not seem to figure in the procedure. It would appear that folks seeing such offers would hesitate to pay legitimate prices for sterling merchandise hereafter.

With this and various auction sales, closing out sales and ballyhoo of all kinds, the legitimate dealers faced a real problem. They are facing it today. That problem concentrated is: "Shall we forego our years of building to a high standard on quality merchandise, or shall we load ourselves down with cheap, borax junk and flim flam, like our competitors are doing?"

Standard, high quality merchandise in every line, shoes, foods, hosiery, textiles, furniture, jewelry—all are "returning to normal"—but there is a vast gap 'twixt normal and sub-normal. If reducing prices legitimately on profit margins made satisfactory and safe by concessions from the mills and factories, is carried on, there is no real danger. It is when in the scramble for shekels and volume sales, the quality bars are lowered that the red flag flutters.

There is an advertising lesson to all business interests in the existing situation, however.

In spite of the so-called unemployment situation and the financial de-

pression, the mass of effort directed via radio, newspapers and mail to boost buying, the unheard of stress of sales effort has produced results. Retail stores in many sections are working full blast, the bargain counters are surrounded by clamoring throngs who seem to have caught the infection. If this were a healthy reaction, based on truly normal values and profits, it would mean prosperity plus. Unfortunately, there is a margin of loss, not alone in dollars and cents, but in prestige and reputation.

A business to function on a profitable basis should have the merchandise graded up, not down. The units of sales and the amount of actual cash business should be increased, credit terms should be adapted to the situation, terms shortened and collection rules rigidly adhered to. Above all else the reputable firms of the Nation should not be caught in the whirlpool of cheap, mawkish and flamboyant advertising which distracts from the very purpose of the buy for prosperity movement.

Advertising is entirely akin to humans. It is feeble minded, rabid, insane or logical, sane and virile, reflecting, as in a mirror, the forces at work within your establishment.

Manufacturers are co-operating to supply legitimate merchandise at legitimate figures. They are assisting with many worth while advertising aids. There are manufacturers who have not foolishly cut into the well-established integrity of their Nationally known lines—they have religiously refrained from passing out deflated quality, as well as deflated prices. It is directly up to the retailers to play fair; to stand four square in this regard and eliminate the borax and clap trap methods of publicity and sales methods.

If ever in the history of American business there was a time when the better grades and the finer items should be stressed, it is now. The intrinsic value of the Almighty Dollar remains the same. The value of the merchandise is there. To pander to cheapness by cheap methods is to virtually tear down and drag in the mud all of the fine ideals of good business which have gone into the foundation of our commercial life.

The house which establishes a fair and honest range of prices, backs this price range with merchandise which can be honestly guaranteed and injects the fullest measure of service into every transaction, as well as into every department of the business, in public contacts, is going to find, when the storm clouds blow away, that it is still a leader; while the ones who grasped at the false rainbows of cheapness will be numbered among the "also rans."

Hugh King Harris.

Wax Models of Food Made By New Method.

The making of realistic wax models of foods requires highly specialized technique, it was stated orally at the Department of Agriculture Nov. 6. Much of this work is done in the preparation of exhibits for various purposes where it is desirable to show cooked foods representing well-planned meals or certain methods of cooking, the Department said.

The following additional information was furnished by the Bureau of Home Economics, which co-operates with the Office of Exhibits, Extension Service, in carrying out this work.

A successful process of making the models has been developed by Mrs. Russel Roller, technical illustrator, of the Office of Exhibits, by which exact replicas of cooked foods are made in wax.

The work of making these reproductions begins in the Bureau of Home Economics where the foods are cooked. In planning, for example, an exhibit that shows lamb as the center of a well cooked meal, different cuts of meat

such as a leg of lamb, stuffed shoulder, and rolled chops as well as the vegetables that should be served, with them, are cooked as if intended for actual consumption.

Plaster casts are made from the cooked foods, and from these the wax models are cast. Each wax reproduction is painted, care being taken to copy exactly the colors and appearance of the real food. The results are so realistic that observers frequently must be convinced that they are not looking at edible foods.

Power, uninfluenced by a Higher Power, is dangerous.

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

Brooks' CHOCOLATES

HERE'S a delicious treat—
H for family, sweetheart or friend. A big 1 1/4-lb. package of the Best BROOKS' Chocolates made! Fresh, too, for they're made here, at home, in Grand Rapids.

A. E. BROOKS & CO.
Grand Rapids, Mich.

Sold by
Your Leading
Retailer



1 1/4 lb. BROOKS' Combination—1/4 lb. Juicy Cherries and 1 lb. Splendid Assortment of other Chocolate. The extra 1/4 lb. is an added feature.

Other BROOKS' Chocolates, all \$1 a package, are: Valeur Bittersweets, 1/4-lb.

Classic (hard and chewy centers, milk coated).

Bo-peep (Assorted Milk Chocolates).

Golden Dollar (Milk and dark Chocolates, assorted).

Lochinvar (Chocolate coated Nuts, Fruits, Caramels, Nougats, Valeur Bittersweets and Creams).

- ☐ Mail Package Chocolate Sales Proposition
☐ Have Representative Call

STOKELY'S Honey Pod Peas

Distributed by

Western Michigan Grocery Company
GRAND RAPIDS, MICHIGAN

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

WHOLESALE and RETAIL.

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

THANKSGIVING.

New England gave the day to the Nation. It originated with the devout Pilgrims, and from 1621 it outranked even Christmas as a family festival. Christmas had sacerdotal associations; Thanksgiving was their own invention, a spontaneous expression of their spirit and their aspirations. When Governor John Jay tried to establish such a day in the State of New York, as an annual institution, his political opponents charged him with fomenting religious prejudices. Governor Clinton was more successful, but the New York Thanksgiving did not coincide with that of New England. From New England and New York, as population trended Westward, the custom spread over the country. In 1783, Governor John Hancock issued the first proclamation in the free state of Massachusetts, expending a good deal of rhetoric in the document, and assigning Thursday, Dec. 11, as the time of observance. It was through the laborious efforts of Mrs. Sarah Josepha Hale, covering twenty years, that the day came to be a National institution. In the middle of the year 1863 Lincoln issued a great proclamation for a National thanksgiving, and with the coming of peace there came the regular observance of one of the most pleasing and historically significant of all our customs.

It is an American institution, a family day, with a feast as its feature, an expression of good-will and of fraternity, which is what the breaking of bread together has been designed to be from far back in the dim ages past. The more American the dishes served the better. Pumpkin pie, cranberries, turkey, potatoes, oysters, all these are peculiarly American. The foreign visitor never can know or see America until he has been in an American home on Thanksgiving day. May the time be far off when the apartment house and the hotel shall rob us of this custom. The ideal would be to journey out of the city to the old homestead on the hilltop, with the hills and valleys in the distance, and there in the old room, amidst the old surroundings, to renew fellowships and recall memories too good to be allowed to lapse. That would be a real New England setting for a real New England observance. The day will not vanish, no matter how urban the population may become. It may be kept somewhat differently, amidst different surroundings, but it will endure, because the spirit on which it is founded will endure. The idea of the day is deep-seated in the human heart, and as long as hearts beat in tune with our historic past, they will demand that this day be kept.

SILENT BUT NOT STRONG.

At previous meetings of the wool industry it has been remarked how strongly many of the individuals are known to feel about its problems and how silently they pass upon the questions raised at general conferences. An air of futility attends these meetings and the one held last week to vote on continuing the Wool Institute was no

exception. Woolen men blow hot on many topics but very cold indeed at any meeting, it seems.

The peculiar part of this attitude is that it does not appear to arise from a notion that the industry has very little to learn. Actually, of course, it has a great deal more to learn than a good many industries that could be mentioned, and one thing, above all, that the fundamentals of good business practice apply just as well to the manufacture of wool goods as to making candy.

That these fundamentals are not so well understood in the wool industry will be admitted by its own fairminded representatives. And yet very little is done to encourage a better understanding of these principles. If there is discussion among smaller groups, it has apparently been confined to very specific details, since the industry as a whole evinces little interest in the broader (and more profitable) angles of good management. It has been very narrow and very self-centered.

Hope is placed in the new program the industry adopted last week by which its group conferences will be continued. In these meetings the manufacturers of particular types of wool goods discuss their problems. Benefit no doubt will be gained from these occasions, but it is suggested that a more profitable undertaking would be to let a little knowledge of the forest creep into a consideration of the trees.

MERCHANDISE ACTIVITY.

Pre-holiday ease in the merchandise trades removed the main source of activity in business last week and about the only favorable development was the continued rally in the stock market. The merchandise lines at retail and wholesale wait on colder weather for real stimulation and also on the appearance of holiday shopping in volume.

A little better tone to reports from the steel business is noted, but the weekly business index has eased to a new low for the depression. The increase in automobile output was contributed by an earlier start made by one of the large producers on its volume car. The electric power index indicates another sharp decrease, coming principally, however, from the decline in the central industrial region. Building contract awards have declined in value from the October daily average.

Attempts to gauge the course of commodity prices continue to be upset, although the decline in The Analyst Index last week was confined almost entirely to the farm and food product groups. Fractional advances were noted in other classifications. There is still a wide discrepancy between the high and low points in a comparison of these groups. Thus, the fuel index stands at 141.8, as against 95.3 for the index of miscellaneous commodities. The index for all commodities stands at 117.6.

So many artificial elements have crept into the general business situation that it is growing more difficult as time goes on even to theorize about future developments. Due to the de-

sire to hold unemployment within bounds there is part-time work, which probably prevents inventories from being reduced as quickly as they otherwise would be. Artificial control of prices is another unsettling influence.

DRY GOODS CONDITIONS.

Retail trade continued to suffer during the last week from the absence of cold weather. Fair results were attained by special promotions, but for larger volume retailers agree that lower temperatures such as we are getting this week are necessary. Seasonal apparel and accessories led in the consumer-buying done, and home furnishings also were active.

Undoubtedly the emphasis placed on unemployment relief has not influenced consumer sentiment in a favorable way. But even if such information was not broadcast, there probably would be just as much ill effect from known instances of wage and salary reductions and positions lost. At least, the steps taken to reduce unemployment and suffering will relieve the situation in part.

However, it is worth emphasizing that all business concerns which can reasonably give such assurances might inform employees that their positions are secure so long as satisfactory service is rendered. There are thousands of concerns in this category, and yet many of their workers are as uncertain as others concerning prospects of continued employment. Such employees can scarcely be blamed for tightening up on their expenditures and thus aggravating the depression.

Several large retail organizations during the week reported that their sales of units this year have consistently run ahead of such volume last year. In one instance a large store reported 500,000 more transactions so far this year than last. This spells progress against adverse conditions even though the added expense will cut into profits. Ways can be found to reduce expense, but regaining lost trade is conceded a more difficult problem.

KEY LOG OF BUSINESS JAM.

It was to be expected that the "Buy Now" movement projected in this column some weeks ago would be questioned and would suffer some abuse. It was pointed out then, however, that the time had come to face facts and not to offer slogans or other appeals disregarding conditions which were known to all and could not be waved aside by bland declarations all was right or soon would be right with the world.

Where "Buy Now" campaigns have given the public exceptional values and have emphasized that to hold up purchases was to aggravate the situation and to increase unemployment they have been successful. Where the slogan has been used merely as a trite appeal to accompany a routine offering there has been little result except a further decline in public confidence.

The key log of the present business jam is undoubtedly buying resistance and buying impotency. The latter cannot be changed until earning power is restored. The former can be reduced considerably (1) if assurances

of continued employment are given wherever this is possible, and (2) if merchandise and other values are made as attractive as possible.

Should these steps be taken on a scale even more widespread than at present, then holiday buying, coupled with the large sums which will be used for unemployment relief, may start trade upward for a beginning to business recovery.

CHRISTMAS CLUBS.

With values in so many other directions slowly melting away in the face of the economic depression through which we are laboriously passing, there is one savings fund whose growth apparently cannot be halted. Christmas Clubs throughout the country will within the next two weeks release to their faithful depositors the huge sum of \$612,000,000. This represents the weekly savings, amounting on the average to about a dollar a week, of 11,000,000 persons.

The spread of this idea of putting away throughout the year money which can be used at Christmas has been phenomenal. Right now knowledge that a large part of this money is to enter the retail market must be reassuring news for merchants, but the real significance of the Christmas Clubs is the impetus they give to saving and habits of thrift. For many persons this year Christmas may be a time of enforced economy, but for those with the foresight to have kept up their weekly deposits there need be no diminution of the holiday cheer.

Perhaps some of this money, in recognition of what must have happened not only to some Christmas funds, but also to all other savings of those out of work, will find its way to the aid of the unemployed.

JOIN THE RED CROSS.

While the general work done by the Red Cross is meeting crises affecting life and property is quite sufficient to justify its appeal for membership, there is a particular part of its service which has a special interest at this time of economic depression. One of the heaviest sufferers from a situation like the present is the disabled veteran. Because of physical or mental handicap he is often the first to be thrown out of employment and for the same reason he is the most difficult to place in another position, especially when so many able-bodied and competent men are competing for every vacancy. The Red Cross is the only agency which handles such cases as these not simply in an emergency but over a long period. More applications for help are being received from disabled veterans at the chapter of the Red Cross than at any other time since the days immediately after the Kaiser's war. The service which the Red Cross can render to these deserving men, as well as the aid it can bring to the victims of some sudden calamity, depends upon the response to its roll call. The simplest way of doing one's bit for less fortunate persons is to join the Red Cross.

Life has been lengthened, but has it been deepened?

OUT AROUND.

Things Seen and Heard on a Week End Trip.

At Clarksville Saturday I was greeted by a merchant who reminded me of a call he made on me several years ago when the business men of that town were afraid they would be discriminated against in the handing out of good roads in Ionia county, due to the antipathy of Governor Groesbeck to Fred W. Green and everything he undertook to do for Ionia county. He says the information I was able to give him and his associate on that occasion had resulted in placing Clarksville on the map to a greater extent than they dared hope for. I was very happy to receive such information.

The gravel road from US 16 South to Clarksville is wide, smooth and in good condition. The same is true of the road South of Clarksville to the junction of M 50. I was told the road East of town was equally attractive.

My visit at Lake Odessa was attended with sadness because of the retirement of Otis Miner from the dry goods trade, thus severing a close personal relation with the Miner family covering a period of forty-seven years. Mr. Miner's father, H. F. Miner, conducted a general store at Bonanza in 1883, when I started the Tradesman. My records show he subscribed for the paper three days after the first issue put in an appearance, probably on the recommendation of some traveling man who covered Bonanza in those days by livery from Hastings. The elder Miner and his hospitable wife entertained the traveling men who came their way and did it so satisfactorily that the guests always wished to come again. I was present on one occasion and shall never forget the novel entertainment furnished during the evening by such valiant traveling men as L. M. Mills, Frank Parmenter and W. F. Blake. These monthly visitations were graphically described by L. M. Mills, now a resident of Oregon, in an issue of the Tradesman about a year ago. The construction of the Pere Marquette branch from Lansing to Grand Rapids and the location of a station at Lake Odessa put Bonanza out of business. The elder Miner moved to Lake Odessa and conducted a hotel for many years.

Otis Miner expects to close the doors of his Lake Odessa store in about two weeks. He contemplates taking a rest for several months. I opine that he will be so uneasy by Spring that he will be inclined to dip into the mercantile business again—possibly on a smaller scale than the store he has managed for many years.

Grand Ledge looked very attractive from the Western entrance to the city. My first call was on J. C. Shipman, who assured me he had been a close reader of the Tradesman since 1883, when he was employed in the drug store of his uncle, A. J. Halsted, who was then located at Lakeside, a suburb of Muskegon. Mr. Shipman told me that the principal industries of Grand Ledge—two sewer pipe factories, a

brick yard and three furniture factories—were all running full handed.

Thomas B. Ford, the well-known Grand Rapids traveling man, now a resident of Flint, was in the city over the week end. He reports that much trouble is experienced by Eastern Michigan traveling men nowadays through the activities of Detroit hold-up men. Not long ago a salesman was changing a tire beside the road on a main thoroughfare when two of the rascals drove up in a car, forced him to hold up his hands while they removed \$20 from his pockets. They then pinioned his arms and legs and threw him in the rear seat of their car. After driving about three miles they deliberately threw him into a ditch, breaking a shoulder in the operation. When he was discovered by a passing motorist the assailants were too far away to be traced.

The more I study this situation the more I am convinced that the only thing which will effectively curb the criminal practices of creatures of this ilk is the whipping post. Any person who carries a gun and undertakes to use it to intimidate men who are not armed is a natural coward who will shrink from pain and who will not engage in any undertaking where the whipping post looms up before him.

About fifty years ago old Sweet's Hotel (Grand Rapids) had an especially bright bell hop in the person of Wm. B. Joyce. His anxiety to please the patrons of the hotel was noticed by all who came in contact with him and an assured future was predicted by those who took an interest in lads who aimed to rise above the common level. The lad just naturally drifted to New York City, working up from one position of importance to another until he became President of the National Surety Co., one of the great financial organizations of Gotham. I have never heard anything but good of that institution until last week when a Fowler merchant sent me a letter, which I reproduce in Realm of Rascality this week, threatening the merchant with suit if he does not pay for the goods shipped him by express without order by a house so small in size that the name does not even appear in the reference books of the mercantile agencies. I do not believe Mr. Joyce would tolerate such a transaction if it were brought to his attention, so I make public mention of the matter in this department also in the belief that some careless department head in his company will receive a calling down which he will have occasion to remember for a long time.

I met a friend on the street the other day who appeared to be somewhat perturbed. It required only a word of enquiry to produce a flood of conversation, which I will undertake to reproduce in part: "You know I have done business with the blank bank more than forty years. Thirty years ago the manager told me my line of credit was \$50,000. I approached the limit several times, but always cleaned up when some ship came in. Last year, when stock speculation looked

so good to many people, I doubled my indebtedness, furnishing ample collateral to satisfy the bank officials. This year I began paring down the loan from my earnings and dividends because I did not want to sell the stocks which I had bought at the high point at the low prices now prevailing. If the bank had wanted additional security and one of the officers had called on me in a friendly way and stated that some of the directors of the bank who did not know me as well as he did felt that I should strengthen my security I would have cheerfully opened my portfolio and told him to help himself. Instead of doing this, I received a cold blooded letter from an officer of the bank, demanding additional collateral, couched in language not in keeping with the relations a banker should sustain with a life-long customer and stockholder; in fact, the letter was as cold as ice and as friendly as a piece of sand paper. I called on the letter writer, brought his attention to the fact that I had reduced my loan \$2,500 that week and proposed to pay down \$7,000 additional before the end of the month, but he evidently assumed that he could high hat me to his heart's content because he was a banker, and I was only a stockholder and customer of the bank—one of the many who enables the bank to make much money and pay high salaries to the bank officials. Did I mildly submit to such treatment at the hands of a man who should have had some conception of courtesy, diplomacy and friendship in business? I did not. I went to another bank, told the manager my story and asked him if he was in the habit of lording it over his customers because he thought he might have the whip hand. He assured me that no officer or employee of his bank could be prevailed upon to assume such an attitude, that none of his associates acted on the theory that a banker is the arrogant custodian of the thought, action and conscience of his customer and that he has a divine right to set himself up as a tin god to be dealt with in a spirit of fear and trembling. I, therefore, decided to voluntarily transfer myself from a bank which evidently wanted to lead me around by the nose to a banking institution which will, I believe, deal with me as a human being, subject to the usual rules of business confidence and courtesy."

It is a mistaken idea which some men entertain that because they have reached some prominence in the banking business they have a license to browbeat and intimidate other men who do not happen to be able to assume some official title. Of course, such men never get very far in this world, because a man who takes advantage of a little temporary authority to create and maintain hardships for others who may be less fortunately situated ultimately finds himself utterly discredited.

Twenty-five years ago Chas. M. Heald was President of the D., L. & N. and Chicago & West Michigan Railways. His office was in the Hawkins building, just around the corner from the Tradesman office. He called

me up one day and asked me to call on him immediately on a matter which concerned him solely. I accepted his invitation and was in his office within two minutes. His clerk told me he was busy with his stenographer and would see me "in a minute." I waited thirty minutes without being called, when I returned to my office. As I entered the door I was called to the telephone by Mr. Heald's clerk, who informed me Mr. Heald would see me now. "Tell Mr. Heald," I replied, "that he can see me at my office any time he calls; that I am tired of waiting thirty minutes to see him on a matter which does not concern me." Mr. Heald evidently took my reply good naturedly, because he entered my office two minutes later with a smile on his face and an apology on his tongue. We have been good friends ever since. Mr. Heald's stenographer at that time was Joseph Brewer, now bank official, trust company manager and hotel magnate.

I hear a great deal these days about the annoyance and loss which have to be faced by the customers of branch banks whose loaning facilities are passed upon by headquarter banks in other cities on entirely superficial information regarding the situation. Complaints come to me from business men who have never before found it difficult to secure loans to handle their usual purchases of apples, onions, potatoes and other farm products. This year they are unable to obtain adequate accommodations, which, to some extent at least, accounts for the low prices farmers are getting for the products of their farms. Frank Welton, a long-time banker, discusses this topic at some length in his contribution to the anniversary edition of the Tradesman, which will be published next week. By the way, in accepting an invitation to contribute to the edition named, Mr. Welton wrote as follows:

Hollywood, Calif., Nov. 9—Your letter of Oct. 3 nestled on my desk until my return to the city. Although I may not make any suggestions which will improve the Tradesman I can at least congratulate you upon rounding out forty-seven years of splendid history as an editor, manager and good citizen. It might be said, also, that the Tradesman has rounded you out a bit, for you must realize that it would be quite out of the question for you to pose as a Gibson girl or even hide behind the gas pipe. So you want people to suggest what change might make the Tradesman more interesting? Do you expect to learn how fine gold is refined? Do you want us to tell how the lily should be painted? Shall we change the perfume of the rose or suggest new songs for the can't be did.

So, here's to the Tradesman
And a bumper to Stowe
There it lies on the desk
Wherever you go
It speaks from the shoulder
Without favor or fear
It stands for straight living
Sound judgment—good cheer,
Keep our name on the list
As long as we're here.

Frank Welton.

When the late William Judson retired from the banking business at Big Rapids to engage in the wholesale grocery business at Grand Rapids under

the style of Olney, Judson & Co., he called on the late Harvey J. Hollister, then President of the Old National Bank, to arrange for a line of credit. He presented his plans and banking requirements to the veteran banker, who apparently went over matters in his mind and said: "Mr. Judson, I think we can accommodate you."

"No, you can't," replied Mr. Judson. "I don't want any accommodation. All I want is what I am justly entitled to. It is just as much an accommodation to the bank to loan me money as it is for me to receive it. If you ever use that word again, in connection with my dealings with the Old National Bank, I will cease relations with you at once." It was pretty hard for Mr. Hollister to get the well settled idea of a lifetime out of his head, but it is safe to say that Mr. Judson never heard that word again so long as he did business with the Old National, which he subsequently served as a director for about thirty years.

Mr. Hollister made one remark in my hearing which I have never forgotten. It was at the annual dinner he gave his friends and business associates on the occasion of his fiftieth anniversary as a banker. In relating some amusing experiences which happened in his long and useful career as a banker, he recalled the following: A customer of the bank called one day and shook hands with Mr. Hollister, who steeled himself for the occasion. "You needn't put on that face to-day," remarked the caller. "I don't want to borrow any money to-day."

No swindle has ever been harder to cope with than the sale of cheap silverware and chinaware, crockery and glassware seconds by arrant knaves through the mediumship of coupons. I do not believe that one scheme of this kind in a thousand has been conducted along honorable lines. The miserable creatures who undertook these exploitations—I have interviewed hundreds of them during the past fifty years—bore the stamp of rascality on their faces. Pinned down to brass tacks, they invariably admitted they were doing business along dishonest lines. It is exceedingly fortunate that Uncle Sam has put this class of rogues out of business. Those merchants who have on hand any trash purchased from these crooks would do well to consign it to the junk heap with as little delay as possible.

E. A. Stowe.

New Dress Lines To Help Silks.

While production of Spring and resort silks has been stepped up materially in recent weeks, there has been no corresponding increase in the demand as yet. The feeling in the trade, however, is that current completion of initial resort and Spring dress lines will expand the sampling which has been done. The new dress lines, it was pointed out, have been designed for immediate sale, with both Spring colors and fabrics featured. A fairly good seasonal demand is noted for sheer fabrics going into the popular Sunday night or restaurant type dress. The price situation in broad silks continues unsatisfactory.

PUTS HIS FOOT DOWN.

Uncle Sam Outlaws Silverware Crooks.

No longer may the "silverware coupon" and the "chinaware coupon" and other grafters prey upon the merchants of this and other states under protection of the interstate commerce laws.

The Federal Trade Commission last week ruled that such grafts are a violation of the fair trade act.

Various silverware, chinaware, and radio concerns entered into stipulations with the trade commission to discontinue their faking and swindling.

The names of the companies entering into these stipulations are not given in the government report. When an accused party submits to a "stipulation" the Government exercises forbearance, and does not publish his name.

Here are the official warnings issued to the people of the United States, and especially the retail merchants, who have been the especial prey of these premium coupon fakers. These stipulations set forth what these fakers must not do:

Coupons; Chinaware — Using as part of firm name words that imply association with manufacturing china companies, when no business association exists; falsely claiming to be conducting an advertising campaign for those manufacturers whose products are being distributed; using the word Free, when the cost of the implied gratuity is included in the price paid by the purchaser for the merchandise with which it is alleged to be given free of charge.

Coupons; Silverware — Using the words Publicity Bureau as part of firm name, when conducting no organization having the characteristics associated with the term Bureau; falsely claiming to be conducting an advertising campaign for those manufacturers whose goods are being distributed; using the word Free, when the cost of the purported gratuity is included in the price paid by the purchaser for the merchandise with which it is alleged to be given free of charge.

Radios — Using the word Advertising in firm name when conducting no advertising bureau; falsely claiming to be conducting an advertising campaign for those manufacturers whose products are being distributed; quoting fictitious values for products; distributing a set-up consisting of a radio, together with advertising literature and merchandise to be given as prizes, to be used in conducting a lottery.

Chinaware — Authorizing use of firm name, thereby implying that certain companies are conducting an advertising campaign for the company whose name is being used, when there is no actual rep-

resentation; using the word Free, when the cost of the purported gratuity is included in the price paid by the purchaser for the merchandise with which it is alleged to be given free of charge; mis-

representing rating and financial responsibilities.

Woolen Robes and Blankets — Using the words Indian and Nava-jo to designate robes and blankets not hand-loomed by the Indians.

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.



MICHIGAN BELL TELEPHONE CO.

*For Mother
To Save Her Steps
Every Day in the Year*

Give Mother an Extension Telephone for Christmas

A most welcome, and *inexpensive*, Christmas gift which Mother surely will appreciate, is one or more conveniently located *extension telephones*.

In the kitchen, for example, a telephone will enable Mother to place and answer calls without having to leave her work.

A telephone upstairs will save running down to answer calls. Mother will appreciate *that* convenience. (So will Dad on cold nights!) And, in emergencies, such as fire, sickness or accident, an upstairs telephone is especially useful.



Extension telephones cost only 2½ cents a day. To place an order, call or visit the Telephone Business Office.

Another Thanksgiving Day Rolls Round.

Grandville, Nov. 25—America's first thanksgiving day was an event of something over three hundred years ago. The Pilgrim fathers were devout and they invited the Indians to partake of their festivities.

Even though America began thus early to recognize the hand of a divine spirit in the making of nations the United States was not wholly given over to thanksgiving until after the rail splitter of Illinois came to the helm of government in 1861.

It has long been a National custom to give thanks each year for God's mercies and care of us as a Nation which no doubt we shall need in even fuller measure as the years come and go.

The gray-haired New Englander sat at his frugal board once each year with his family around him and expressed in thanksgiving the fact that he and his friends still lived and enjoyed the fruits of the field.

Nations who forget God and go on a wild goose chase after strange idols are apt to come to a sad finish at the last. During this fast age may it be that we as a people have strayed far to windward and need a sharp overhauling? The human mind is very unstable at times and the song of the amusement saloon lures to destruction.

To be thankful to God for bountiful harvests is one thing, but to still be thankful under adverse conditions is quite another, and yet under every condition the divine power is still in the ascendancy and must not be slurred aside if we would be true to God and His precepts.

It is meet that the human family should at least once a year acknowledge its dependency on the higher power which controls the worlds without number that whirl through illimitable space. We are but a small part of a great whole which has for its guidance the hand of omnipotence.

Thanksgiving days were not so generally observed among the pioneers as were Christmas, New Years and the Fourth of July. Even the 22nd of February was much more of a holiday with lumberpacks and loggers in general.

Nevertheless Thanksgiving turkeys roosted high in November when the pumpkin was in its prime and good things to eat were on tap. It's good to be good you know, and all good little boys and girls will observe Thanksgiving with a zest forgivable under the conditions.

We have as a Nation been observing a day of thanksgiving after each harvest for not much less than a century. In civil war days it was more often a day for fasting and prayer than for feasting and jollification.

Harvests are not always as bountiful as could be wished yet this fact is no excuse for neglecting to give thanks for what we have since things might have been far worse. Famine in the land would be worse and that is an affliction which has never come to the United States of America as a whole in all its history.

There are many afflictions which might come; for instance another war which is now being confidently predicted by many intelligent Europeans. A Turk of prominence predicts an early renewal of strife, and that the United States will be drawn into the same. Such predictions should go for what they are worth and in no wise disturb the sleep of good American citizens.

Some of the nations of Europe are mad because they are asked to pay a small fraction of their honest debts. What would be thought of a man who would refuse to pay money which had been used to save him from slaughter when he was in danger of death? These growling nations are on a par with such and need not be heeded.

When honesty and fair dealing leads to war then we are not blamable and shall go at it for a good purpose. It is not likely, however that these debtor nations will seek to make a bad matter worse by plunging their respective countries into the vortex of another murderous war.

Be sure you are right and then go ahead. Under such conditions you may well have the heart to ask God's blessing on your country and set aside a day of thanksgiving as we are doing this year.

Pumpkin pie and turkey are good food for thanksgiving day, but if, because of the straightened times, you cannot have these, then a sandwich and a glass of milk will do as well. It is not what you eat but how you eat that counts. If you masticate your food with a thankful heart then God will hear your cry of thanksgiving and see that all goes well in the future.

Thanksgiving day should be observed in every home in the land. It is today a National day that we can all acknowledge. All the churches will see that the day is fittingly observed, and we shall all breathe a prayer of thanks when we face the rising sun or the clouded sky on Thanksgiving morn.

The divinity that is in us is what makes for the good of the body public. We are all in the same boat gliding down the stream of time, and we have no reason to believe that we shall be favored more than our neighbors by the supreme over power that ruled at Gettysburg and overthrew the enemies of liberty and union on those three scorching July days in the long ago.

A suspension of business for one day while we assemble for thanksgiving and prayer will not be out of place in the present year when reckless extravagance has run riot without let or hindrance.

Old Timer.

Senator Morrow.

One of the few results of the last election that followed unbiased forecast with a fair degree of mathematical accuracy was the election of Dwight W. Morrow for Senator from New Jersey. There was nothing surprising in the fact of Mr. Morrow's success, but with election figures almost everywhere else at glaring odds with the predictions of both sides, Mr. Morrow's plurality of 185,000 was about what had been expected by cool-headed observers.

His victory must be gratifying to citizens of all parties the country over, just as it was achieved by the support of citizens of all shades of political belief. In the first place, it means the entrance into political life, as contrasted with diplomatic service, of one of the ablest men who have ever ran for office in this country. And, in the second place, it is a vindication of high-class campaigning. Mr. Morrow scorned the arts of the professional office-seeker and based his appeal upon a reasoned discussion—a discussion not so much of issues as of attitude. The impression he made upon his audiences was the impression not of a politician but of a statesman.

In availing herself of his character and capacity and in showing due appreciation of his kind of campaigning, New Jersey has given herself the most distinguished member of the Senate and incidentally placed the other forty-seven states in her debt.

Too many enemies can thwart even the strongest man—or nation.



Don't ask her to buy Blindfolded—

Any woman would be suspicious if you asked her to cover up her eyes while you filled her order. Why shouldn't she be equally suspicious if you offer her an Ammonia with a strange label—and a name she never heard of.

Especially when there is an Ammonia she knows about—an Ammonia which has behind it the good name and reputation built up for half a century—an Ammonia that is nationally advertised in the leading women's magazines.

Follow the example of those progressive and successful merchants who insure the satisfaction of their customers by selling PARSONS' HOUSEHOLD AMMONIA ONLY.

Order Through Your Jobber



PARSONS' HOUSEHOLD AMMONIA

Major E. Jones, Michigan Representative, 1941 W. Fort Street, Detroit, Michigan

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

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

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



A. Rich
President

PURITY OATS COMPANY
KEOKUK, IOWA

FINANCIAL

Money Conditions More Favorable Than For Thirty Years.

Although stock prices have continued to decline in the face of a steady improvement in credit conditions, the groundwork is being laid for a reversal. Cheap money never has failed to stimulate business activity and rising stock prices.

The argument that cheap money rates reflect a low rate of business activity is answered by West & Co. by admitting that business is poor, "but times of poor business are the only times when stocks of our greatest American corporations can be obtained cheaply."

Time is required for cheap money to exert its usual effect. Rates have been falling for more than a year, but only within the last few months have signs indicated the bottom had been reached. The next change may be toward higher levels.

"Just as low money rates lay the foundation for a bull market so high rates tend to bring about conditions that result in a bear market," the firm continues.

"Surplus funds which cannot be employed for commercial purposes naturally flow into securities and thus lead to rising security prices," it says. "When trade recovers this is an additional cause for a further advance in security prices. Finally a point is reached where credit is insufficient to supply both the needs of commerce and the security market. Under such conditions business always obtains the preference, thus causing a halt in the stock market."

"Money is one of the major forces determining the course of the stock market. The importance of this force is often overlooked and not appreciated, because it is a slow working influence gradually laying the foundation for the next major move in industry and the stock market."

Money conditions are more favorable now than at any previous time this century, the firm points out, "and it is only a matter of time before this ease must be reflected favorably in business and the stock market."

Low levels of interest rates and loans indicate that stocks have gone into strong hands. Cautious investors who buy for cash or on conservative margin have purchased shares thrown over by weak holders.

William Russell White.
[Copyrighted, 1930]

Remain Silent When Country Needs Sober Counsel.

Mr. Thomas W. Lamont's statement before the Academy that we are winning through this depression differs in form but recalls a famous earlier pronouncement from the house of Morgan that has come down through the years.

Back in the years when men knew less than now of the elements in immediate control of the business swings, Junius Morgan gave his son, J. Pierpont, a bit of advice that Mr. J. Pierpont Morgan passed on to the world following the panic of 1907. When J. Pierpont Morgan was still a very young man his father on a sea voyage

from England said to him: "Remember, my son, that any man who is a bear on the future of this country will go broke. There may be times when things are dark and cloudy in America, when uncertainty will cause some to distrust, and others to think there is too much production, too much building or railroads, and too much other enterprise. In such times, and at all times, remember that the growth of this vast country will take care of all."

What Junius Morgan through his canny instinct so emphatically told his son more than a half century ago has been handed down from one generation to another with effect for the reason that its intrinsic truth impresses each new generation.

Mr. Lamont very wisely recognizes that in these days of economic thought faith in the future must find its basis in something more than a blind prediction. We are not satisfied these days to know a man's conclusions. We want ourselves to test the ground over which he traveled in arriving at the conclusion that we are winning through this depression.

So Mr. Lamont sweeps aside a variety of abstract and theoretical explanations that had been offered by the economists and names six major reasons for the depression in business that provide the best analysis yet made of its origin. But they do more. They inspire confidence. For it takes no deep economic observation to see that the world has gone a long way toward the correction of the forces that each in its way contributed largely to the promotion of the excesses or maladjustments that upset business.

When business is booming American executives generally do not hesitate to make statements regarding the future. Such statements therefore come too often when they are least needed. In times like these, when the country needs assurance from its most respected leaders, we find businessmen silent. Mr. Lamont thus deserves the country's gratitude for breaking his silence by a courageous statement on business these depressed times when we have a right to expect leadership in the few qualified to lead.

Paul Willard Garrett.
[Copyrighted, 1930]

Sweeping Changes Seen in Last Six Weeks.

A round \$1,000,000,000 since early summer probably has been squeezed from the country's grand total of reported security loans with the result that in its liquidated state the stock market is taking very little notice even of the insolvency of an important Exchange firm.

That reduces security loans viewed broadly to a volume somewhere near \$11,000,000,000. Roelse's computation this summer for the Harvard Society was that such loans were then down in excess of \$4,500,000,000 from the October, 1929, peak of \$16,660,000,000. By those who reckoned that the year had brought simply a shift in loans from brokerage to banking shoulders that semi-official computation came as a startling but pleasing revelation.

But it left others unconvinced. There were some in whom skepticism lingered in view of the sustained high

level of bank loans. Sweeping reductions since summer in bank loans along with still further reductions in brokers' loans are beginning now to convince even the skeptics that this movement toward a deflation in loans has gone far enough if indeed not too far for the best interests of business. Lumping together all reported security loans for the country, we can count roughly \$5,660,000,000 that have been squeezed out in the last year, which probably not only takes away the froth but some of the substance as well from the 1929 composition.

The banks are free from debt at the regional institutions or virtually so. No further liquidation is necessary to put them in a position to meet the demands for legitimate loans. Indeed the

difficulty is in finding profitable employment for funds. The truth is that a deflation in loans resulting from a declining market leaves the banks in a dilemma. By weakening the margin of individual loans it forces the banks to ask borrowers to pay off loans at a time when the bank most needs employment for its idle funds.

Not too much but some encouragement is to be found in the sweeping changes of the banking figures for the last six weeks. Member bank loans on securities have been reduced by \$557,000,000 and brokers' loans by \$987,000,000. Simultaneously commercial loans have risen \$310,000,000 and investments \$382,000,000. It suggests improvement but the figures make the change look better perhaps than it is.



GET FACTS DIRECT

Let First Hand Information Rule Your Investments

Petter, Curtis & Petter, Inc. offers you accurate, thorough and up-to-the minute information instantly, on any security you desire.

Stocks and bonds—local, national and international—listed and unlisted. Direct wire connection with Spencer Trask & Company, members of the New York and Chicago Stock Exchanges, New York Curb Market and with branches in all leading financial centers of the world.

A Capacity To Serve That Wins Everlasting Confidence

— PHONE 4774 —

PETTER,
CURTIS &
PETTER
INC.

Investment Bankers and Brokers

Grand Rapids

Muskegon

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



L. A. GEISTERT & CO.

Investment Securities

GRAND RAPIDS—MICHIGAN

506-511 GRAND RAPIDS TRUST BUILDING

Telephone 8-1201

Were it not that the nice expansion in commercial loans represents largely purchases of bankers' acceptances and that the expansion in investments presents a strong flavoring of short maturities the shift might be accepted with fewer reservations regarding the extent of improvement it portrays.

Paul Willard Garrett.
[Copyrighted, 1930]

Sharp Stock Rise Unlikely.

Although signs of a gradual business recovery are more plentiful than for several weeks and many market observers look for stocks soon to discount the revival even though the current rally may not hold, there is no sound reason for expecting a sharp advance in common stocks.

Bitter disappointments experienced by the trading public last spring and in September are likely to retard any possible rush to buy shares at this time, it is contended. Forecasts several months ago of a recovery not before the spring of 1931, then regarded as extreme, now seem to have been conservative, for many authorities now suggest a return of real activity may not develop before 1932.

There is still a good deal of weakly held securities to be placed on the market as prices improve, Gammack & Co. indicate.

"Because Wall Street call money is plentifully supplied at 2 per cent or at even lower rates," says the firm, suggesting the advisability of considering the buying and selling sources, "it is not safe to assume that an unlimited supply of funds for investment in common stocks is available.

"Both the transactions of wealthy corporations and individuals play a big part in determining the course of the stock market, but the average individual is also a major factor in determining at what price a security will sell. Predicting rising prices means predicting that the average individual will be more ready to buy than to sell at higher levels. This assumption is a little hard to justify.

"In the first place, the current income of the average man and woman is not large enough to allow much surplus for investment. Business profits are smaller, wages have been reduced, workers on a daily or hourly pay schedule are working shorter time and bonuses and gifts are smaller than they have been for four or five years.

"Undoubtedly many nervous holders of investment securities have sold them out in the last month or so and are holding cash which they will reinvest as soon as their confidence is restored," the firm continues.

"On the other hand, there are hundreds of thousands of owners of property in the form of securities, real estate and other investments whose equities have been so reduced that debts which weighed lightly at the end of the summer have become burdensome now. The volume of collateral loans held by the banks demonstrates quite clearly that the big reduction in brokers' loans by no means represents entirely the passing of securities from marginal to outright holders."

William Russell White.
[Copyrighted, 1930.]

Discrimination in Buying Favors Retail Merchandisers.

Encouraged by the more cheerful atmosphere that has pervaded Wall Street in the last week, statisticians have set to work to determine the most likely industries to share in the expected business recovery.

Three groups have been put forward as offering the most favorable opportunities—motors, coppers and stores. These groups reached their peaks and began a recession long before other groups finished their climb. Motors, for instance, began to slip in the spring of last year after slightly bettering their late 1928 top.

Coppers reached their best levels at about the same time and continued to fall until a few weeks ago, when signs of co-operation among producers changed the outlook for the industry. Store stocks set their peak late in 1928.

The outlook for retail distributors is bettered by the tendency among shoppers to select carefully where prices are most attractive and merchandisers are the first to pass along to consumers savings effected by commodity declines.

Sharp curtailment in production of automobiles in the last year is believed to have greatly improved the statistical position of this important industry. Whether or not consumer demand will expand as rapidly as manufacturers hope remains to be seen, but signs of increased interest are reported from many sources. Price cuts may tend to reduce unit profits, although increased volume likely would enlarge aggregate returns and probably would be more satisfactory than curtailed operations at the previous higher prices.

Even though copper producers have large stocks of the metal on hand and will be compelled to restrict production, apparently they have effected a turn in the market and will not have to go through the costly process of shutdown that marked the 1921 depression.

Companies engaged in manufacturing articles used in consumption are generally favored among economists over those producing equipment for manufacturing operations, such as machinery, for plant capacities are considered sufficient in most cases to take care of early requirements.

Replacement demands should be sufficient by spring to cause a good demand for motor cars, many observers believe. About the same reasoning is applied to companies producing automobile tires.

William Russell White.
[Copyrighted, 1930]

Report Drop in Giftware Orders.

A sharp drop in orders for small giftwares for home decorations is reported in the wholesale market. Selling agents attributed the condition to a corresponding decline in retail volume and predict that conditions will improve with the arrival of more seasonable weather. A number of cancellations on merchandise purchased for holiday sale have been received. The cancellations are said to apply chiefly to medium-price merchandise and to have come from a few small stores in the metropolitan area.

GRAND RAPIDS NATIONAL BANK



Established 1860—Incorporated 1865 — Nine Community Branches

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National 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

THREE CORNERED CONTEST

Between the English, French and Dutch.

The first half of the eighteenth century worked out a very peculiar condition in America and especially in Michigan. The development which followed the going to England of Radisson and Groseilliers after what they called unfair treatment by the French colonial authorities because they traded with the Indians without a license were showing themselves in the gradual growing strength of the Hudson Bay Company, which was creeping from the North to cripple the French trading interests. In the French operations among themselves there was far from harmony. The home government had the idea of colonization and talked colonies in America. On the other hand the one great enterprise upon which their whole plan was based was the fur trade. The coming into fashion of the high hat, which spread rapidly from French to English and general European aristocracy, made a wonderful demand for beaver skins. While there were more or less beavers in other sections, they were the most plentiful and their skins were of the best quality in the region of what is now Northern Michigan. French promoters talked colonies at home, but their interests in this section of America called for keeping the country as wild as possible. Considering its day and generation, the beaver trade in America about that period was one of the greatest business enterprises in all history. In the promotion of this trade the French treated the Indians as men and women, inter-married and in many ways adopted their customs. The Catholic church made a heroic effort for the conversion of the whole Indian people. In many places the priests arrived even ahead of the traders.

Morally, however, the whole country was nearly given over to utter disregard of all authority in a governmental way. The priests did their best to stem this tide and were nearly the only force for civilization in the whole region.

In contra distinction to the general French conditions the English came to America inspired with religious ideals, with the ambition to build homes in America. They had little use for the Indians, often treating them with less regard than they treated their dogs.

Between these two extremes the Dutch established a settlement at Albany which took a course about midway between their neighbors on either side. This Dutch settlement soon became a veritable thorn in the flesh for neighbors on both sides. The Dutch were traders from the word go. After their peace with the Iroquois in 1632 they made great use of those people as middlemen to make extensive inroads upon the French trade of the Northwest. It was to prevent this trade that Cadillac was sent to Mackinaw with a small body of troops.

About that time French brandy and English rum became the leading items of trade with the Indians. The story of the fight the French priests made for the suppression of this trade was

told in a previous article of this series. Cadillac fought this prohibition and was granted the right to establish Detroit, as a compromise in this fight, which he did in 1701. In the progress of this dispute with Cadillac, a very bitter feeling was developed between Cadillac and the Jesuit priests. Especially was this true in the resentment of Cadillac toward Father Carheil, the priest he left at the old settlement. It was the idea of Cadillac to utterly ruin the old settlement and abandon it, developing the new settlement at Detroit as the old settlement was decreased. To this end he encouraged Indians of several nations to build settlements close around and really a part of Detroit. His argument to the home country was that in so doing he would head off the Iroquois traders for the Dutch, before they reached the hunting grounds. In the carrying out of this policy Cadillac made every effort to induce the Indians and especially the Hurons at the strait, to move to Detroit. When thirty Hurons from the old settlement moved to Detroit, Cadillac wrote in triumph, speaking of the work of Father Carheil for the old settlement: "I hope this autumn to pluck the last feather out of his wing and I am persuaded that this obstinate old priest will die in his parish without a single parishoner to bury him."

With the going of all organized authority life at the strait of Mackinaw became wild in the extreme. Father Carheil made such a heroic effort as has seldom been seen anywhere, but the odds were too strong against him. In 1707 he gave up the fight and burned the chapel under which rested the bones of Father Marquette, and the grave was lost for years.

In spite of Cadillac's efforts the Iroquois succeeded in getting large quantities of Dutch and English goods through, selling them much cheaper than the French traders could do after they had added the expense of French government licenses. In the Detroit trade Cadillac got in French brandy under restrictions, but controlled a half interest in the trade. Michigan had prohibition, went back to the liquor trade and sold under government control in those old days. Before the same changes are made again it might be interesting to study results in those old days.

About this time Mrs. Cadillac and Mrs. Tronty, wife of Cadillac's lieutenant, came to Detroit, the first white women to set up homes in Michigan.

In 1703 a disastrous fire burned St. Anne's church, the priest's house, the houses of Cadillac and Tonty and several other buildings.

Shortly after this the Company of the Colony was practically disbanded and the trade was placed entirely in the hands of Cadillac, who was allowed 10 per cent. commission on all trade. This did not work out satisfactorily and resulted in 1710 in the overthrow of Cadillac, who was appointed Governor of Louisiana in 1713. He was there four years and then returned to France, where he later died.

After Father Carheil left Mackinaw things were wild indeed, but at no time did the settlement entirely go out. There were also French who lived at

the two settlements on the St. Joseph river and a few at the Soo.

A. Riley Crittenden.

Howell, Michigan.

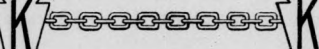
Squirtless Grapefruit Is Here at Last.

Scientists of the Bureau of Plant and Industry, who are continually experimenting with new and foreign fruits and vegetables, have announced the perfection of a new squirtless orange or grapefruit, called the tangelo, which is a cross between a grapefruit and a tangerine. The citrus hybrid is similar in size and color to the orange, but has a distinctive flavor and is very juicy. It is semi-tropical fruit grown in the same range as the orange.

There are two kinds of tangelos, the Bureau reports. One is known as the Sampson, and the other the Thornton. The former matures decidedly late, but is very delicious if properly grown, according to the experts. Thornton has little acidity and may be eaten out of the hand as an orange, but it is better when halved and eaten in the manner of a grapefruit.

Cutting retail prices proportionately with wholesale would help.

If anyone steals your thunder, keep on thundering.

K  **K**

65,000
INVESTORS
NOW OWN

**NORTH
AMERICAN
TRUST
SHARES**

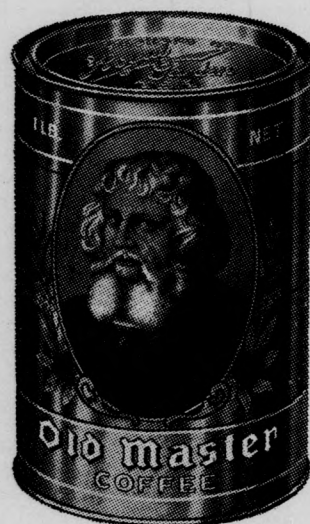
Investors who study the policies of North American Trust Shares realize the outstanding advantages of this largest, true, fixed, investment trust in America.

Faith in its future, its safety and other important features, and a completely satisfactory income, has resulted in constantly increasing sales.

The October sales were about 2½ times the volume of October, 1929.

A.E. KUSTERER & Co.
*The Oldest Investment
Banking House
in Western Michigan*
303-307 MICHIGAN TRUST BLDG.
PHONE 4267

These Be Our Leaders



Sold only by
The Blodgett-Beckley Co.
Members India Tea Bureau
Main Office Toledo
Detroit Office and Warehouse
517 East Larned Street

Fenton Davis & Boyle

Investment Bankers

*Detroit
Grand Rapids
Chicago*

Brighter Tomorrows!

There are fundamental improvements already operative pointing to brighter business tomorrow. As the financial horizon brightens prices of bonds and stocks advance. Consult your investment banker regarding unusual immediate opportunities.



MUTUAL FIRE INSURANCE

Was This a Trick?

I want to say a word in this article about one phase of fire insurance which is very often neglected. Judging by the reported cases, more suits arise out of this than out of almost any other provision of the policy.

All fire insurance policies provide that in case of fire notice and proofs of loss shall be delivered to the company in the way provided by the policy. Very often this isn't done, and in many cases it isn't done because the insured gets in touch with his local agent, who either promises to handle it but fails to do it, or by his attitude in the matter puts the insured off his guard so he doesn't do it. It is no exaggeration to say that hundreds of thousands of insurance money has been lost in this way.

Remember what I have often said before—that most fire insurance companies will take advantage of even the smallest lapse on the part of the insured along this line.

A few weeks ago a case like this arose between a merchant named Cocceolle and the Westchester Fire Insurance Co. Cocceolle had some stock which he had stored in a rented building. There was a fire which completely destroyed both building and contents. Cocceolle notified the company at once of the fire and sent it a list of the articles destroyed. All this was delivered to the local agent, who instead of notifying Cocceolle that the proofs were not in the form required by the policy, sent the papers in to the company's main office. Somebody there sent them back to Cocceolle with a letter reading: "The enclosed list was forwarded to this office by McMillen and Killnes (the local agents) and we are returning same direct to you and demand that you comply with the policy contract. Signed John L. Lester, manager."

Now the way in which this letter of Lester's is worded seems to me to be highly significant. It would have been extremely easy for Lester to tell Cocceolle—by his name I judge he is a foreigner—precisely what he had to do to "comply with the policy contract," but no, Cocceolle was left to grope it out by himself. Whether the insurance company did this with the hope that he would bungle it and thus give the company a defense is a matter of opinion.

Well, at any rate, Cocceolle furnished no further proofs of loss. He did write Lester an illiterate letter which can be tortured into a suggestion that Lester tell him what he was supposed to do, but Lester never replied.

The company refused to pay, and Cocceolle sued. The company defended on the ground that proofs of loss had not been furnished as provided by the policy. The jury in the lower court gave Cocceolle a verdict for the full amount of his claim and the appeal court affirmed. The latter court said:

The question before us now is was there a waiver of the proof of loss on the part of the company? There is no doubt that there was notice of loss sent to the local agents and that the company was apprised of the fact and also received a list of the articles destroyed.

The purpose of this list, no doubt, was to give the company information as to the articles destroyed and might be considered by the jury as an attempt to do what the insured thought was required of him under the terms of the policy. When this list was returned to him by the so-called manager of the company, there was evident reluctance on his part to give the exact information as to what was wrong with the list. The demand that the insured should comply with the policy contract conveyed no particular information to the insured, who was a man of limited education, as to what was required of him and his reply requested an answer which was never forthcoming. Fair dealing would require that the information which the plaintiff sought should have been furnished. Upon receiving proofs of a loss, furnished by the insured, in an attempt to comply with the requirements of his policy, it is the duty of an insurance company to examine them, and if they be found objectionable, to return them, pointing out the particular defects therein.

The court therefore held that the insurance company, by its conduct, had lost the right to demand any further proofs, or to defend on the ground that they had not been furnished. And Cocceolle got his money or what was left of it after he had paid expenses. And another insurance company scheme failed, but they don't always fail. Elton J. Buckley.

Common Sense Better Than Elaborate Analyses.

There is a marked difference between the optimism of a year ago and the confidence of to-day. Then encouraging statements were obviously based on sentiment, a sentiment springing from incorrigible hopefulness encouraged in part by fortune in its most bounteous mood, in part by the delusion that nothing is really bad that is not acknowledged to be bad. Now men of the faith which stands on long experience are reminding us that the ravages of the storm should not be mistaken for omens of fresh disaster, that in the ordinary course of events change to better conditions cannot be far distant. Mr. Taylor, chairman of United States Steel, for instance, remained silent when steel production was still relatively high this year. His solidest words of cheer were withheld until the big corporation's output was scarcely half full capacity and the third quarter earning statement showed that earnings had fallen to a relatively low ebb. He pretended no powers of divination. Enough for him to observe that a nation of such active people as ours cannot long continue with no more iron and steel than they are now using. Common sense of this kind is better than elaborate analyses undertaken to prove or to disprove someone's theory. It is of a piece with sensible outgivings by leaders in the automobile industry. Instead of being dismayed by the poor earning statements now coming out, they are looking forward with assurance. They also profess no second sight. They cannot point to specific signs of immediate betterment. They admit they have been hard hit. But they rely on the substantial fact that replacements already in sight give promise of good demand and large sales in the no distant future. They rode out the storm with no misgivings because they were

prepared to withstand a long battering of tempestuous seas. They find themselves in good order to make the most of the prosperous winds that come in the wake of every such disturbance.

Stripes Retain Lead in Worsteds.

Stripe patterns accounted for 51 per cent. of the demand for fancy worsted suitings during October, showing no change from the previous month, according to figures issued by the Wool Institute. A gain in plaids from 10 to 14 per cent. and a decline in demand for plain effects from 27 to 23 per cent. were reported. In fancy woolen suitings under \$1.50 a yard the demand centered on plain and small weaves, with 76 per cent. of the total. Stripes declined 6 per cent. to 18. In woollens above that price the percentage of plain

and small weaves showed a decline from 89 to 83 per cent. for the month, with stripe effects gaining 5 per cent. to 14.

Underwear Price Cut Explained.

Price reductions of 25 to 50 cents per dozen on boys' and men's heavy-weight underwear by one of the leading Northern mills is said in the trade to be merely an adjustment to conform with quotations now in effect by Southern mills. The latter recently returned to the season's opening prices, which they had advanced some time ago on a few styles. The move by the Northern mill is to restore the normal differential which exists between the two sections, the Northern prices averaging 75 to 90 cents higher on the styles involved.

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

THE FINNISH MUTUAL FIRE INSURANCE COMPANY Calumet, Michigan

Pays the BIG PROFITS

In the Fire Insurance Business

TO ITS POLICY HOLDERS

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

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

444 Pine Street. Calumet

Phone 358

IMPORTANT QUESTION

What Can Be Done For Economical Cash Buyers?

Two weeks ago we made a study of a customer, Mrs. Horton, who supplies her table with a very small outlay of time and effort on her part. She orders by phone and willingly pays the prices asked by the high-class full-service firm she patronizes. Last week we described the circumstances of Mrs. Allen, who, because of her husband's small income, is saving, not of her own time and trouble, but of their money. Her great concern is to provision her household well with wholesome, nutritious, palatable food, and do it with the best possible economy of the precious dollars at her disposal. She always pays cash and never has goods delivered.

These examples show plainly the two methods that prevail in the purchase of food for family use—the one where the buyer desires her own convenience and the other where the aim is to secure the greatest value.

Many households make some use of both methods. Here is a matron who generally buys cash-and-carry. But occasionally, in bad weather or when her ready money is running low, she telephones a service grocery and has goods sent. Among the patrons of every service establishment are those who prefer to make personal selection of certain items. These are likely to be paid for at the time and taken along. Note, too, that many full-service customers habitually take advantage of especially good bargains offered by cash-and-carry stores.

A change in financial condition may occasion a change in place and method of buying. A family that has been poor and has become wealthy may want the name of dealing with the swellest store in the city. A decline in fortune may cause the reverse change. Take the case of this skillful mechanic who has earned high pay. For years his monthly account was one of the largest his groceryman had. Last April this man's employer had to cut him down to half time work. The mechanic and his wife decided not to run a bill any longer, but to pay cash and buy wherever their money would go farthest.

There are the two methods of buying. To which should the independent grocer cater? Many readers there are who will say this is a matter not open to question, that it already is settled. For advisors of high reputation have been holding that the hope of the independent is with the people who want the best "eats" the market affords, who do not haggle about prices, and who of course demand full service.

Actual examples are cited of grocers who have achieved notable success by working up a clientele of this kind and supplying it satisfactorily for a long term of years. And surely there is no better customer than the one who buys freely and includes in her orders liberal amounts of the luxury foods that allow a wide margin of profit, provided that she pays her bills promptly. The advice quoted assures us that loss from poor accounts can be kept down to an almost negligibly small percentage.

Some doubt whether this could be

done during a long period of depression. We cannot now take up either phase of the matter, for the aim of this article is not to discuss the merits and demerits of the credit system.

Instead, its purpose is to bring out some facts and ask some questions that may aid those who are trying to solve the problem. What is it best to do for the people who don't want credit? That many dealers are thinking hard about this is evidenced by the strong tendency shown in some quarters to change from full service to cash-and-carry. What follows is not to be taken as advising either for or against this change. Made discreetly and with due preparation, it may be highly beneficial in many cases; but there are conditions under which it might be disastrous in the extreme. So many circumstances have a bearing on the problem stated, that its correct solution is not the simple matter it may appear.

Almost everywhere there are families that are not poverty poor, they are not down and out, most of them own some property, but their incomes are too small to cover their reasonable desires. The mothers in many of these homes cannot well go out and earn. The only way they can help with the finances is to use the utmost economy in spending what their bread-winners bring in.

Many of these women are models of thrift and always pay as they go. They simply won't buy on account, having learned that so doing is a constant temptation to get things too expensive for their pocketbooks. Then, too, as compared with credit, cash buying affords far better opportunity to shop round and secure the cream of all the good bargains. They know also that full service necessarily means not only fewer bargains than cash-and-carry, but higher prices as the usual thing. A penny more and from that up to several pennies more on almost every one of the many, many items required to supply a table—these trivial amounts count up.

Perhaps some reader has been holding these housewives in contempt, calling them, in his mind, tight-wads and penny-pinchers. Could he realize how hard they work for the well-being of their families, he would eat a big piece of humble pie and say to himself, "Who am I to look with scorn on honest souls doing their duty according to their best light, and who are no more anxious to get the fullest worth of their money in purchasing for their pantries than I am in purchasing for my store?"

Some women in good circumstances always pay cash, perhaps from a strain of Scotch or an ingrained habit of saving. By reason of their well-to-do patrons, there are strictly cash food stores that have a fine business in high class stuff. As a rule the cash buyer, even though wealthy, is far more watchful of values than the credit customer.

Did any merchant imagine that the agitation against the chains would transform these frugal matrons—either those with small or those with ample means—into free buyers with a lofty disregard of cost? If so he was due for a hard jolt of disillusionment.

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.

They cannot be switched over into being full-service customers. Those of limited income cannot be persuaded to purchase largely of the choicest cuts of meat, out-of-season fruits and vegetables, or other luxury foods. They want mainly staple articles of good standard, but not fancy grade.

The economical cash buyer spends considerably less than the full-service customer in provisioning a family of the same number. But even so, her trade is not to be despised. The outlay for food is by all odds the largest item in the budget of the household of modest means, and the one least reduced when retrenchment becomes imperative. What is spent by all the cash buyers forms a highly important factor in the retail food business, and indeed aggregates a staggering sum.

What is it but money from cash customers that gives to the chains their boasted buying power? The independents need buying power. Can they divert a share of the money now going to the chains into their cash registers, thus increasing their buying power and lessening that of the chains?

Many independents feature full service of a high order. This is all right for gaining and holding customers who can consult convenience. But there are the other people whose favor cannot be secured by liberal credit nor by frequent deliveries, nor, to any great extent, by tempting offerings of novel and luxurious foods; for what these other people want is low cash-and-carry prices on such goods as they can afford to use. If the chains sell for less than the independents, they buy at the chains.

Agitation against the chains has accomplished this: many economical women would prefer to purchase at home-owned stores. They don't feel right not to be doing so. But they deem it their duty to buy where they can do the best. It all narrows to the question of cost.

There appears no way to gain the patronage of the economical cash buyers but to meet the chains in out-and-out price-and-value competition. This is a stiff proposition, for they pay less for their goods. How can the independent offset this advantage held by the chains?

Some say, "By co-operative buying." This, at its best, offers, if not complete counterbalance, a measure of relief that is at least worth considering. Here's hoping that every reader who belongs to a buying organization, finds himself joined up with one that is excellent and not with one of the other kind!

By being right on the spot, there are economies the independent can practice and turns of good management he can make, that are not available to the absentee-directed chain store. If he is of the right sort, the pull and push of his own personality, applied to the business that is his very own, are a powerful means of accomplishing his ends.

In the Tradesman of Sept. 24, William H. Piel, who does a large business in Belvidere, Ill., is quoted as saying, "Even if an independent grocer cannot buy at quite the figure the chains can, if he can sell more

merchandise than they do, he can meet them on price." May this idea be used so as to turn to account the preference of the economical cash buyers? Say one of these women wants a package of breakfast food. It would be sheer waste of breath to try to persuade her to buy of an independent, if some nearby chain is selling it for two cents less. But at even prices, wouldn't she be glad to purchase not only this one item now, but all the goods she wants all the time, at home-owned stores? The crux of the matter is just this: Can the independent food dealer so arrange his overhead that he can sell at prices low enough to get his full share of this cash business, and that these low prices will yield him a fairly satisfactory return for his exertions and investment?

The question comes up, Can the same store cater to those who want to pay down and also to those who desire credit and delivery? Would it be feasible to have two prices on every item, one for full service, and the other, lower, for cash-and-carry? Or would this cause dissatisfaction on the part of full-service patrons? Some merchants allow a certain per cent. discount on cash-and-carry purchases. This is simpler for the dealer, and perhaps less obnoxious to full-service customers, but not so appealing to the cash buyers. Ella M. Rogers.

More Care in Addressing Parcel Post Urged.

The public is requested by the Post Office Department to place the name and address of the addressee only on one side of a mailed parcel, since confusion often arises when this is done on two or more sides of the parcel, according to a statement from the Third Assistant Postmaster General, Frederic A. Tilton, Nov. 17. Mr. Tilton's statement follows in full text.

Attention is again called to the confusion arising from the practice of some mailers who place the names and address of the addressee, either with or without the sender's return card, on two or more sides of parcels.

While this is done in the apparent belief that it is desirable, as a matter of fact, the practice does far more harm than good, since it results in confusion and delay in ascertaining whether proper postage has been prepaid, the parcels sometimes being rated with postage due before it is discovered that the postage stamps are affixed to some other side.

Furthermore, when parcels bearing an address on more than one side are sent as special handling, special delivery, insured, or C. O. D. mail and the endorsements showing that such special services are to be accorded the parcels are not placed on all sides bearing the address, the endorsements are liable to be overlooked and the parcels do not receive the special treatment intended.

When the mailers make a practice of placing the address on more than one side of a parcel they should be advised of these objections and requested to discontinue the practice. It is believed that they will be glad to have their attention called to the matter, since it is to the mutual advantage of themselves and the postal service.

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

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.

Muslin Much Worn in Youthful Frocks.

Dress consciousness, they say, begins early in a woman's life. Certainly girls just emerging from babyhood show signs of it and it is not long before they give every sign of becoming style conscious. Mothers used to be the creators of styles for their offspring, and the clothes expressed her taste, which was a law unto itself. Nowadays clothes for children, beginning with babies, are done by designers who devote themselves to their requirements, with a nice attention to individual types.

The present styles for children of all ages are simple, with emphasis on suitability. Gone are the fripperies and fussiness and the well-dressed child to-day gives the impression of excellent taste, common sense and comfort. Silks and elaboration have gone before the vogue of cottons and linens; and we have plain hems and little trimming other than a bit of needlework, small tucks, shirring, fagoting, hemstitching, smocking, embroidery or perhaps a bit of lace discreetly used. Even party frocks are made of muslin of one sort and another.

In the variety of outfits shown in the shops, the largest number seem to be made for little girls from 2 to 6 years old—a period of much activity which requires many changes. To begin the day there are dresses of fine cambric, chambray, pin-check and hair-line dimity, and linen, all washable. The old-fashioned child wore white more than color, but this year many pastel shades are used in all materials.

No question of skirt length agitated the designers. The little frocks are worn so short that a one-piece that hangs full from the shoulders is the practical model—but it is handled with yokes, and collars and needlework, in such a manner as to avoid the look of a Mother Hubbard. Sleeves are long, half length or short, most often gathered full and drawn in at the bottom to give freedom of movement.

Up-to-date play suits that take the place of rompers have shorts that button to little waists. They are made of durable tub-fast cottons and linens, printed and in plain colors, and are intended for little boys, but are copied for girls. Amusing little brother and sister suits are made in the same material and color, and twin frocks for little girls are of the same material and model, but varied by reversing the color scheme or manner of trimming.

Polka-dotted muslins, handkerchief linen, novelty voile and dotted Swiss in pretty colors, are used for frocks that are a bit dressier.

The straight-from-the-shoulder model carries up to 4 years; sometimes to 6, if the child is "small for her age," but usually the four-year size develops belts, stitched bands, piping or other trimming. The materials are likely to be the same and there is opportunity

for lighter touches and color combinations. Short sleeves are just tiny puffs and frocks without sleeves are tied on the shoulder with ribbon to match the dot in a muslin or to harmonize with the dress.

Coats are cut straight and roomy, most often double-breasted, of soft woollens in quiet colors, scarlet or white; and there are adorable little bunny coats of white rabbit. A coat, bonnet faced and tied with pale blue ribbon and a diminutive muff all of white lapin make a fetching midwinter ensemble.

It is in the periods from 6 to 8 and from 10 to 12 when children grow like weeds that dress problems really begin. Legs that grow long so fast and pounds that are lost in healthy activities are to be reckoned with in the effort to clothe the little figures becomingly. It is for such as these that the lightweight woollens that women are wearing are a happy solution. Little jumper frocks for school and everyday wear are made of tweeds, cashmere and twills, most of them in dark colors.

Jackets are made for the trotteur suits; double-breasted cardigans and boleros, in plain brown, blue or green, usually to be worn with a pleated skirt of plaid woolen. A black velvet bolero with a tartan kilt and white blouse is quaintly picturesque, and is practical, because it may always be kept fresh with a clean blouse. This is a type that seems to come into the life of every child and is always good. Old-time favorites in wool are used for a softer style of frocks, wool challis, wool crepe, and a tweed that is fine enough to be handled like silk. Frocks of these materials have a definite waist line either at the normal point or higher.

Baby has been well considered in the layettes this season. Simplicity is the keynote in everything from the most practical garments to the finest for high occasions. Dresses are short, but not as short as those of last year, for they are made to cover the feet fully with a wide hem at the bottom and a bit of needlework, infinitesimal tucking and the merest edge of lace at neck and wrists. This simple scheme of trimming is varied in the number of dresses that are needed for morning and every day, and exquisitely fine embroidery with insets and edging of fine Valenciennes—real, if possible—are used on more elaborate garments.

In accessories for babies there are tiny sweaters of finely knitted zephyr and jersey made to button down the back to insure that the buttons will not be chewed, and a particularly engaging model with ends that cross the chest and fasten with one button at the back. All undergarments are made without bands, and skirts, slips and everything possible is made to hang from the shoulder.

Shoes of crepe and linen are worn indoors, and delightful carriage boots of white or pastel cloth or satin are bordered with white rabbit fur.—N. Y. Times.

How helpless politicians are when economics become sick.

Leisure is commendable; laziness condemnable.

When the Children Go South.

The Southern resort season is anticipated in knitted clothes for children. Bathing suits for the 1 year to 10 year olds are knitted or crocheted in fine wool, white or pastel shades. A step-in, a short coat and tam or pull-on cap complete the ensemble. An amusing model in pale blue and white stripes is decorated with a ship in blue and red cloth appliqued in one corner of the jacket. A black sailboat ornaments a coat knitted in red and yellow, matching the step-in and cap.

New sweaters shown with this type of clothes are of infinite variety and make for the comfort and convenience of babies as well as for larger children. A pale pink sweater is embroidered with red cherries, one in white with rosebuds and a pale yellow with butterflies on the front. Most of these have a cap knitted to match.

Rodier is preparing some beautiful materials for the Winter resort season, including white and light-tinted voiles embroidered in small figures and flowers. Advance styles in frocks of these fabrics designed for little girls have come by way of Paris in models made straight and full, with short sleeves or sleeveless and finished with deep, pleated collars of the goods.

From both Paris and London come prophecies of a revival of the high-waisted style made famous by Kate Greenaway. This means the use of sheer materials, dimity, organdie and the fine voiles, in both plain and novelty designs.

Already a party dress imported by one of the larger shops is shown in pale rose taffeta with the belt line covered by a ribbon sash so high as to form a deep yoke instead of the usual waist. The skirt, composed of narrow bias ruffles of the silk, is a compromise between the prevailing length and the Greenaway and just covers the knees.

Fewer Price Levels in Men's Wear

Concentration on fewer lines of men's clothing and a reduction in the number of price ranges carried by stores are two of the changes made by men's wear retailers in their readjustments to new buying conditions, one of the executives of a National brand clothing house declares. This trend is exemplified in Spring buying plans. The price level hit hardest is the \$35 range, and merchants formerly featuring this group are now concentrating on the divisions between \$22.50 and \$29.50. On the other hand, while higher price clothes, such as \$50 and \$65 suits, have suffered somewhat, their decline in sales has not been proportionately as large as that of some lower price groups.

Buying of Men's Wear More Active.

The volume of buying of men's and boys' wear for this season is slightly in excess of that of last year. Orders are far more numerous, but the amount of individual purchases is smaller. Furnishings for holiday display are increasingly sought. The heavy demand for pigskin gloves is the outstanding feature of the trade at the present time. Predicted shortages on some lines of furnishings have not materialized to any great extent at the present time, with the possible exception of attrac-

tive neckwear. Since the volume of purchases for the holidays has not equaled expectations, manufacturers believe that there will be a last-minute rush for merchandise.

Spring Cotton Spreads Cheaper.

A few samples of cotton bedspreads for spring are being shown to buyers. No official opening will be made nor prices quoted until late in December or after Jan. 1, but from present indications goods will probably be about 10 per cent. cheaper than last year. Styles are practically the same as last season. Spread manufacturers are interested in the expected rayon reduction, but since the volume of rayon spreads sold for spring is not very large, they do not expect to be greatly affected. A few new styles are merely added to the fall line to brighten up the display, it was said.

Fancy Blanket Lines Prepared.

Various manufacturers of fancy blankets are now preparing for the 1931 season and are making intensive efforts to produce new styles, patterns and colors, in order to face keen competition. They are also revising their price lines, in order to meet the low basis on which staple blankets are expected to be priced. It was suggested recently that some mills may shut down for a time after Jan. 1 in order to prevent the accumulation of large stocks, and until they receive assurance that buyers are prepared to operate and place large contract orders at the attractive prices which will prevail.

Grocers' Body To Start Research.

A thorough study of potential markets for grocery products will be sought through the establishment of a research branch of the Associated Grocery Manufacturers of America, according to re-organization plans now being worked out by that Association. The new plan of operation, which is expected to be put into effect Jan. 1, also includes the launching of educational programs and greater activity in the field of group warehousing. Announcement of these plans is the first since the recent convention of the association at Atlantic City approved the project.

Eliminating Sub-Standard Denims.

Denim producers are making progress in their co-operative efforts to eliminate the production of substandard goods. With prices at their present low range and with a few mills cutting under the market level, buyers are not paying much attention to substandard counts, which are usually a half cent under standard goods. This movement to cut out the production of sub-standard goods follows closely on the elimination of 36 inch widths. Mills believe they are doing their part and future action will be based on the attitude taken by overall manufacturers, according to reports.

Not selfishness, but altruism; not special privilege, but public welfare; not power for the few, but service for the many, must be the principles by which America rebuilds the shattered economic program of the decade.—Rabbi Louis I. Newman.

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.

Why Arch Trouble Has Increased.

Any shoe man of the old school who will calmly think back over the past twenty or twenty-five years will agree with me that the particular foot trouble that we know as fallen or pronated arch has increased steadily in just about the ratio that we have improved our streets and highways and added style and beauty to footwear.

Improved streets have been a considerable factor in the development of style and beauty in shoes, particularly in shoes for women. It would be hard to conceive of the delicate colors and lightness of modern shoes on the old dirt walks or uneven brick pavements. We would no more want to go back to the old drab shoes than we would want to return to mud roads. And there is no reason why we should. The reason foot troubles have multiplied is not because of the use of these stylish, light weight shoes, but because of the abuse of them.

The muscles of the body need exercise and rest. Too much rest lessens their power and too much exercise under wrong conditions strains them beyond their capacity.

Muscles will also accommodate themselves to a shorter pull. If the heel is propped up in an unnatural manner, the muscles of the leg apparently shorten. A woman who is accustomed to wearing very high-heeled shoes will tell you she cannot wear low-heeled bedroom slippers or walk barefoot without discomfort. The muscles of the leg have become accustomed to the shorter pull and when she drops her heel flat on the ground there is a protest which manifests itself in soreness in the calf and back of the knee.

I hope you have followed my suggestion of last week and have been checking up on me so far as we have gone. I hope you will continue to do so as I point out what I believe to be the outstanding faults of footwear from the health standpoint. I have thought these things out for myself and if I can induce you to do the same I will have accomplished all I set out to do.

Children's shoes are far better made and, in the main, better fitted now than they ever were, but in the effort to improve them it is my opinion, in the light of what I have pointed out about the mechanics of the feet, that they have gone too far in at least two directions.

Beginning with the baby. There is too much emphasis on the fore part of the shoe. Remember, the weight bearing half of the foot is the rear half. Baby's shoes are made with very wide toes, which is right, but they are cut away entirely too much at the heel. Another thing is the exaggerated swing. I have seen a number of shoes for infants of late that are absolutely crooked. The baby's foot is not.

The same thing applies to shoes for the growing boy and girl. I would say that the two main causes of weak

feet in growing children is the crooked shoe, which makes it impossible for the hinges at the knee, ankle and ball to work in unison, in a straight line, and which piles the toes together by binding on the outer side, no matter how wide the toes may be. Moreover, shoes are fitted too short and too wide.

The same causes apply largely to men's shoes. I have said before that most men wear shoes that are too short. I am not referring to the men who go to the highest class store and have the benefit of the most expert fitting. It is not they who are troubled so much with bad feet. I am referring to men in the mass. Since making that statement in an earlier article I have taken the trouble to look carefully at the feet of several hundred men on the street. I found short shoes even more prevalent than I had thought. Then I went into a shoe store where I was not known and asked to be fitted. The salesman looked into my shoe for the size, but it was a special order pair, with the size not marked. Then he measured my foot and brought me a pair of shoes a size too short.

When I told him they were not comfortable, he brought me a wider pair. I had to insist on a pair of the right length. After they were fitted he agreed with me that the longer and narrower pair were better. This was in a good men's store. There are other faults in men's lasts that are too involved to go into here except to again mention the extreme swing last I have before referred to.

Pointed toes are another cause of all kinds of foot trouble for both men and women. When the toes are forced together it is not only the toes that suffer. The hinged joint at the ball cannot function, the walk is forced more or less off the side of the toes and an added strain is thrown on the muscles that support the inner arch.

Excessively high heels are responsible for a lot of the foot troubles of women. The heel is propped up in an unnatural position and as the heels get higher the base gets smaller, so that in the extreme two and a half inch heeled shoe the effect is about like standing the Chrysler building on its apex. The lifting of the heel plunges the weight forward onto the ball of the foot and the narrow base causes an added strain on the inner arch of the foot. The abuse of this type of shoe makes it even worse. It is utterly unfitted for the woman who must stand all day. There is a constant drag on every muscle in her legs and back.

The increased use of turned sole shoes by women is another factor, not because the turned shoe is wrong but because it is so often used when conditions require a firmer shoe which will not permit the foot to wobble. A few weeks ago I met a party of eighteen or twenty girl hikers. Some of them had on shorts, some knickers. Three or four had on low heeled sandals, but nearly all of them were wearing turn soled shoes, some of them with quite high heels. Shoes that are too narrow on the bottom will seriously interfere with the action of the feet. I wonder what a worm's eye view of the foot in such a shoe would look like. You can imagine that the foot would be ex-

tended over the edge of the sole and that every part of the sole of the foot would be crushed, free action impossible, blood vessels restricted and nerves bruised.

Perhaps you are wondering why I have had little to say about the most common of foot complaints, namely, corns and callouses. I have referred to them in passing but I have not said much about them because, in the first place, if you understand the needs of the feet and fit shoes accordingly, those things will automatically take care of themselves and, secondly, because people seem to take them as a necessary evil and will go on wearing shoes that make corns, just as they will continue eating rich food that they know will give them indigestion. And finally, because corns, callosities and bunions are outside of your vocation anyhow. All you can do is to try to fit shoes as comfortable as possible. For anything beyond that send them to a chiropodist. That is his business.

Now, what are we going to do about it? Well, much has already been done. Next time I am going to present the ideas of various makers of health footwear.—Hugh Thompson in Boot and Shoe Recorder.

Prized and Appreciated.

The Diamond Drill, published at Crystal Falls, has this to say about the Tradesman last week:

Michigan has a publication that is to the business interests of the State what the modern community paper is to the community. I refer to the Michigan Tradesman, that business periodical that is so prized and appreciated by the retail trade of the State.

Its venerable editor, E. A. Stowe, has so woven himself into the lives of small and large business of Michigan that his publication has become a part and parcel of them. Last week Mr. Stowe told his readers something on this "community relation" that has grown up between the people and the papers that have set out to serve them as a neighborhood project.

The builders of great business enterprises in news and advertising dispensing may with justice feel proud of their accomplishments, but I doubt if any of them have had a more highly prized tribute paid them than Mr. Stowe pays to the community papers he enumerates in this connection.

Oppose Lower Wire Cloth Rate.

Plans for opposing any reduction in the tariff on wire cloth used in the manufacture of paper were discussed at the Hotel Biltmore last week by members of the Wire Cloth Manufacturers' Association. Duties on wire cloth, it was pointed out, range from 25 to 50 per cent. ad valorem, and domestic manufacturers feel that in many cases the protection afforded is inadequate. An application for reduction in the rates is scheduled for hearing before the Tariff Commission Dec. 9. A. E. Cabbie of the William Cabbie Excelsior Wire Manufacturing Company of Brooklyn presided at yesterday's meeting. Discussing business conditions, those at the meeting admitted that the trade is quiet, but predicted an early improvement.

O. J. Plamondon, dealer in general merchandise at Lake Leelanau, renews his subscription to the Tradesman and writes: "Your paper I believe is the best reading matter for the merchant."

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

MUTUAL PROGRESS CASH ASSETS

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

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

\$425,396.21

for
Information write to

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

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President — Gerritt VanderHoofing, 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.

Story of Certain Aspects of Personal Credit.

One who has made a really remarkable success of the general merchandise business writes:

"I have always refrained from considering my charge accounts in any statement of my affairs. My practice is to include receipts among the cash sales of the day because it has always appeared to me that a sale is not completed until the money is paid over, hence to include open accounts in a financial statement is misleading."

This line of reasoning has the merit of being conservative, but it does not do justice to this business because the merchant's record shows a high average of success as a collector. So let me try to clarify the argument somewhat. Let us differentiate in the beginning between practical daily accounting and the rendering of a statement of condition of business.

In any small business where sales range, say, not over \$125,000 a year, the simplest account system not only is convenient and economical, but covers all practical needs. It was our practice in Findlay's to regard our accounts outstanding as stock on hand. Their total was merchandise still on our shelves, so far as accounting went. Cash sales and all receipts on account were rung up as cash sales. In the first days of any month, therefore, our sales records were big, regardless of whether business was brisk or slow. Later our sales record showed dwindling receipts, even though we might have been extra busy. This practice simplified book-keeping.

So long as a merchant is able to keep watch of his accounts and check up their total—as he can do readily with any adding machine—there is no real use in carrying a general ledger account with accounts outstanding. It only adds to the daily labor, is not informative and is seldom exactly reflective of actual conditions.

At inventory time it is easy to ascertain the total of accounts and stock on hand, so the merchant may know just where he stands and the exact character of his assets.

But to omit book accounts in making up a financial statement is unsound unless—which is certainly not the case here—they are worthless. Book accounts should be regarded in the light of experience. If we have a record of collecting a high percentage of our bills, we are justified in assuming what we have outstanding is worth that percentage. One must properly be exceedingly conservative in making his estimates, else he fools himself, and that is the most dangerous thing any man can do.

Conscious of this fact and having had years of experience with personal accounts, we were pretty drastic in

Findlay's. Any time I wanted to know on what I could really rely, I used to go through the system I used at inventory time. That was to go over the bills in detail, listing them on the basis of what I felt absolutely certain I could get out of them. The general classification ran thus:

In three columns I listed the values. First column figures were those I felt good for 100 per cent. of their face. Second column held those about whom I might have some slight question or liability to dispute as to total. Third column held the doubtful ones.

What accounts were worth was obtained by taking first column at face, second column at 50 per cent. and wiping out third column. Then from the total thus obtained, I deducted a blanket 10 per cent. The net result I was sure about.

That this was sound reasoning was completely proved as time went on, because not only in current business but at the wind-up of the store, accounts produced more than I ever calculated.

But there is another obviously great advantage about such procedure. That is that an extender of credit becomes about as hard boiled and cool headed as it is possible for one to be. He watches that no account is started which does not have a good record behind it. He watches his bills to see that all accounts are kept good. He stops an account the minute it shows signs of weakness—taking a small loss at once rather than a big one later on. He finds it no trick at all to say no.

There is one more important angle to this extension of accounts; and this has to do with the merchant's psychology, so he should study it well. It is, in fact, not sound to regard a sale as incomplete until the money is obtained for the goods. For in truth, the merchant who extends credit does not one thing but two things.

First, as a merchant, he sells the goods. Next, as a credit man, he extends credit. As a credit man he collects or fails to collect. Hence, as merchant, he has fulfilled his entire function with the purchase and sale of the goods. Then, as credit man, he takes on the different function of an investor in the character and integrity of the purchaser of the goods. If he is a good investor in individual credit, he wins out. If not, he fails.

Is there here a distinction without a difference? No, because to regard those two functions separately will lead any thoughtful man to consider carefully whether he cares to invest money in any given customer. Let him think of it as money, because in theory the money came in when he sold the goods; and by extending credit for payment of those goods, he has in effect loaned the customer the wherewithal to buy the goods. Thus he is a credit man, a purchaser of individual integrity—putting money behind his judgment. Such a thought is apt to make any man careful. In this capacity no man can be too careful. Yet all of this must not be interpreted as disparagement of the credit business as such. I am an advocate of the consistent extension of any retailer's

credit trade, always on sound lines. For I know—as I have told in detail many times—that good credit is the best business any man can enjoy.

Here follows a story of certain aspects of personal credit. This happens to come from Canada, but could

be thought of profitably anywhere. My friend writes:

"While in Canada we have an almost impregnable banking system. When it comes to discussion of one's affairs with one's banker, you have it (Continued on page 31)

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 G. 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

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

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

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

Established 1904

Call Phones 939

Spring Lake, Michigan

We deliver within a radius of 100 miles.

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS MICHIGAN

MEAT DEALER

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

Individual Retailer Has One Big Advantage.

A noted business counsellor recently said that he considered the job of the individual retail merchant the hardest of any task in the field of distribution. The small store, he said, is confronted with practically all of the problems which confront the largest distribution units, and is unable to employ skilled employees to manage all of the various phases of the business. The individual retailer must be his own accountant, credit manager, personnel executive, advertising manager, contact man, and in some cases, clerk and janitor.

There is no gainsaying the fact that the individual retailer is confronted with a tremendously difficult task. If he is unable to perform the functions of any one of his many jobs, his entire operations may reflect the condition in losses instead of profits.

The individual retail dealer does have one advantage, as compared with the managers of more elaborate merchandising units, which is sometimes overlooked. Since he is in fairly direct contact with his trade, he frequently is in a position to recognize or anticipate trends in his business quicker than his larger competitor. If he keeps closely in touch with the customers who patronize him, he should be in a position to meet their changing demands as they change.

Any business catering to the public is of necessity the servant of that public. Stores which set their own standards and adhere to them strictly without giving proper consideration to the customer soon find that the customer is in the habit of having his wishes adhered to. Up-to-the-minute retailers have long since found that it is easier to follow consumer preference and to attempt to anticipate it than it is to try to dictate it.

Inefficiency, because it is a word which can cover such a large number of merchandising faults, is so often given as the abstract reason for business failures that its meaning is frequently obscured. What are the prime reasons why a retail store finds itself unable to meet its obligations, while across the street a chain store or another individual retailer flourishes? As we break down the meaning of the word "inefficiency" into its component parts, we soon find that the reasons fall within a very few main classes.

Lack of accurate knowledge of operating costs is possibly the worst enemy of the retailer of foods. Unless the dealer has an accounting system of some kind, he is in no position to know whether he is making or losing money on his sales. A simple accounting system which will show retailers what percentage they must make to take care of their overhead and leave a reasonable net profit would reduce substantially the number of stores which are forced to close each year.

Through the efforts of retail associations, with the co-operation of the Department of Commerce and other

organizations, the opportunities have been given to the retailer during recent years to learn many good merchandising methods. The men who have failed to keep up with the times have seen their business slip to more progressive merchants. Many have heeded this trend in time to save their own business. There can be no doubt that the average individual store owner is a far better merchant to-day than his predecessor of twenty years ago.

The appearance of the retail food store is of great importance in attracting customers. However, appearance will not hold a customer. Having caught the customer's favorable attention, the physical characteristics of a food outlet yield in importance to the service which the dealer gives and the prices which he charges. If his clerks are courteous, if he lives up to the promises which he makes to his trade, and if he does not misrepresent his goods, he should be able to retain the patronage of a large proportion of the people whom the attractiveness of his store may bring in.

Competition and a public which is rapidly growing more discriminating have written the words on the wall for the retailer who fails to follow modern trends of merchandising. The progressive merchant, obedient to consumer demand, as it is evidenced by the customers who purchase his goods, and continually watchful of the conduct of his business, should be able to look forward to years of profitable returns.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:
 Delaware Grand Realty Corp., Flint.
 Stewart-Warner Corp., Detroit.
 Mackinac Island Sight-Seeing Co., Mackinac Island.
 Kalamazoo Sanitary Manufacturing Co., Kalamazoo.
 Remer Brothers, Saginaw.
 Richmond Hills Development Co., Pontiac.
 Luths-Dorweld-Haller Co., Detroit.
 Cortright Paper Co., Battle Creek.
 Freeman Kinsman Co., Ann Arbor.
 White Frost Refrigerator Co., Jackson.
 Stalker-Shad Lumber Co., Grand Rapids.
 Adler-Ray Auto Service Co., Detroit.
 Commonwealth Power Corp. of Michigan, Jackson.
 Shadow Lawn Golf Equipment Co., Detroit.
 Coles-Wilcox Drug Co., Flint.
 Pauly Corp., Escanaba.
 Pee-Wee Golf Courses, Inc., Muskegon.
 Ford & Blair, Inc., Detroit.
 Theodore E. Berk, Inc., Benton Harbor.
 Tibbitts Heater Co., Saginaw.
 Rochester Farmers Elevator Co., Richmond.
 J. M. Campbell Decorating Co., Detroit.
 Newaygo Muskrat Co., Flint.
 International Social Hygiene Bureau, Detroit.

The world has millions of starters, but only a few finishers. Only a handful who can be depended upon to produce a result. And it is only the result that counts, in school or in business or professional or social life.

George Joseph & Co., dealers in general merchandise at Mesick, renew their subscription and say they would not know how to get on without it.



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

Cranberries, Grapefruit, "Yellow Kid" Bananas, Oranges, Onions, Fresh Green Vegetables, etc.

EGGS - EGGS - EGGS

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

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

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

KENT STORAGE COMPANY - GRAND RAPIDS

M. J. DARK & SONS

INCORPORATED

GRAND RAPIDS, MICHIGAN

Direct carload receivers of

UNIFRUIT BANANAS

SUNKIST - FANCY NAVEL ORANGES

and all Seasonable Fruit and Vegetables

GRIDDLES - BUN STEAMERS - URNS

Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

Phone 67143

N. FREEMAN, Mgr.

VEGETABLES

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

VAN EERDEN COMPANY

201-203 Ellsworth, S. W.

Grand Rapids, Mich.

HARDWARE

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

Suggestions in Regard To Christmas Window Trims.

When it comes to carrying on his Christmas campaign, the wideawake hardware dealer will find the store window his most efficient helper. Window shopping is never so popular as at this season, when the late afternoons and evenings are dark and the store windows bright; and though a good many jokes may be poked at the window shopper, the fact remains that looking in the windows at this season of the year is usually a preliminary to buying.

That is the case, anyway, where the window trim is sufficiently attractive to induce the passerby to stop, look, and, ultimately, go inside for further information.

That, furthermore, is the object of the good window display. If a window display gets a lot of people inside the store, it has accomplished all it can be expected to accomplish. The actual selling is up to the salespeople.

Dealers differ as to the most desirable form of display at this particular season. Some favor a display that is Christmassy, decorative and essentially suggestive of the season. Others prefer the stocky display, which aims to show as wide a variety of gift lines as possible. Some dealers put on their very finest display at the commencement of the season. Others reserve it until the last few days before Christmas.

These are points which must be left to the good judgment of the individual merchant. What may prove successful with one hardware dealer may be somewhat less successful with another. Furthermore, what may appeal to one community is quite likely to fall flat in another; and different parts of the same community react differently to the same display. The more intimately you know your community, and your goods, the better equipped you are to appeal successfully to your public.

One dealer puts his views as follows: "The time to use decorative and Christmassy effects is at the very start of the season. Then I put holly, imitation snow and red and green trimmings in the window and about the store. I trot out Old Santa Claus at the very start. Why? Because I want to get the public into the mood for Christmas buying. I want them to think Christmas. Hence, the need of Christmas atmosphere in the window and about the store.

"Toward the last, the situation is different. Everybody knows that Christmas is rapidly coming nearer. Buying is in progress. People are looking for gifts for this, that or the other individual, and are perplexed as to what to buy. Now is the time for the 'stocky' window with its numerous gift articles, every article a suggestion of a gift.

"The job of the window display at the start is to get the public in the mood for Christmas buying. At the finish its job is to help the customer make his selection. So, too, I put on my most strongly decorative display

at the very start; and my best 'stocky window at the very finish."

In the actual work of window trimming, it will be found well worth while from a labor-saving point of view to sketch your display on paper before you attempt to put together the window trim itself. It is not necessary to draw a picture of your display; but outline on paper what articles are to be included, the arrangement, and sort of show cards to be used, etc. The display which is thus planned beforehand can be put together in half the time required where the trimmer starts with merely a vague idea of what he intends to do and makes up his display as he goes along.

See, too, that you have plenty of window fixtures. Most of these can be easily improvised out of old boxes. Probably you have some stored away. Get them out, and, if more are needed, put them together beforehand.

The window trimmer in the hardware store has excellent materials to work with. Such lines as cutlery, silverware, brass goods, skates, sporting goods, aluminum ware, electrical devices, etc., can be worked into very appealing and attractive displays.

"One of the greatest selling windows we have had for a long time," is the way a dealer describes a trim he put on some years ago. In this display the background was built in six feet high and covered with red sateen. Above this, stripes of twisted crepe paper, red and white, were strung up to the ceiling. Two stands were placed in the background, on which round shelves were fastened, for the display of silver spoons. These stands were covered with green sateen, which provided a contrast with the red background. Incidentally, this gave the display the recognized Christmas coloring of red and green.

The back of the window was covered with knives, scissors and razors. Suspended from the ceiling were three balls in which jack-knives were stuck. On the floor, case carvers and silverware were shown.

One of the main features of the display was a moving device. A star was shaped from thin wood and covered with green sateen. It was fastened to the door by a thin wire, so that when the door opened and closed the star moved up and down. Thus customers going in and out provided the motive power for the most striking feature of the display.

Anything moving adds to the effectiveness of a display. It accomplishes the initial objective of halting the passer-by. The extent to which the window actually pulls business depends, of course, on the goods shown and the attractiveness with which they are arranged. The attractiveness of most Christmas lines, particularly metal and glassware, is enhanced by a good background.

In the same store a second window was trimmed with a selection of carpenters' and machinists' tools. In practically every respect the arrangement and coloring of the background were similar. In the center of the window, however, was placed a giant candle. On a certain day the candle was lighted and everyone making a \$1 purchase was entitled to a guess as to

how long it would burn. This contest aroused a great deal of interest. People visited the store every day to find out how far the candle had burned before making their guesses. A large number of guesses were handed in; the successful contestant receiving a suitable prize.

A hardware dealer in a town of about 15,000 people put on a display with a somewhat different but very effective arrangement. Here the trimmer had an unusually large window to work with. At the rear of the window a background six feet high was built up. This was covered with bright red cotton, heavily pleated. On this background shears and spoons were arranged. In the foreground, four pillars, with brackets attached, were used to good advantage to display nickel and brass ware. For the border of the window, knives and forks were used. A sort of roof for this display was provided by running streamers of red and green paper from the front top of the window to a point 18 inches above the background. The bottom of the window was covered with light green cloth; and, beginning about half way back, steps were built up, with a

rise of 6 inches. The steps were in two sections and between them was a space for a large square pedestal, surmounted by a brass jardiniere of unusual size. In front of the steps was a gate, enameled white, behind which was a large doll with arms outstretched, symbolizing the welcome of the store to one and all.

A small town hardware store adopted the device of dividing the window down the middle about half way from the background by a series of arches elaborately covered with light-colored material. On these arches various small articles were conspicuously displayed. On the background, so placed as to show one letter through each arch, were signs spelling XMAS. The background around these signs was covered with a display of cutlery. Elaborate lighting helped out this display.

Two points are worth remembering in connection with your Christmas trims. One is the importance of good lighting. See to it that your artificial lighting is the most effective you can provide, and that all dead bulbs are replaced. Incidentally, the lights should be so placed as to illumine the

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,
TONCAN IRON SHEETS, EAVETROUGH,
CONDUCTOR PIPE AND FITTINGS.

Wholesale Only. We Protect our Dealers.

THE BEHLER-YOUNG CO.

342 Market St., S. W.

Grand Rapids, Mich.

Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICHIGAN

Wholesalers of Shelf Hardware, Sporting
Goods and
FISHING TACKLE

goods you are showing rather than throw the light itself into the eyes of the passerby. Elaborate effects can often be secured at comparatively small cost.

The other point is, that anything moving helps to make a display more effective. One of the windows described had a green star dipping up and down. Another had a burning candle. One dealer in my town attracts a crowd year after year by showing a giraffe that moves its neck. Live animals or, for that matter, stuffed animals, are pretty sure to attract attention.

One dealer used a daily bulletin from Santa Claus. This, in the early stages of the campaign, announced the various stages in Santa's progress from the North pole. After his arrival, the bulletin—always brief—specified the dwindling number of shopping days before Christmas and in a few catchy words suggested one or two appropriate gift articles the store was featuring. People got into the habit of stopping every morning to see what was in the new bulletin from Santa.

Here is a sample bulletin:
Dear Dad and Mom:

Only 12 more shopping days before Christmas. That means only 12 more days to get that present for Buster. He aggravates you sometimes but deep down in your hearts you know he's a mighty good boy. Why not a new jack-knife or a pair of hockey skates?

Come in right now,

Santa Claus.

The bulletin was legibly written in India ink on holly-edged paper with a picture of Santa in the upper left-hand corner. It proved a very helpful stunt.

Victor Lauriston.

Standard Containers Important Factor in Marketing Food.

The adoption of standard containers has been one of the chief factors in making possible the present profitable distribution of fruits and vegetables from every corner of the United States, according to an oral statement Nov. 18 by L. C. Carey, specialist in package standards of the Bureau of Agricultural Economics, Department of Agriculture.

Fruits and vegetables represent a very substantial portion of our entire agricultural production, he stated, as is shown in the estimated railroad carload movement of 1,000,000 cars annually in this country. Based upon an average value of about \$1,000 per car this totals approximately \$1,000,000,000 worth of fruits and vegetables shipped by train annually, he pointed out.

In addition to the huge quantity of these products shipped by train, there is also extensive transportation of this commodity by trucks, in some states equal if not more than the railroad movement, he said. However, the amount of these shipments by truck is something that no one can speculate on and at best could only be roughly estimated, it was said. Mr. Carey furnished the following additional information:

The establishment of Nation-wide uniformity in fruit and vegetable containers was not undertaken by the Fed-

eral Government until 1916. Previous to that time the various states and districts had their own containers, and sizes, which presented a conglomerate of nondescript packages which were the source of considerable confusion in the commercial fruit and vegetable industry.

However, as long as the fruits and vegetables were produced and consumed within the same limited area, no great amount of trouble was encountered. But with the development of railroad refrigerator car service and the shipment of these products from one section of the country to another a person would come in contact with all kinds and sizes of boxes and containers in which the same commodity was sold within the same city.

For instance, there were 75 or 80 different kinds of berry boxes, ranging from half pint to one quart sizes. Similar difficulties arose in the distribution of various other types of commodities until the United States Standard Container Act was passed in 1916. This act established standard capacity and dimensions for fruit and vegetable barrels and the cranberry barrel, and forbade the sale, offering or exposing for sale, of nonstandard barrels containing fruit or vegetables.

Again in 1928 Congress passed another Standard Container Act which eliminated the manufacture and use of containers of unproved and unspecified types and sizes that tended to deceive the consumer as to the actual quantity they contained. Our first National bushel to become legalized was in this act, which provided that the size of all bushels must be 2,150.42 cubic inches.

In the distribution of fruits and vegetables over a large country like the United States it is necessary that the perishable product be packed in some kind of container. Since the product moves from a number of different sources onto the market it is necessary that uniform sizes be used to facilitate proper storage and handling, and give a convenient basis for market reports.

Consumption of fruits and vegetables has increased because of the facilitation of distribution by measures instead of by bulk. Only an inconsequential amount of perishables is now shipped in bulk.

The use of standard containers has made it possible to distribute from the grower to the consumer without the necessity of actually weighing or measuring a second time the contents of the packages before they are given to the purchaser. The consumer now knows that when he gets a bushel of apples he is getting a standard quantity as specified by Government regulations and not the seller's conception of a bushel. The elimination of this element of chance has undoubtedly given the purchaser greater confidence and indirectly enhanced purchases.

The weight basis is generally considered the most fair and accurate method of selling fruits and vegetables. However, some states have recognized the impracticability of assigning a definite weight per unit of volume for any fruit or vegetable.

The weight of fruits and vegetables varies considerably with the variety, size, packing, stage of maturity and condition of the commodity. Also the

weight of a certain volume of a commodity at the shipping point is different from its weight at the destination, due to the evaporation tendency.

Consequently, practically all of our fruits and vegetables are distributed in containers on the basis of volume. A notable exception to this general practice, however, is that of potatoes. This vegetable is almost universally distributed on the weight basis, usually in sacks. The Bureau of Agricultural Economics believes that the use of standard containers is indispensable to the economical distribution of fruits and vegetables.

Medical "Socialization."

Assembled in convention recently at Detroit, the members of the American Medical Association were up in arms against the danger of socialization of their profession and the enrollment of the country's physicians and surgeons as state employees. To counteract this tendency, inspired by the necessity of the state for providing for the care and treatment of the poor, the association adopted a series of resolutions urging its members to refuse their services to hospitals which do not recognize their individual rights, including Government-operated hospitals which do not pay for medical attendance out of taxation along with all the other facilities supplied by the institution.

The danger of socialization in the medical profession may be rather distant, but it is no idle threat. The need of caring for the poor and the importance of health to National economy have already led to the establishment in England of a Public Medical Service Association, which aims to provide universal medical service irrespective of patients ability to pay. Some such move in the United States is not impossible. The only way the medical profession can avoid being drawn into such state-controlled institutions is by providing of itself the free service which the public feels necessary.

Recognizing this situation, the leaders of the American Medical Association have proposed the organization of health services which the association would control rather than the Government. They would provide medical care at prices commensurate with the ability of the patients to pay and free treatment when necessary. Such a program cannot be put into effect over night and it will demand careful study, but there is no question that something must be done if physicians and surgeons are to retain their independence and yet meet the public demand for medical care regardless of ability to pay.

Market Novel Kitchenware Set.

A kitchen set of mixing bowls, bean pots and similar articles, made up in Colonial patterns and intended to be marketed as a style item for suburban homes, was introduced to the trade last week. These Colonial patterns will sell through gift shops instead of through regular channels. They are expected to retail around \$1 each. Demand for kitchen earthenware at the present time, according to trad-

ports, has fallen off considerably and retailers are showing little interest in goods for future or immediate delivery.



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

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.

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

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

Corduroy Tires

Our success is founded on the sale of up to date, quality merchandise where the saving in selling cost is passed on to our customers who order by mail or wire, at our expense, direct.

Made in
Grand Rapids

Sold Through
Dealers Only.



CORDUROY TIRE CO.

Grand Rapids, Mich.

HOTEL DEPARTMENT

News and Gossip Concerning Michigan Hotels.

Los Angeles, Nov. 22—I am in receipt of a letter from my good friends, the Tupper Townsends, from Hamilton, Ohio, in which they state that my information concerning their taking over of the New Whitcomb, St. Joseph, was a trifle premature, but that nevertheless they are to assume control Jan. 1, which will be all right with me. When it comes to the Townsends I am slightly partisan. They are surely the goods in hotel operation and it was a source of grief to me when, after the new hotel was completed, Mr. Townsend, on account of overwork in looking after the details of the construction of the new establishment, collapsed as the result of such overwork and was not on the job at its opening. However, everything is lovely now, health restored, and the Whitcomb will be restored to its former status in popularity and service.

A. F. Bucher, proprietor of Parker Inn, Albion, enjoyed a trip to New York on the occasion of the hotel exposition, as a result of a prize contest recently conducted by Hotel Management. He wrote an article on "Co-operative Advertising of Hotels in America," which had the true ring to it and, as a consequence, captured the prize. Mr. Bucher, who for a long time was manager of Hotel Oliver, South Bend, recently acquired Parker Inn, and made a complete transformation of the institution besides placing it on a paying basis.

Nearly every hotel association meeting this fall devoted some part of its program to the discussion of the merits and demerits of wayside billboards. It is true that there are too many of them. Where a road sign is directory in character, there is some excuse for it, but where it consists of suggestions for the use of pink pills and cigarettes, it seems to me as though it slips into the category of public nuisances, and ought to be regulated at least.

The next meeting of the American Hotel Association will be held at Boston next July 22 to 25, according to a decision of the executive committee of that organization. In the meantime there will be other periodical meetings, one of which will be held in Montreal, in recognition of the considerable membership from the Canadian provinces.

A proposed change in the by-laws of the Association contemplates seven vice-presidents, covering certain sectional groupings of states, as follows:

Eastern—Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, New York, Pennsylvania, Maryland, Delaware, New Jersey, Bermuda.

Southern—Virginia, North Carolina, South Carolina, Georgia, Florida, Louisiana, Mississippi, Alabama, Tennessee, Cuba.

Middle—Michigan, Illinois, Indiana, Ohio, West Virginia, Kentucky.

Northwestern—Montana, Wyoming, Colorado, New Mexico, North Dakota, South Dakota, Nebraska, Iowa, Minnesota, Wisconsin.

Southwestern—Missouri, Arkansas, Oklahoma, Kansas, Texas.

Western—Washington, Oregon, California, Idaho, Utah, Arizona, Nevada.

The reason for certain discrepancies in the arrangement of states is due to the fact that certain groups of states have independent hotel organizations, which accounts for the grouping.

Hotel insurance is one of the projects which will be given careful consideration by a committee especially appointed for that purpose. Hotel operators for some time have felt they were discriminated against in the matter of hotel rates and propose to rectify same if possible.

Co-operating after a manner with the Michigan Hotel Association, the State Greeters organization will assume a certain amount of responsibility in the conduct of a hotel course at the Michigan State College. The hotel course will not necessarily be limited to either the Greeters or the major hotel organization, but it is felt it is a subject which deserves the co-operation of both, with the view of turning out better and better posted executives in the hotel field.

Roscoe J. Tompkins, who, it was previously announced, would manage the new Claridge Hotel, Atlantic City, will also manage the Ventnor Apartment hotel in that city. Mr. Tompkins was a former manager of the Book-Cadillac, Detroit.

It is said that tourists from South or Central American provinces do not care very much about the coffee served in American restaurants. Their coffee is a heavy roast, almost a burn, and much grease is used in its manufacture. No cream is ever used with it, but much hot milk.

The practice of selling in drug stores practically everything carried in department stores except aeroplanes, steam yachts and pile drivers, has detracted much from the dignity of the apothecary, according to some hotel authorities, is beyond question, but it is also beyond question that the druggist is in business, not for his health nor yet the health of his community, except incidentally, and that the only way to alter the drug store food selling proposition is to show the public that it will be better served and cared for in some establishment set apart for the handling of food. It is pretty difficult for anyone to prevent the person who wishes his food served in the odor of a hospital from obtaining it there, always providing that the drug store is, in its food service, living up to accepted standards of sanitation. The lunch counter habit is one of the fruits of our American habit of haste, even though the hastener may have nothing more important to do than watch the excavation of a new building when he has rushed through his luncheon, and will pass when this passion for running around in circles to give the impression of being busy has been outgrown.

W. B. Clark, manager of Hotel Nicolle, Minneapolis, which was at one time operated by our friend, George L. Crocker, was elected president of the Minnesota Hotel Association at its recent convention. Mr. Clark was also a Michigan operator, having been connected with Hotel Durant, Flint.

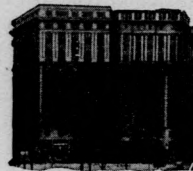
Niles is to have another hotel, the New Forler, to be erected on the site of the old hostelry by that name. The new hotel is to be a 42 room structure and will be completed early this winter. The hotel is being constructed by the trustees of the Horace E. Dodge estate and when completed will be modern in every respect. Mr. Dodge, the automobile magnate, was a boyhood friend of John Forler, owner and for many years operator of the old Forler Hotel. Before his death Mr. Dodge promised to build a new hotel for his boyhood chum. The trustees of the estate are carrying out his wishes in the matter.

Atwood L. MacDonald has taken charge of Hotel Grant, Detroit, but announces that he will make no change in the personnel of the establishment. Mr. MacDonald comes from Hotel Martinique, Chicago.

The Columbia Hotel, Cheboygan, has, opened to the public, under the management of Lawrence Bennett who recently purchased the property. The hotel has been painted and renovated

throughout, and will cater to home folks as well as tourists, serving strictly home-made products on its table.

Chas. H. Clements, new proprietor



NEW

Decorating and Management

FAMOUS Oyster Bar.

Facing Grand Circus Park. 800 Rooms - 800 Baths

Rates from \$2.50.

HOTEL TULLER
HAROLD A. SAGE, Mgr.

"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 and Restaurant Equipment

H. Leonard & Sons
38-44 Fulton St., W.
GRAND RAPIDS, MICH.

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.

HOTEL OLDS

LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

GEORGE L. CROCKER, Manager.

of the Park Hotel, Mt. Clemens, entertained the Detroit Hotel Association and the Detroit Greeters at his hotel last week. He has entirely rehabilitated the Park since he took possession, under purchase, a few weeks ago. Mr. Clements is one of Michigan's best known hotel operators, having for many years operated the Metropole Hotel, in Detroit, and later on Hotel Palmetto, in that city. He is a past president of the Detroit Association.

You may have wondered how canned peaches are peeled so smoothly by the canning factory. Certainly, if peeled by hand, the peach must be polished off afterwards to erase the knife marks. But peaches are not "peeled" as is generally supposed. Immediately after the peaches come into the cannery, before they are graded and assorted, they are split and stoned, then all the peaches are dumped into a vat containing a solution of lye water. The lye eats the peach skins off, after which the peach is thoroughly rinsed, graded, cooked and canned.

Lee & Cady, presumably intend to make greater efforts than ever to secure the hotel trade in the food line. They have completely reorganized that department of their business and under this arrangement eight salesmen will be delegated for this branch of their business.

Our old friend, Ward B. James, general manager of Hotels Windermere, Chicago, but known to us all as manager of Hotel Tuller, Detroit, until a year or so ago, entertained the Jackson Park Hotel Association, with a dinner dance, at his institution, last week.

The stockholders of the Frankfort Hotel Co., formed something like a year ago for the purpose of building a community hotel in that resort city, at a recent stockholders' meeting voted to sell their interest in the project to Frank J. Peterson, one of the principal stockholders. Mr. Peterson offered to purchase the lot, buildings, foundation and building materials on the site of the hotel on such a basis that each stockholder will receive approximately 83 cents on each dollar invested, which I should say was very decent of him, when you realize that in most similar enterprises the investor usually sacrifices it all. Construction work on the hotel was started several months ago, but was discontinued on account of failure to raise funds. Mr. Peterson will complete the hotel and operate it thereafter.

The Manitou View Inn, a summer resort in Leelanau county, opposite Manitou Islands, was destroyed by fire recently with a loss of \$35,000. Fred Miller was owner of same.

Hotel Vincent, Benton Harbor, has opened a new soda grill in the corner store of its building formerly occupied as a bus station. It extends across the entire North side of the room, faced with stools with plush backs and red leather seats. There are also tables with a seating capacity of about 50.

H. M. Hollister, general manager of Hotel Bancroft, Saginaw, was about one of the first to establish a complete coffee shop, in conjunction with his hotel catering. This happened several years ago, and created quite a lot of comment among hotel friends who admired it. Now he has added a sandwich shop to his plant, designed to draw a class of trade which heretofore has been going elsewhere. It accommodates about forty and is open from 11 a. m. to 2 a. m. The shop has been beautifully decorated.

Miniature golf courses seem to have petered out in Los Angeles. At one

period, about sixty days ago, there were reported to be something like 800 of them being operated here, at a player's fee of 25 cents. Now a local paper says the ground fees have been reduced to 10 cents and less than two dozen are in operation. It is hard to tell who held the sack, but the "scald" must have been a severe one for the investors.

When you arise some morning in Los Angeles and find the mists have cleared away sufficiently to reveal the distant mountains, it is a beautiful sight to observe the blanket of snow on the higher levels. Especially this early in the season is the view one of satisfaction. These early snows, however, have a more important meaning than that of mere physical beauty. They mean that next summer, when showers are so rare, there will be an abundance of water for irrigating the lawns, gardens, orchards and fields of this fertile Southland. Last year the snowfall was none too ample, and the possibility of a lack of water was sensed several times during the dry season. However, the danger passed with nothing more necessary than a warning or two not to waste the precious fluid. The recent snowfall on the high mountains was particularly heavy for this time of year, although the temperature in the valleys was a trifle above normal, and as it usually lies when once it falls, there is a good foundation for the myriads of flakes which are bound to come later. Snow on the mountains is a beautiful sight for the observer—yes. In addition, however, it means life and health and prosperity for the millions who live in the valleys below.

A wonderful new accounting machine which abolishes hotel ledgers and prepares the bill for the guest, has been introduced in a Detroit hotel. It has 170 keys and every one of them is placed there for a purpose. Whether it is coffee, a taxi or your morning newspaper, it is all there recorded and when the guest asks for his bill it is there by the pressing of a button. The entire old system of books, ledgers and bills has been swept away. And the machine takes all the responsibility.

The Albany Inn, on Albany Island road, West of DeTour, has again reverted to its original owner, R. J. Bell, and henceforth will be conducted as a hotel, the same as in former years. Two years ago it was purchased by a group of Detroit business men, who promoted a hunting lodge under the name of the Neomekong Club. The project never really went over, and now that the original owner is repossessed of the property it will be conducted by Captain and Mrs. Spencer Hill, well-known in the Upper Peninsula.

R. L. Andrew, who has been sales and publicity manager for Hotel LaSalle, Detroit, has resigned to become manager of WMBC radio station.

"Ted" Beecher, field manager for Western Michigan Charter of Greeters, proposes to carry association affairs right to the front doors of its members by holding monthly meetings in several of the larger cities in his district. Western Michigan Greeters have much to thank this very versatile gentleman for.

Ohio hotel men are confronted with the possible passage of a law by the incoming legislature which will further embarrass them in the operation of their establishments. Here is a digest of its text:

"The term 'injury' as used in this act and in the workman's compensation act shall include any injury received in the course of employment, or any disability caused by illness or

disease arising out of or which is the result of such employment."

Such an enactment would easily double the responsibility of the employer and it is a species of legislation which would cover the entire country unless nipped in the bud before it gains too much prestige.

There are visions of all sorts of legislation with the sole intention of bewildering the hotel operator. For instance, I notice in one Eastern state it is proposed to do away with tipping by statutory provisions and to substitute therefore a 10 per cent. charge added to all hotel and restaurant charges, which levy is to be divided among such persons as are usually the beneficiaries by the tipping system. Wherever this system has been tried in this country it has proven unsatisfactory, because of the desire of guests to "play up" to such as serve them by handing out honest-to-goodness gratuities. Even in foreign countries, where tipping has long been considered a fine art, especially in Germany, there has not been a great deal to say in its favor. Such a system was introduced during the extreme stress placed upon all lines of business directly after the war at a time when serious strikes were threatened. That in this particular instance it has failed is evidenced by the fact that in many cities in Germany they have gone back to the system of individual tips. Further it was argued that with the advent of the 10 per cent. tipping tax on all hotel accounts, the guests were actually paying the salaries of employees with whom they had no contact whatsoever. Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 25—Red-coated hunters are still thronging the North woods. Quite a number have had their fill, returning without a deer, but having had a delightful outing. The heroes who brought back the buck are wearing a distinctive smile, are more than pleased to relate how they did it. There are, however, many who meekly relate having had a wonderful time, regardless of their coming back empty handed. Our Soo delegation have been watching results from the return of Dave Williams, the well-known furniture merchant, who conceived the idea of hunting deer with bow and arrow, which is real sport. If his methods are successful he will have made a new record for the other fellow to take notice. He would be our Lindbergh, but we will defer action until we have a report of his success. A. W. Dawson, vice-president of the Northern Power Co., returned yesterday with his deer and a smile, while Herbert Fletcher, cashier of the Sault Savings Bank, returned somewhat disappointed, but not regretting the attempt. Raymond J. Hall, of Pickford, claims to be the champion this year, landing a 13 point buck weighing 290 pounds which he shot four miles West of Tona. There is, however, some consolation with the big majority who were left behind when reading the papers of the numerous accidents and the careless manner of using firearms. One man shot his wife for a deer; at least that is the report, while others went in autos and stopped along the road. When they saw a lot of bushes moving they opened fire and found that their victim was a hunter. With reports of this nature one can feel contented to spend his hunt at home.

A. J. Jean, one of our leading jewelers, who for the past twenty-seven years has been located in the Keliher block, will move into the new Zellar block, which will be ready about Jan. 1. Mr. Jean announces that he will conduct a removal sale. He has purchased all new fixtures at an approximate cost of \$6,000. There will

be a number of eight foot glass cases, sixty feet of wall cases and seventy feet of show cases. The fixtures will be of American walnut.

There must be more money in circulation than we imagined. We know a lot of fellows who haven't quit playing poker yet.

Charles Depaul, owner of the Soo Amusement Co., took over the ownership of the Princess theater at the Canadian Soo last week. The Princess theater was formerly owned by Mr. Depaul; he sold it to the L. & W. Co. about four years ago.

Turkeys are selling at 25 cents at retail here. This will help considerably in making Thanksgiving dinner a success this year.

The hustling village of Pickford does not possess any commercial organization, but the W. C. T. U. are looking after business interests and at present are considering the earlier closing of the stores on Saturday nights. William G. Tapert.

Forty-four New Readers of the Tradesman.

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

Jack De Young, Grandville.
Charles B. Baxter, Freeport.
State Bank of Freeport, Freeport.
F. P. Rossman, Leland.
R. Ringle, Merrill.
Dayton Biscuit Co., Dayton, Ohio.
E. M. Pugh, Grand Junction.
E. J. Drier, Three Oaks.
E. W. Klockner, Three Oaks.
Chas. O. Herman, Berrien Springs.
W. H. Kolberg, Sodus.
J. J. Reich, Baroda.
J. E. Arney, Buchanan.
E. T. Prince, Niles.
Elden Shetterly, Cassopolis.
E. C. Armstrong, Cassopolis.
E. Machin, Gobles.
Mrs. W. A. Ruell, Gobles.
M. Van Strien, Gobles.
Brown & Groves, Bloomington.
L. Farrington, Breedsville.
Albert Van Maaren, Kalamazoo.
Francis Forbes, Kalamazoo.
E. O. McElroy & Son, Oshtemo.
C. Duncombe & Son, Hartford.
C. W. Sutherland, Sister Lake.
W. F. Taberski, Dowagiac.
John A. Fletcher, Muskegon.
F. E. Brooks, Clarksville.
Geo. Van Overen, Clarksville.
Empire Grocery & Market, Benton Harbor.
H. Kriger & Son, Benton Harbor.
Wm. Kasischke, St. Joseph.
Carl B. Spear, Benton Harbor.
Wm. Ortlepp, Benton Harbor.
A. H. Meyers, Benton Harbor.
E. S. Johnson, Fennville.
Reed & Son, Saugatuck.
D. W. Frederick, Battle Creek.
Clipper-Herald, Stanton.
Hall & Cichy, Belding.
D. C. Alchin, Belding.
Silk City Grocery, Belding.
Powers Bigger Business Bureau, Grand Rapids.

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

Guarding the Purity of Your Drugs.

Drugs skillfully employed by competent physicians and carefully prepared by trained pharmacists have been among the chief aids in the treatment and prevention of disease for centuries.

From the far ends of the earth, and from sources that tap the animal, vegetable and mineral kingdoms, come these pain-quelling, healing and curative agents. Years of bedside experience and laboratory experimentation have established the basis for their use and the dosage and conditions under which they may be expected to give results.

To supply drugs and medicines in the strength and dosage required, when needed, is the chief function of your pharmacist. There are times when he is a manufacturer, a compounder and a dispenser, all at once. On other occasions, he exercises only one of these functions, but at all times he is held morally and legally responsible for the quality of the drugs and medicines which he dispenses personally, or which may be dispensed from his establishment.

Places where drugs and medicines are prepared may vary from the small laboratory of the corner drug store to immense factories covering several city blocks, but in any case, the Government places the weight of responsibility upon the legally qualified pharmacist in charge.

The dispensing of drugs and medicines by persons who are not Registered Pharmacists, or working under the supervision of pharmacists, is not only dangerous, but it is also unlawful.

Long before the crude materials

from which drugs and medicines are prepared reach the manufacturing plant or the retail pharmacy, Uncle Sam, through his Food and Drug Administration, has cast a watchful eye upon their quality. The camphor which comes from Japan, the rhubarb from China, the opium from India, the aloe from Africa, the digitalis from Europe, the cinchona bark from South America, and the jalap from Mexico—to cite but a few example of typical drugs used every day in the practice of medicine—are carefully inspected at the point of importation by representatives of the Food and Drug Administration of the United States Department of Agriculture, and only if they come up to the requirements set in the official standards, are they permitted to pass to the manufacturing establishment.

Drugs grown or produced in this country are, likewise, subjected to careful tests. When the crude drugs or chemicals reach the manufacturing laboratory, they must pass the tests of control chemists. Thus the manufacturer is assured that he is starting with raw materials of proper quality.

After the manufacturing process has been completed, the control chemist is again called upon to make his tests. This time his object is to find out whether the manufacturing department has correctly weighed and distributed the ingredients or completely extracted the active principles from the crude drugs.

The ingredients of prescriptions ordered by your physician which reach your apothecary through the regular channels of trade are, therefore, tested at least three times before they find a place on his shelves. From this point on, the responsibility for quality rest solely upon the pharmacist.

So that all who are engaged in handling drugs and medicines may be ever alert, and to further protect you from the harm that may occur when adulterated or misbranded drugs are employed, your Government, through the Federal Food and Drug Administration, operating in interstate commerce; through State Boards of Pharmacy and State and Local Boards of Health, operating within the state, county and municipality, purchase drugs and medicines at intervals from manufacturers, wholesalers and retailers.

The products purchased are subjected to rigid tests for identity, purity

and strength. A heavy penalty is in store for the individual or concern found to be supplying medicines which do not contain what their label claims.

This inspection activity has proven so effective that the discovery of adulteration and misbranding in standard drugs and medicines is quite unusual.

Yonder is a home which has been visited by a strange malady. The good family doctor, with the aid of skillful laboratory tests, has diagnosed the ailment and now the battle is on to save the life so precious to the sick one and his family.

A rare combination of drugs is needed and needed quickly. The physician has written his order to the apothecary on one of the little white blanks which he ever carries with him.

A telephone call has brought the drug store boy and he is already on his way back to the prescription room where the registered pharmacist waits to fill the doctor's order. Speed is essential, but the experienced pharmacist knows that accuracy is more important. Carefully he weighs out each potent ingredient, comforted the while by the thought that only a few days ago, inspectors of the Bureau of Weights and Measures had checked his weights, measuring devices and balances, and found them all to be accurate.

A glow of satisfaction illuminates his countenance as he recalls that only in the past week he ordered a supply of one of the unusual ingredients in the prescription. He had never had a call for it before, but he had read in his scientific journal that this ingredient had saved lives, and he wanted to be prepared for an emergency like this.

Now he is mixing the powders in a mortar. Will he ever stop that swiftly moving pestle? Surely the powders are well distributed by this time. Experience has taught this pharmacist that the minutes which seem like hours when one is in a hurry are necessary to properly divide the particles of a mixture so that each will be exactly like the other.

And now, at last, the mortar has been scraped and the powder lies on a clean sheet of paper before him.

With deft fingers he is packing the powder into individual capsules, although his fingers do not touch the powder itself.

A close observer could discern just

a glint of triumph in his eye as each finished capsule is dropped on the scale pan and just balances the weight on the other pan. It took years of experience for your pharmacist to acquire such proficiency, but now it is a part of the service available to you each day. In a jiffy, eighteen shining capsules have found their way into a screw capped vial and now he is attaching the label giving the doctor's directions to the patient. In another moment the drug store boy, who has watched this producer with admiring eyes—for he expects to study pharmacy some day—is on his way to the sick room, and before long the medicine will be doing its part in the battle against the ravages of the dread disease.

Thus, day in and day out, fifty-two weeks of each year, your pharmacist modestly plays his part in the conservation of that most precious possession—your health.

Robert P. Fischelis.

Decide Yes If Not No.

Should a drug store stick to the lines for which it was originally founded was the subject of discussion at the recent convention of the National Wholesale Druggists Association. Several delegates questioned the wisdom of drug stores featuring miniature golf sets, gift merchandise of all kinds, coaster wagons, bathing suits and many other items.

At the end of the discussion the visiting members agreed that the propriety of adding sides to drug store counters was debatable and that the plan has in some instances incurred the displeasure of other merchants in a community.

Window Glass Demand Holds.

The better demand for window glass evidenced earlier in the month is being maintained and the same may be said of rough-rolled and wire-glass products. Current trade requirements for window glass are more than sufficient to absorb output, owing to the present low rate of production. Stocks in manufacturers' warehouses as a consequence are probably at the lowest point in recent years. Jobbers have been buying almost wholly for early or immediate needs. Plate glass continues in slow movement, with no improvement to be noted this week.



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

**GRAND RAPIDS
SHOWCASE CO.**

Succeeding



**WELCH-WILMARTH
CORPORATION**

**DRUG
STORE
PLANNING**
*Recommendations to fit
individual conditions.*

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

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

Salt

AMMONIA

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



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

APPLE BUTTER

Quaker, 24-21 oz., doz.	2 10
Quaker, 12-38 oz., doz.	2 35

BAKING POWDERS

Arctic, 7 oz. tumbler	1 35
Royal, 10c, doz.	95
Royal, 4 oz., doz.	1 85
Royal, 6 oz., doz.	2 50
Royal, 12 oz., doz.	4 95
Royal, 5 lb.	25 40
Calumet, 4 oz., doz.	95
Calumet, 8 oz., doz.	1 85
Calumet, 15 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

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

BLEACHER CLEANSER	
Clorox, 16 oz., 24s	3 85
Lizette, 16 oz., 12s	2 15

BLUING

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

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

BEANS AND PEAS

100 lb. bag	
Brown Swedish Beans	9 00
Pinto Beans	9 25
Red Kidney Beans	9 75
White Kid 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

Dbl. Lacquer, 1 gross	16
pkg. per gross	

BREAKFAST FOODS

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

Kaffe Hag, 12 1-lb. cans

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

Post Brands

Grape-Nuts, 24s	3 80
Grape-Nuts, 100s	2 75
Instant Postum, No. 8	5 40
Instant Postum, No. 10	4 50
Postum Cereal, No. 0	2 25
Post Toasties, 36s	2 85
Post Toasties, 24s	2 85
Post's Bran, 24s	2 70
Pills Bran, 12s	1 90
Roman Meal, 12-2 lb.	3 35
Cream Wheat, 18	3 90
Cream Barley, 18	3 40
Ralston Food, 18	4 00
Maple Flakes, 24	2 50
Rainbow Corn Fla., 36	2 50
Silver Flake Oats, 18s	1 40
Silver Flake Oats, 12s	2 25
90 lb. Jute Bulk Oats, bag	3 10
Ralston New Oats, 24	2 70
Ralston New Oats, 12	2 70
Shred. Wheat Bis., 36s	3 85
Shred. Wheat Bis., 72s	1 55
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, 3 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 2
Paraffine, 12s	14 4
Wicking	40
Tudor, 6s. per box	30

CANNED FRUITS

Hart Brand	
------------	--

Apples

No. 10	5 75
--------	------

Blackberries

No. 2	3 75
Pride of Michigan	3 25

Cherries

Mich. red, No. 10	11 75
Red, No. 10	12 25
Red, No. 2	4 15
Pride of Mich. No. 2	3 55
Marcellus Red	3 10
Special Pie	2 60
Whole White	3 10

Gooseberries

No. 10	8 00
--------	------

Pears

19 oz. glass	5 65
Pride of Mich. No. 2 1/2	4 20

Plums

Grand Duke, No. 2 1/2	3 25
Yellow Eggs, No. 2 1/2	3 25

Black Raspberries

No. 2	3 75
Pride of Mich. No. 2	3 25
Pride of Mich. No. 1	2 35

Red Raspberries

No. 2	3 35
No. 1	3 75
Marcellus, No. 2	3 75
Pride of Mich. No. 2	4 25

Strawberries

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

CANNED FISH

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

CANNED MEAT

Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Beef, No. 1, Corned	2 80
Beef, No. 1, Roast	3 00
Beef, 2 oz., Qua., all.	1 25
Beef, 3 1/2 oz. Qua., all.	2 85
Beef, 5 oz., Am. Sliced	3 00
Beef, No. 1, B'nut, all.	4 50
Beefsteak & Onions, s	3 70
Chili Con Car., 1s	1 35
Deviled Ham, 1/2s	1 50
Deviled Ham, 1/2s	2 85
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, 1/2 Libby	52
Potted Meat, 1/2 Libby	90
Potted Ham, Gen. 1/2	85
Vienna Saus., No. 1/2	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. 10-12	75
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 80
Cut, No. 10	10 50
Cut, No. 2	2 10
Cut, No. 1	1 60
Pride of Mich. No. 2	1 75
Marcellus, No. 2	1 50
Marcellus, No. 10	8 25

Wax Beans

Little Dot, No. 2	2 75
Little Dot, No. 1	2 00
Little Quaker, No. 2	2 65
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 80
Little Quaker, No. 1	1 45
Country, Gen., No. 1	1 45
Country Gen., No. 2	2 05
Pride of Mich., No. 5	2 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. June, 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

Beech-Nut, small	1 60
Beech-Nut, large	2 40
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 66

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 -- 1 10

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

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

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

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

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

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

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

SURESET PRODUCTS
 Made in Grand Rapids



Sureset Gelatin Des-
 sert, 4 doz. -- 3 20

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

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

OLEOMARGARINE
 Van Westenbrugge Brands
 Carload Distributor



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

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

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

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

NUTS—Whole
 Almonds, Tarragona -- 19
 Brazil, Large -- 23
 Fancy Mixed -- 22
 Filberts, Sicily -- 20
 Walnuts, Vir. Roasted 11
 Pecans, Jumbo, std. 13

Pecans, 3, star -- 25
 Pecans, Jumbo -- 40
 Pecans, Mammoth -- 50
 Walnuts, Cal. -- 27 @ 29
 Hickory -- 0

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's, Kegs, wet, lb. 22

OLIVES
 4 oz. Jar, Plain, doz. 1 15
 10 oz. Jar, Plain, doz. 2 25
 14 oz. Jar, Plain, doz. 4 75
 Pint Jars, Plain, doz. 2 75
 Quart Jars, Plain, doz. 5 00
 1 Gal. Glass Jugs, Pla. 1 80
 5 Gal. Kegs, each -- 7 50
 3 1/2 oz. Jar, Stuff., doz. 1 35
 6 oz. Jar, Stuffed, doz. 2 25
 9 1/2 oz. Jar, Stuff., doz. 3 75
 1 Gal. Jugs, Stuff., dz. 2 70

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

PEANUT BUTTER



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

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

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

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



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



Smdac, 12 pt. cans 3 00
 Smdac, 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 Steers & Hf. 15 1/2 @ 18
 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. -- 19
 Butts -- 16
 Shoulders -- 14
 Spareribs -- 13
 Neck bones -- 05
 Trimmings -- 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 1/4
 50 lb. tubs -- advance 1/4
 20 lb. pails -- advance 1/4
 10 lb. pails -- advance 1/4
 5 lb. pails -- advance 1
 3 lb. pails -- advance 1
 Compound tierces -- 11 1/2
 Compound, tubs -- 12

Sausages
 Bologna -- 16
 Liver -- 18
 Frankfurt -- 20
 Fork -- 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 26
 18 rolls, per case -- 2 26
 12 rolls, per case -- 1 50
 12 cartons, per case -- 1 70
 18 cartons, per case -- 2 55
 36 cartons, per case -- 5 00

SALERATUS
 Arm and Hammer -- 3 75

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

COD FISH
 Middles -- 20
 Tablets, 1/2 lb. Pure -- 19 1/2
 doz. -- 1 10
 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
 Milk, Kegs -- 1 25
 Milk, half bbls. -- 12 50
 Milk, 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. Fancy, 100 lb. 12 00
 Milk, bbls. -- 18 50
 K K K Norway -- 19 00
 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 00
 Dri-Foot, doz. -- 2 00
 Bixby's, Doz. -- 1 35
 Shinola, doz. -- 90

STOVE POLISH
 Black, per doz. -- 1 35
 Black Silk Liquid, dz. 1 05
 Black Silk Paste, doz. 1 25
 Enameline Paste, doz. 1 35
 Enameline Liquid, dz. 1 35
 E. Z. Liquid, per doz. 1 40
 Radium, per doz. -- 1 35
 Rising Sun, per doz. 1 35
 654 Stove Enamel, dz. 2 80
 Vulcanol, No. 5, doz. 95
 Vulcanol, No. 10, doz. 1 35
 Stovoil, per doz. -- 3 00

SALT
 Colonial, 24, 2 lb. -- 80
 Colonial, 30-1 1/2 -- 1 05
 Colonial, Iodized, 24-2 1 35
 Med. No. 1 Bbls. -- 2 80
 Med. No. 1, 100 lb. bk. 95
 Farmer Spec., 70 lb. 95
 Packers Meat, 50 lb. 95
 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 -- 1 80
 50, 3 lb., per bale -- 2 15
 28 lb. bags, Table -- 35
 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 Caka, 18s -- 1 62 1/2
 Brillo -- 85
 Climaline, 4 doz. -- 4 20
 Grandma, 100, 5c -- 3 50
 Grandma, 24 Large -- 3 50
 Gold Dust, 100s -- 4 00

Gold Dust, 12 Large 3 20
 Golden Rod, 24 -- 4 25
 La France Laun., 4 dz. 3 60
 Old Dutch Clean, 4 dz. 3 40
 Octagon, 96s -- 3 98
 Rinso, 40s -- 3 20
 Rinso, 24s -- 5 25
 Rub No More, 100, 10
 oz. -- 3 85
 Rub No More, 20 Lg.
 Spotless Cleanser, 48,
 20 oz. -- 3 85

Sani Flush, 1 doz. -- 2 25
 Sapallo, 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 Nanth, 100 box 5 50
 Flake White, 10 box 3 50
 Grdma White Na. 10s 3 75
 Jan Rose, 100 box -- 4 00
 Pairv, 100 box -- 4 00
 Palm Olive, 144 box 9 50
 Lava, 100 box -- 4 00
 Octagon, 120 -- 5 00
 Summo, 100 box -- 4 85
 Sweetheart, 100 box -- 5 70
 Grandma Tar, 50 sm. 2 10
 Grandma 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 -- @ 19
 Cassia, 5c pkg., doz. @ 40
 Ginger, Africa -- @ 19
 Ginger, Cochin -- @ 40
 Mace, Penang -- @ 33
 Mixed No. 1 -- @ 32
 Mixed, 5c pkgs., doz. @ 45
 Nutmegs, 70 @ 90 -- @ 59
 Nutmegs 105-1 10 -- @ 59
 Pepper, Black -- @ 41

Pure Ground in Bulk
 Allspice, Jamaica -- @ 40
 Cloves, Zanzibar -- @ 53
 Cassia, Canton -- @ 22
 Cassia, 5c pkg., doz. @ 33
 Ginger, Corkin -- @ 32
 Mustard -- @ 32
 Mace, Penang -- @ 30
 Pepper, Black -- @ 30
 Nutmegs -- @ 43
 Pepper, White -- @ 57
 Pepper, Cavenne -- @ 40
 Paprika, Spanish -- @ 45

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

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

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

SYRUP
 Corn
 Blue Karo, No. 1 1/2 -- 2 84
 Blue Karo, No. 5, 1 dz. 4 03
 Blue Karo, No. 10 -- 3 83
 Red Karo, No. 1 1/2 -- 3 05
 Red Karo, No. 5, 1 dz. 4 29
 Red Karo, No. 10 -- 4 09

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

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

Maple
 Michigan, per gal. -- 2 75
 Welch's, 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, 3 oz., doz. 2 25
 A-1, large -- 4 75
 A-1 small -- 3 15
 Capex, 2 oz. -- 3 30

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

Japan
 Medium -- 35 @ 35
 Choice -- 37 @ 52
 Fancy -- 52 @ 61
 No. 1 Nibbs -- 54
 1 lb. pkg. Sifting -- 14

Gunpowder
 Choice -- 40
 Fancy -- 47

Ceylon
 Pekoe, medium -- 57

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

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

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

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

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

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
 Fast Foam, 3 doz. -- 2 70
 Fast Foam, 1 1/2 doz. 1 35

YEAST-COMPRESSED
 Fleischmann, per doz. 30

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 18.—In the matter of Trio Motor Sales Co., Bankrupt No. 4177, the trustee has filed his first report and account, and an order for the payment of expenses of administration to date, and preferred claims, has been made.

In the matter of Dick Vlastos, Bankrupt No. 4301. The funds have been received and the first meeting of creditors has been called for Dec. 5.

In the matter of Edward H. Griner, Bankrupt No. 4292. The funds have been received and the first meeting of creditors has been called for Dec. 5.

In the matter of Paul Evans, individually and doing business as Evans Market, Bankrupt No. 4280. The funds have been received and the first meeting of creditors has been called for Dec. 5.

In the matter of Walter Bergman, Bankrupt No. 4296. The funds have been received and the first meeting of creditors has been called for Dec. 5.

In the matter of Frank E. Lawrence, doing business as Lawrence's Service Station, Bankrupt No. 4295. The funds have been received and the first meeting of creditors has been called for Dec. 5.

In the matter of Barney B. Mann, Bankrupt No. 4297. The funds have been received and the first meeting of creditors has been called for Dec. 4.

In the matter of Mabel Barnum, Bankrupt No. 4276. The first meeting of creditors has been called for Dec. 4.

In the matter of Davidson Furniture Co., Bankrupt No. 4053, the trustee has filed his second report and account, and order for the payment of current expenses and a first dividend of 10 per cent. to creditors has been made.

Nov. 18. We have to-day received the schedules, reference and adjudication in the matter of Harry L. Robbins, Bankrupt No. 4307. The bankrupt is a resident of Watervliet, and his occupation is that of a laborer. The schedule shows assets of \$200 with liabilities of \$6,953.80. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Nov. 14. On this day was held the first meeting of creditors in the matter of Wildwood Outdoor Club, Bankrupt No. 4242. The corporation bankrupt was present by its book-keeper, but not represented by attorneys. Creditors were present and represented by Dunham, Cholette & Allaben, attorneys and by G. R. Credit Men's Association and Central Adjustment Association. Claims were filed only. The book-keeper of the bankrupt was sworn and examined without a reporter. Fred G. Timmer, of Grand Rapids, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

Nov. 14. On this day was held the first meeting of creditors in the matter of George Antekeler, individually and as People's Quality Market, Bankrupt No. 4260. The bankrupt was present in person and represented by attorney Freeman W. Haskins. Creditors were represented by attorneys Travis, Merrick & Johnson and by Grand Rapids Credit Men's Association. Claims were proved and allowed. No trustee was appointed for the present. The first meeting then adjourned to Nov. 21.

On this day was held the first meeting of creditors in the matter of Elton K. Conklin, Bankrupt No. 4275. The bankrupt was present in person and represented by attorney Willis B. Perkins, Jr., and by G. R. Credit Men's Association and Central Adjustment Association. Claims were filed only. The bankrupt was sworn and examined with a reporter present. Shirley C. De Groot, of Grand Rapids, was elected trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

Nov. 19. We have to-day received the schedules, reference and adjudication in the matter of Orville Bean, Bankrupt No. 4309. The bankrupt is a resident of Comstock Park, and his occupation is that of a laborer. The schedule shows assets of \$150 with liabilities of \$6,345.52. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Nov. 14. On this day was held the first meeting of creditors in the matter of Dexter Somes, Bankrupt No. 4277. The bankrupt was present in person and represented by attorneys Travis, Merrick, Johnson & McCobb. No creditors were present or represented. Claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

On this day also was held the first meeting of creditors in the matter of John Westerhouse, Bankrupt No. 4282. The bankrupt was present in person and represented by attorneys Turner, Engle & Cochran. No creditors were present or represented. 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 Ferris J. Hale, Bankrupt No. 4281. The

bankrupt was present in person and represented by attorneys Turner, Engle & Cochran. Creditors were present in person. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined, without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court as a case without assets.

In the matter of Mabel Barnum, Bankrupt No. 4276. The sale of assets has been called for Dec. 5, at the premises formerly occupied by the bankrupt, at Stanton. The following property will be sold, all the stock in trade, consisting of stationery, notions, gift goods, dry goods, ladies' and children's clothing, apparel and accessories, dishes, crockery and toilet articles, all appraised at \$1,105.54, together with attendant fixtures appraised at \$278.75, all used in the bankrupt's business as a retail variety store. All interested in such sale should be present at the date and time above stated.

Nov. 17. On this day was held the first meeting of creditors in the matter of Walter Krause, Bankrupt No. 4271. The bankrupt was present in person and represented by attorney C. F. Olmstead. Creditors were represented by attorney W. G. Alway. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. W. G. Alway, 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 Peter Hockstad, Bankrupt No. 4284. The bankrupt was present in person and represented by attorneys Patchin & Leifredo. No creditors were present or represented. 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.

In the matter of L. F. Buchanan, Bankrupt No. 4218, the trustee has filed his first report and account, and an order for the payment of expenses of administration and preferred claims has been made.

In the matter of Charles Richmond, Bankrupt No. 4231, the trustee has filed his first report and account, and an order for the payment of expenses of administration and preferred claims, and a first dividend of 5 per cent. to general claims has been made.

Nov. 21. We have to-day received the schedules, reference and adjudication in the matter of Ralph A. Kergen, Bankrupt No. 4310. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$29,495.83 of which \$6,455 is claimed as exempt, with liabilities of \$26,248.61. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Nov. 21. We have to-day received the schedules, reference and adjudication in the matter of Mrs. Ralph A. (Veda) Kergen, Bankrupt No. 4311. The bankrupt is a resident of Grand Rapids. The schedule shows assets of \$29,609.83 of which \$6,095 is claimed as exempt, with liabilities of \$26,011.63. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Frank L. Billings, Bankrupt No. 4036, the trustee has filed his final report and account, and a final meeting of creditors was held Nov. 10. The bankrupt was not present or represented. The trustee was present in person. Creditors were represented by Central Adjustment Association. Claims were proved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand would permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

Nov. 21. We have to-day received the schedules, reference and adjudication in the matter of Rockaway Chop & Oyster House, formerly known as Vienna Lunch, a co-partnership, Bankrupt No. 4312. The bankrupt concern is located at Grand Rapids. The schedule shows assets of \$1,000 with liabilities of \$3,584.01. The first meeting of creditors will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

City of Grand Rapids	\$197.97
Iva Helmer, Grand Rapids	24.00
Christ Kotsifis, Grand Rapids	70.00
Lucille Murray, Grand Rapids	10.00
Grace Misner, Grand Rapids	4.00
National Cash Register Co., G. R.	170.00
Consumers Power Co., Grand Rap.	451.00
Arctic Dairy Products Co., G. R.	35.00
American China Co., Chicago	20.00
Aetna W. Low Cleaning Co., G. R.	5.00
Boylard Co., Grand Rapids	10.00
Byuk Cigars, Inc., Grand Rapids	9.80
Coffee Ranch, Grand Rapids	388.84
Mrs. Jay Eaton, Grand Rapids	280.43
Enterprise Elec. Co., Grand Rapids	10.65
Water Works, Grand Rapids	16.21
GHP Cigar Co., Grand Rapids	8.50
G. R. Creamery Co., Grand Rapids	8.28
G. R. Store Fixture Co., Grand Rap.	287.89
Gray Beach Cigar Co., Grand Rap.	34.15
G. R. Coat & Apron Co., Grand R.	7.50
Holland Cigar Co., Grand Rapids	68.70
Holsum Baking Co., Grand Rapids	179.50

Himes Coal Co., Grand Rapids	32.00
Herald Publishing Co., Grand Rap.	53.00
James Howell, Grand Rapids	1,574.16
Imperial Candy Co., Grand Rapids	202.00
Kent Storage Co., Grand Rapids	106.50
Lockwood & Co., Grand Rapids	19.50
Muir Plumbing Co., Grand Rapids	103.38
Ryskamp Bros., Grand Rapids	2,142.49
H. C. Schneider Cigar Co., G. R.	7.50
J. P. TenHoor, Grand Rapids	19.15
Van Eerden & Co., Grand Rapids	18.54
Van Driel & Co., Grand Rapids	24.45
Vanden Bosch & McVoy, Grand R.	42.51
Valley City Pie Co., Grand Rapids	214.00
Lee & Cady, Grand Rapids	309.83
Wolverine Spice Co., Grand Rap.	15.11
X Cigar Co., Grand Rapids	23.11
P. D. Mohrhardt, Grand Rapids	235.00
G. R. National Bank, Grand Rapids	280.00
I. M. Helmer, Grand Rapids	24.00
Christ Kotsifis, Grand Rapids	50.00
Consumers Power Co., Grand Rap.	245.50
Continental Coffee Co., Chicago	3.40
Consumers Power Co., Grand Rap.	62.90
Ellis Bros. Co., Grand Rapids	29.40
E. B. Gallagher Co., Grand Rapids	2.50
G. R. Water Works, Grand Rapids	80.00
Gas Light Co., Grand Rapids	56.13
Hobart Co., Grand Rapids	20.00
Hecht Produce Co., Grand Rapids	2.00
H. J. Heinz Co., Grand Rapids	6.55
Jas. Howell, Grand Rapids	unknown
J. Jones, Grand Rapids	6.00
H. Leonard & Sons, Grand Rapids	5.00
C. Himes Coal Co., Grand Rapids	24.90
P. D. Mohrhardt, Grand Rapids	25.00
Mich. Bell Tele. Co., Grand Rapids	22.95
Nehi Bottling Co., Grand Rapids	6.35
Ryskamp Bros., Grand Rapids	66.66
Rademaker & Dooge, Grand Rapids	4.00
TerMolen & Hart, Grand Rapids	5.00
Van Eerden Co., Grand Rapids	4.63
Wolverine Spice Co., Grand Rapids	14.51
Wilson & Co., Grand Rapids	14.00

Nov. 21. We have to-day received the schedules, reference and adjudication in the matter of Virgil Morris, Bankrupt No. 4314. The bankrupt is a resident of Algoma township, and his occupation is that of a laborer. The schedule shows assets of none with liabilities of \$688.92. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Nov. 21. We have to-day received the schedules, reference and adjudication in the matter of Howard F. Dark, Bankrupt No. 4313. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedule shows assets of \$300 of which the full amount is claimed as exempt, with liabilities of \$970.81. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Nov. 24. We have to-day received the schedules, reference and adjudication in the matter of Tony J. Collins, Bankrupt No. 4315. The bankrupt is a resident of Muskegon Heights, and his occupation is that of a jeweler and real estate broker. The schedule shows assets of \$1,021.90 of which \$250 is claimed as exempt, with liabilities of \$4,961.56. 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:

Charles Harrington, Muskegon Hts.	\$240.00
First State Savings Bank, Mus. H.	1,400.00
S. Larus & Son, Chicago	906.43
G. Stinfield, unknown	783.00
Clarence Champayne, Muskegon	380.00
Carl Strause, Buffalo, New York	215.68
Joseph Haan Co., Chicago	288.09
C. H. Boelkins & Son, Musk. Hts.	200.00
Henry Paulson Co., Chicago	84.00
Rosenburg Co., Toledo	63.01
Hardy Jewelry Co., Holland	45.25
R. E. Burgess Optical Co., Chicago	31.26
Olson & Biermati, Chicago	26.58
C. F. Smith, Buffalo, N. Y.	20.00
Butler Bros., Chicago	71.86
Swartzchild Co., Chicago	38.00
Mona Lake Ice Co., Muskegon H.	38.75
Chronicle, Muskegon	28.00
M. H. Record Pub. Co., Musk. H.	15.05
Charles Herrington, Muskegon H.	28.00

Nov. 24. We have to-day received the schedules, reference and adjudication in the matter of Harrison S. Dewey, Bankrupt No. 4316. The bankrupt is a resident of Grand Rapids, and his occupation is that of a painter and decorator. The schedule shows assets of \$8,026.16, with liabilities of \$15,428.29. The first meeting of creditors will be called and note of same made herein.

Nov. 24. We have to-day received the schedules, reference and adjudication in the matter of Abram N. Shook, doing business as A. N. Shook & Sons, Bankrupt No. 4317. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedule shows assets of \$4,282.57 of which \$600 is claimed as exempt, with liabilities of \$4,093.26. The first meeting will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

City of Grand Rapids	\$105.13
G. R. Savings Bank, Grand Rapids	3.00
Northwestern Mutual Life Ins. Co., Grand Rapids	1,100.00
American Printing Service, G. R.	6.25
Blatz Brewing Co., Grand Rapids	5.25
Blue Valley Creamery Co., G. R.	7.02
J. J. Burggraaf, Grand Rapids	8.56
Coffee Ranch, Grand Rapids	60.78
Conklin Creamery Co., Conklin	101.17
Consumers Power Co., Grand Rap.	19.34
Rademaker-Dooge Gro. Co., G. R.	34.35
Ellis Bros. Co., Grand Rapids	27.35
Gast Motor Sales Co., Grand Rap.	15.73
G. R. Paper Co., Grand Rapids	4.75
G. R. Wholesale Grocery Co., G. R.	164.92

Hecht Produce Co., Grand Rapids	149.13
Hekman Biscuit Co., Grand Rapids	95.40
Hills Bros., Grand Rapids	14.40
Holland-American Wafer Co., G. R.	6.94
Harvey Hyde, Grand Rapids	6.25
Jennings Mfg. Co., Grand Rapids	9.93
Lee & Cady, Grand Rapids	133.42
F. H. Leggett & Co., New York	126.16
Harry Meyers, Grand Rapids	2.25
Michigan Bell Tel. Co., Grand R.	7.75
C. W. Mills Paper Co., Grand Rap.	15.24
O'Donald & Scott, Grand Rapids	70.00
Abe Scheffman, Grand Rapids	124.57
Sherman Bros. Co., Chicago	50.92
Skelly Chepman Co., Chicago	109.32
Sprague Warner, Inc., Chicago	386.42
Standard Brands, Inc., Chicago	22.56
Universal Car & Service Co., G. R.	18.09
Van Drielle & Co., Grand Rapids	8.90
Voight Milling Co., Grand Rapids	21.65
Watson-Higgins Milling Co., G. R.	14.70
Williams & Marcroft, Inc., G. R.	15.90
Zeerleyn Estate, Grand Rapids	760.00

Nov. 17. On his day was held the first meeting of creditors in the matter of Lucy Otis, doing business as the Club Cigar Store, Bankrupt No. 4287. The bankrupt was present in person and represented by attorney Kim Sigler. Creditors were present in person. Claims were filed only. The bankrupt was sworn and examined, without a reporter. C. W. Moore, of Belmont, was appointed trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of James A. Konstant, Bankrupt No. 4285. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. Claims were filed only. Creditors were present in person and represented by attorneys Wykes & Cooper and by G. R. Credit Men's Association. The bankrupt was sworn and examined without a reporter. Peter Van Allsburg, of Grand Rapids, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

Viscose Makes Price Guarantee.

An announcement of a sixty-day price guarantee was sent last week to its customers by the Viscose Co. No action, however, was taken by the du Pont Rayon Co., although an executive of the company said that consideration was being given the matter. The Viscose guarantee came on the heels of an announcement by the Tubbize Chatillon Corporation that it will guarantee prices to customers for a sixty-day period against possible decline. The step was taken to restore confidence among buyers in rayon quotations, owing to persistent reports of an impending decline in prices.

Jobbers Placing Swim Suit Orders.

Jobbers, particularly in the Midwest, are placing fairly substantial orders for bathing suits. Some of the large chains have also bought a good portion of their initial commitments, in a few instances exceeding the purchases made at this time last year. Men's speed model suits and women's sun-back styles are being ordered, partially to the exclusion of other models. Buying of heavy sweaters such as shakers and sport coats has been practically completed, selling agents reported, although they expect to dispose of a few small lots of goods from time to time.

Paper Container Sales Off 5 Per Cent.

A drop of 5 per cent. in the business of paper board container manufacturers were reported when members of the Pasteboard Industries Association gathered at the Hotel Commodore at New York last week for their annual meeting. The showing made by the container manufacturers was regarded as excellent in view of the fact that 1929 was an abnormally active year for the trade. Use of paper boxes for the distribution of frozen food was said to have opened a new volume outlet.

Most worthwhile pictures have a dark background.

Story of Certain Aspects of Personal Credit.

(Continued from page 20)

all over us. I'll tell you why. You talk to the proprietor who has something besides his salary at stake. Banking here is run from the head office. Managers are told what to do and how to do it. Our own local branch manager is known for his poor pay. He owes me since 1924. I sometimes borrow the bank interest tables to figure interest on his account. His wife issues post dated checks, so does he. When he went on his vacation he did this all over, so how could one consult with him? Here is an amusing incident: The milkman needed funds and asked credit at the bank. The manager lectured him for not collecting his bills. So the milkman got back at him with: "Well, let's start right here. How about your own account, nine months old?" But the manager could not pay until he got his check at the end of the month. Milkman said that was what they all said, so he had to go to the bank for a loan. He did not get the loan because head office instructions did not admit of that!"

Branch banks with us have so far been an element of stability and have enabled the financing of projects too big for local banks. I incline to think my correspondent lives where many sound business rules are disregarded.

Paul Findlay.

Making Store Space Pay Its Way.

Obtaining a maximum income per square foot of space is a problem in many stores. In this same connection, how to obtain a satisfactory return for small unused space and what to put in to replace unprofitable lines or departments is a source of worry to countless merchants. The solution of these problems is claimed by a number of retailers who have reported leasing space or departments to outside individuals or companies.

The types of organizations to whom space may be leased are:

1. A subsidiary company, organized by a manufacturer for the purpose of finding a new or larger field of consumer distribution.
2. An individual, or one-man lease, who may, through his own sales force, specialize in the sale of some product which does not directly compete with the goods sold by the lessor.
3. A "syndicate" functioning as a specialist in the sale of one kind of merchandise, which forms a chain of leased departments under centralized control.

Advantages to the persons leasing the space are:

1. A share in the good-will of the store name.
2. A location in a developed market where a certain volume of trade is already waiting.
3. Control of stock and the showing of a complete line.
4. Control of retail selling prices.
5. Specialized knowledge of the product.
6. Intensive sales promotion.

While there is no available standard form of contract which in its entirety will fit all cases of department

leasing, there are a number of practices generally used in this connection. Leases for a period of a year or less are common, although in special cases, space has been contracted for three years and longer.

The leasing rate varies with the type of store, the kind of merchandise handled, and other special considerations in each case. The lessor's remuneration for department or space leases is usually on one of these plans:

1. On a flat-rate basis.
2. Percentage of net profits.
3. Percentage of gross profits.
4. A combination of the above.

In addition to the term of lease, and rental rate, specific conditions regarding the use of display windows, space in the store advertisements, bargain tables, etc., are usually written into the leasing contract.

The experience of merchants who have leased space or departments in their stores to outsiders leads to the suggestion that other factors than merely the monetary return should be considered. It is suggested that these matters should also be weighed in the order of their importance:

1. Is the product to be sold by lessee one that does credit to the store?
2. Will it help or detract from sales of adjacent departments?
3. Will it bring new customers into the store?
4. If leased department is under absentee direction, what control will the lessor have over employees of the department?

Local Co-operation For Traffic Safety.

We have established over three hundred local safety committees in the various cities and towns throughout the State of Massachusetts. They are carrying on investigations in an effort to devise and put into effect methods that will prevent many of the accidents now occurring upon the streets and highways.

Many municipalities are co-operating in this work, as are the various state departments. Steps have already been taken to make regulations and signs more uniform throughout the State, thus simplifying the movement of traffic for both the motorist and pedestrian.

All the municipal agencies are doing a great deal to prevent accidents. This safety work is a personal matter, and every one, both motorist and pedestrian, must assume the responsibility that is his own by practicing precaution at all times.

Many boys and girls are injured on the streets. By crossing them carefully at all times, by using the proper crosswalks, by obeying the signal of the traffic officer and by refraining from playing in the streets, the young people will be doing their part in this great work.

Boys and girls who are now pedestrians will soon be automobile drivers. It is important that they know how to think and act safely.

If they begin now by forming safety habits they will grow up to be citizens of the state, prepared to assume the

responsibilities which go with capable citizenship.

Frank G. Allen,
Governor of Massachusetts.

The Right Wrapping Paper.

A West Side grocer has given some study to the importance of paper used in his store. He says, "There is a fine chance for discriminating buying in the matter of wrapping paper. There are some merchants to whom paper is paper, as long as it will go around the article to be wrapped. In some lines of business perhaps this sort of policy is justified—but not in the food business. The container has a lot to do with the satisfaction of the customer.

"Even so small an item as wrapping paper represents an investment—and it should be made with an eye to doing the most good for the business.

"For instance—there is the matter of meat paper. Does yours stain through readily? Does it discolor the meats if allowed to stand, or does it hold their color fresh and bright?"

"The parchments you are using—are they really serving the purpose of parchment papers, or not?"

"The bags you are using—are they stout enough, or are they allowing leakage before the customer has reached home with the goods?"

Plan "New Type" Style Show.

A new type of fashion show will be an outstanding feature of the twentieth annual convention of the National Retail Dry Goods Association to be held from Feb. 2 to 6 at the Hotel Pennsylvania, New York City. It will differ from the usual style show, according to Channing E. Sweitzer, managing director, in that fewer garments will be exhibited and each model will clearly define outstanding merchandise points in which buyers can place their confidence of volume business. The models to be shown will be decided upon by a fashion committee and will then be allotted to manufacturers who will produce the garments according to specifications.

Size It Up.

A leading merchant says, "The biggest trade-puller any grocery store has is plain, every day courtesy.

You aim to be courteous in both manner and speech when you meet customers face to face.

"You also aim to be courteous when you answer the telephone, but does your voice actually convey what you want it to?"

"Does it sound as if you want the customer to hurry up and get done with it? Does it sound flip, smart, or is your phone answer one that impresses the customer that you are ready to give her all necessary time and consideration?"

Do You Wish To Sell Out!
CASH FOR YOUR STOCK,

Fixtures or Plants of every description.

ABE DEMBINSKY

Auctioneer and Liquidator

34 So. Jefferson Ave., Saginaw, Mich.

Phone Federal 1944

I Know a Dale.

One lovely dale I know
Where
Beeches, birches, larches
Thickly weave their arches
For a running brook;
Making, too, a nook
With a true design
Where to drop a line.
There
Often ramble I
With my rod and fly
Daffy on a glen.

A watered woodsy dale
Aye!
Every scene or spot
A forget-me-not;
Not a care is there,
Beauty everywhere
With unstinted pleasure
Which no day could measure
Why!
It's acquaintance seems
Sweeter than sweet dreams
Of a fairy dale.

A fascinating dale!
When
There the brook is humming
To the trout so cunning;
Ferns and mosses reeking
Sunbeams hide-and-seeking
Waters dancing, glancing,
Everything entrancing—
Then
Who could fail to wish it
One whole day to fish it
Up and down—the dale.
Charles A. Heath.

BANKRUPTCY AUCTION SALE.

By order of the United States District Court, for the Eastern District of Michigan, I shall sell at public auction on

Saturday, November 29th, 1930,

at 10:30 o'clock, Eastern Standard Time, the assets of Joseph H. Rothner, doing business as

NATIONAL CLOTHING COMPANY
at the premises

121 South Franklin Street,
Saginaw, Michigan.

Stock consists of men's suits, overcoats, raincoats, women's dresses, fall coats, millinery, child's coats, boy's suits, overcoats, leather coats, etc.

Approximately \$14,000 book accounts, and the general line of fixtures.

All sales are for cash and subject to confirmation by the Referees in Bankruptcy.

ABE DEMBINSKY,
Court Auctioneer,
Saginaw, Michigan.

HON. GEORGE A. MARSTON and
HON. PAUL H. KING,
Referees in Bankruptcy.

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—On account of death of owner, a stock of men's and boys' furnishings, groceries, novelties, and fixtures. \$3,000 will take the outfit. Mrs. E. A. Lyon, Bloomingdale, Mich. 358

Business For Sale—Stock of men's and boys' clothing, hats and furnishings, also store fixtures, in one of the best cities in Central Michigan. Also six-year lease of building the rental of which is less than two-thirds that of adjoining property. Failing health reason for selling. Splendid opportunity for young man. Address No. 359, c/o Michigan Tradesman. 359

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

I OFFER CASH!

For Retail Stores—Stocks—
Leases—all or Part.
Telegraph—Write—Telephone

L. LEVINSOHN
Saginaw, Mich.

Telephone Riv 2263W
Established 1909

Facts About Women Workers.

If one is looking for facts and figures about women workers, for information on their problems, for industrial standards in theory and practice, a rich source of information is one of Uncle Sam's bookshelves, labeled "Women's Bureau Bulletins." These publications will not appeal to the book-lover, the connoisseur of rare and beautiful editions; but anyone who is looking for scientifically established facts on the problems of wage-earning women will find what he wants between the green paper covers of the 80-odd published bulletins of the Women's Bureau.

Problems pertaining to women workers are of vital importance, interwoven as they are with the interests of the home, the family, the community, and the race. In fact, the whole social and economic fabric of the Nation is shot through and through with questions concerning women as wage earners. Standards for their employment are a potent force for advancing or retarding National well-being and success.

The Women's Bureau as a result of its scientific investigations, has publications of value to many different groups—to industrialists, business men, employers, and economists from the viewpoint of dollars and cents and production; to sociologists, educators, physicians, and scientists, concerned with human welfare, conduct and relations; to forward-looking women interested in the progress of their sex; and to labor groups striving to gain a firmer and higher foothold on the ladder of occupational progress.

Turning from generalities to definite details reveals that to the basic questions of women's hours, wages and working conditions many of the Bureau reports are devoted, dealing in a number of cases with conditions in particular states. It has been a policy of the Bureau to co-operate in this way with State departments of labor, which so often lack the equipment essential for such investigations.

A number of other reports deal with what women earn, what hours they work, and under what conditions they are employed in certain big women-employing industries in the country. Candy factories, cotton mills, 5 and 10 cent stores, laundries, canneries, meat-packing houses, radio manufacturing, cigar and cigarette plants constitute the varied array of special industry studies by the Bureau.

The vital questions of health and safety as related to women workers not only are the subject of particular bulletins, but run through most of the Bureau's publications as the essential framework on which other discussions are hinged. Studies of the physiological basis of the shorter workday for women, industrial poisons, industrial accidents, the effects on women's health of employment at night are some of the most noteworthy contributions by the Bureau along the line of industrial hygiene and safety.

Although the lion's share of the Bureau's program has been given to women who help to keep the wheels of industry turning and the arteries of business pulsating, women in the professions, whose progress is often

checked by traditional barriers, have not been neglected but have furnished themes for several pamphlets. For example, the status of women in Government service, women in the realm of invention, opportunities of women doctors are the subject of reports published or pending.

The ever-present servant question and the world-old problem of women in farm work have also been given some space on the Bureau's bookshelf.

Mary V. Robinson.

Gun Makers Sue Mail Order Chains.

The Browning Arms Co., of Ogden, Utah, inventors of numerous automatic and repeating firearms, both sporting and military, including the Browning machine guns, have filed suit in the United States district court in Salt Lake against Montgomery Ward & Co. and Sears, Roebuck & Co., alleging wrongful use of the name "Browning" in advertising and selling automatic and repeating shotguns.

It is claimed that both Montgomery Ward & Co. and Sears, Roebuck & Co. are now advertising and selling guns not manufactured by Browning Arms Co., but are misrepresenting to the buying public that the guns are a product of the Browning Co.

It is asserted by the Browning Arms Co. that such procedure is capitalizing on the reputation and standing of the name "Browning" in the firearms business, and particularly that built up by the production and distribution of its automatic shotguns, and the Browning Co. seeks to have such methods discontinued and asks for the profit on the sale of such shotguns as have been sold since the introduction by Sears, Roebuck & Co. and by Montgomery Ward & Co. of the alleged deceptive sales methods.

The complaints point out that the defendants are mail order houses selling goods at retail to the public and operating retail stores throughout the United States. The complaints state that both Montgomery Ward & Co. and Sears, Roebuck & Co. circulate catalogues of general merchandise in which, among other things, firearms are advertised, including Browning automatic shotguns, which are illustrated and designated, "The Genuine Browning Automatic Shotgun." It is alleged that Montgomery Ward & Co. also lists and illustrates a repeating shotgun which it calls the "Western Field," and that in the advertisement of the "Western Field Repeating Shotgun" Montgomery Ward & Co. prints conspicuously the word "Browning," as "Western Field Browning," and that the defendant also advertises an automatic shotgun which it designates "New Western Field Browning Design," the word "design" being printed in type so small as to be most invisible.

The complaint states that "the so-called Western Field guns are not made or authorized by the Browning Arms Co. and that the use of the name 'Browning' is calculated to and does represent to the public that such a gun comes from the plaintiff and is intended to be and is so understood by the persons to whom the Montgomery Ward & Co. catalogues are addressed." The complaint against Sears, Roe-

buck & Co. is similar, except it is stated that Sears, Roebuck & Co. is advertising a repeating shotgun with this description, "A Genuine Browning Model" and "Browning design."

Forty distinct types of firearms have been invented by the Brownings, eight of which were used in the kaiser's war.

What Drivers Can Do To Prevent Accidents.

Not so many years ago owners of motor cars placed them on jacks or trestles when cold weather arrived. That was before the State and its municipal subdivisions decided upon snow removal, and before motor vehicles had reached their present stage of mechanical perfection. Now the State highways are always open, and the majority of cities set aside large sums each winter to clear their streets.

But winter driving is not simply a matter of a clear highway or street—it depends in large measure upon the mechanical fitness and equipment of the car or truck. None but careless or criminally negligent drivers operate without chains when roads or streets are slippery.

There is a lesson for every driver in the precautions taken by taxicab companies. When the roadway is the least bit slippery cab drivers put on their chains. The employing companies have learned through bitter experience that to operate without chains is a costly proposition, but the average motorist would rather take a chance. He takes no page from the taxicab book of knowledge. In the vast majority of instances the brakes on cabs are in perfect condition. This is another lesson the cab companies have learned.

Many operators and owners postpone until Spring the purchase of new tires. That is false economy. A treadless tire slides and skids without warning, particularly when worn on a rear wheel. Tires with good treads, plus chains, are insurance against accident and delay. A good windshield wiper is an accessory worth having. Blades for these wipers cost only a few cents, and are really worth their weight in gold. Nothing is so conducive to trouble as a faulty wiper.

Coupled with mechanical fitness, of course, the driver needs brains. No smart operator drives at terrific speed on a wet street, particularly when the weather is so cold that a film of ice may have formed. The cemeteries are filled with headstones marking the resting places of operators who defied this common sense rule. The smart operator, driving in snow of any depth, recognizes that he faces an additional hazard, and so conducts himself.

For the next five months the operator of a motor car must be careful. Dangers lurk everywhere, and only the adlepatates ignore them.

Benjamin G. Eynon.

A. A. Zimmerman, dealer in dry goods, groceries and shoes, at Beaverton, writes us when sending in his renewal to the Tradesman, "I would not be without it, as long as I am in business and if I ever go out of business I would take the Tradesman just the same. Good luck and good health to you."

Keeping Books On One's Health.

Book-keeping is the foundation upon which modern business is conducted. Moreover, no business venture can be successful unless it very accurately counts the cost involved. Indeed the cost item is the factor around which the success or failure of an undertaking is built. Obviously this matter is therefore one of the most important book-keeping features. Speaking literally, life is a business—the biggest and most vital one to every individual. Unfortunately, that view of it is not generally appreciated. And the utter lack of book-keeping regarding it, in the majority of instances, results.

If life were merely a synonym for a good time and selfishness, then it is quite true that very little book-keeping and cost accounting would be required. But the main thing connected with life is to live. And in these days this matter is far from being an automatic function. The cost item therefore should loom large and prominent in the actions of all those who sincerely desire to live healthily, happily and lengthily.

Nature keeps books. No matter how careless the individual may become in this respect, nature is never careless. And there is always a day of reckoning. To stay up habitually until all hours of the night, to indulge in enervating excesses, to use stimulants inordinately, and, in short, to disregard the cost of improper living habits, is to take the road to physical impairment and shortened life.

Therefore one should weigh well the cost of his habits and general method of living. He should make of life what it is, a glorious adventure based upon vital and intelligent living. One should keep books on his life and keep them straight. Only in this way can he hope for the profit which is his just due.

Dr. Theodore B. Appel.

Death of Well-Known White Cloud Merchant.

White Cloud, Nov. 25—William S. Bird died suddenly Monday morning at his home in this village, as the result of heart disease.

Mr. Bird was born September 30, 1861, at Point Pleasant, Bucks county, Pa., and died Sunday morning, Nov. 16, at 2:20, at the age of 70 years, one month and 16 days. Mr. Bird spent his boyhood in that town and in 1881 he came to Michigan and worked at Diamond Lake in the lumbering days and the following year he settled in Bailey where he lived for several years. He worked as a carpenter and the last few years there he served as a mail carrier.

Mr. Bird and his family moved to White Cloud on March 22, 1910, and bought the grocery stock where the present Corner Grocery is. He enjoyed a good business there for six years and then moved to his present location, where he has served the public for the past 14 years.

Mr. Bird was a member of the Independent Order of Foresters.

Those left to mourn his passing are: His wife, Mary R., and sons, George, of Grand Rapids, Marion and Marshall, of this place and many other relatives and friends.

The store will continue serving the public with Marion and Marshall in charge.

G. & M. Storms, Jackson, write the Tradesman, "We like the paper very much and would hate to be without it."