

MICHIGAN TRADESMAN

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Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 17, 1930

Number 2465

Christmas Message

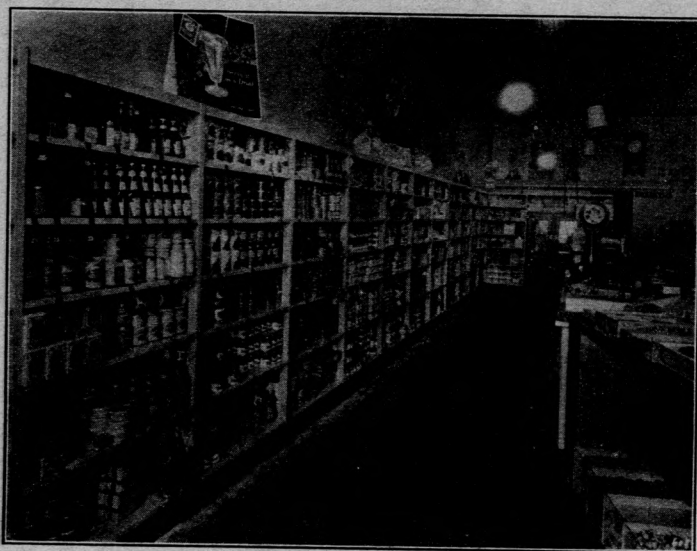
We who have ridden together through another twelve-month of sunshine and rain, over rough and smooth, are come again to journey's end, at the year's finale. And because it is good that men should pause sometimes in the business of enterprise and hazard, to revive old memories and old inclinations, we count it among the boons of Christmas that we are given the opportunity to send this message to our friends.

Let us assure you, once and for all, that so long as our present relations persevere, you are master of any service or counsel, of any help or advice which we may give, and of any use to which you may please to put them. We are happy in the command of these resources only so long as they may serve you—and what usage can be more gratifying than to employ them in giving satisfaction to our own guildsmen?

Ours is a ripe and richly dowered craft, and we that serve it, apprentice and master alike, may be glad of its honored prestige in all the marts of the world. The bond which holds us together may be a thing at which we look unmoved a thousand times—but the spirit of the Great Feast steals through the armor of the flesh and lurks about our hearts and leaves us gentler and friendlier than ever before. To distant friends, and near, we send this message, which, for all its eternal simplicity, may never be bettered—

A MERRY CHRISTMAS!

CREATE A DESIRE TO BUY



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

— LET US HELP YOU MODERNIZE YOUR STORE —

TERRELL'S EQUIPMENT COMPANY

GRAND RAPIDS, MICHIGAN

C.F. Mueller Company

Announces a 40c per case reduction from list, on all their package products except Cooked Spaghetti, and 5c ABC's.

At this new low price we know you will materially increase your sales because of the interest your customers will show in these goods.

C. F. MUELLER COMPANY
JERSEY CITY NEW JERSEY



More Profit to YOU

by increasing turnover. When you sell goods with an established price which protects your margin of profit — then rapid turnover makes you money. In pushing

K C Baking Powder

Same price for over 40 years

25 ounces for **25¢**

(more than a pound and a half for a quarter)

with the consistent **quality** and **price** advertising behind it — with the price plainly shown on the label — you can increase turnover and get **more profit** on your baking powder investment.

Millions of Pounds Used by Our
Government

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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.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

PAWNS IN THE GAME.

Chain Store Circuits Ruin Home Life.

If your local high school or college boys or girls who are scheduled to appear soon in interscholastic debates on the chain store question want some fine arguments against the chains, tell them to read the article by Grace Nies Fletcher in Scribner's magazine.

It brings forth some very profound objections to chain stores which have hitherto been somewhat neglected.

Here is a portion of the article:

There is an instability in the modern home which is not caused by either of those battered bogies, companionate marriage or divorce. It is due to the inability of young married people of the so-called white collar class to stay in one place long enough to send down any roots. They are merely pawns in the game of big business.

It used to be only overalled labor which was shifted from place to place in the wake of industrial booms. To-day the white collar worker is in a similar state of flux. Big business, gigantic chain store circuits, catch him early, often at the college door, and set him down in whatever part of the country seems to be needing new blood.

If he is successful, in a few years he is moved up to the next town. He leaps from New York to San Francisco, from Texas to Michigan, as casually as his father would have moved onto the next street. And, of course, he trails his family after him.

This uncertain manner of living keeps the young business man in a state of nervous tension. He is continually meeting new people, making new contacts, living on

the bright, hard surface of things. Yet, although he does not send down any real roots into the community life, he appears to "belong," for he and his family develop a superficially standardized method of living and conversation as a sort of defense mechanism against constant change.

This seems to be, strangely enough, a completion of the circle which has returned America to the pioneering status from which it started. The hope that America would one day finish its pioneering and settle down to establish a civilization and a culture now seems to be endangered by the newer complications of big business.

The pioneering spirit which overcame the hardships of nature and the opposition of the Indians to conquer the West has been transmuted into a helter-skelter pilgrimage to North, South, East and West. The representatives of this pilgrimage go, not from any desire to conquer new lands, but because they are ordered to go.

As a consequence those virtues of family and community stability which are said to make up the racial background of a Nation are becoming as remote to-day as they were in the time of our forefathers.

"We've moved six times in the last two years," one woman told me, in explaining her battle-scarred furniture. "I've got so I teach the children their history and geography from the car window as we go along!"

This ruthless shunting off of excess human baggage on the part of big business may be a necessary outgrowth of modern efficiency methods. It is a sharp angle of what a distinguished Frenchman has called the American method of treating men as "units of production" rather than human beings.

It may be we get cheaper typewriters and motor cars this way. But man, after all, is pre-eminently a human being, entangled in all sorts of human relationships, and not a piece of steel to be thrown casually onto the scrap heap. In social values the business man and his family, in fact the community itself, is paying a high price for these "efficient" methods. Especially the modern child is paying.

It is all very well to quote poetry about home being where the heart is, but the ideal home is a desirable place as well as a state of mind. A place ample to

live and love and play; a place to learn to mow lawns and to control your temper; a place to come back to, not only physically, but mentally; a stabilizing force through the shifting years.

"Home means nothing in my young life," remarked the daughter of a chain store executive, who was off at school being "finished." "I was shifted from town to town from the time I was old enough to talk. When they sing 'Home, Sweet Home' at school it always makes me laugh, for I have to stop and think where home is."

Home in the old sense simply doesn't exist for such a child. How can she feel any sentiment for "the apartment house that I was born in" or "the hotel that my infancy knew?"

"But the real tragedy for the child of the shifting executive is that he seldom stays long enough in one place to build up those enduring friendships which are the slow growth of years of playing, studying, and quarreling together, from the time of the first trousers to the first dress suit. He travels from school to school, aloof and a little contemptuous of the children who have never been out of their home town. He is a pathetic little alien who has lost his social heritage.

Yet who can blame the modern young executive for snatching as he can and as fast as he can when his only chance for family stability, even for staying in a community any length of time, lies in having enough money to be independent?

No More Poison Alcohol.

It is to be hoped that the new denaturant, harmless though nauseating, announced by Dr. Doran, will put an end to the governmental poisoning of industrial alcohol as he predicts. For years the many protests against the use of the deadly wood alcohol as a denaturant have drawn the reply from Government chemists that no other substance would serve the purpose. They contended that some proposed substitutes because of their odor and taste would render the industrial alcohol unfit for the use of certain industries, such as those making perfumes and flavoring extracts. Some of these other substances also, they said, would lend themselves too easily to redistillation for illegal uses. Now, if Dr. Doran is right—and he is known as an expert chemist—the long-sought-for denaturant, fulfilling both official requirements, has been found. It is a product of California petroleum, termed alcotate, that will not kill or blind the

drinker, but it will temporarily make him exceedingly sick. Before Prohibition it was the policy of this Government, as it is of many foreign governments, to place wood alcohol in the product designed for industrial use, but then there was not the temptation there now is to indulgence in bootlegged beverages. Enforcement of the Prohibition law should not include the poisoning of those who disregard it.

Rocketing Across the Sea.

Through force of circumstances we have become reconciled to the fast pace of modern life. We accept even airplane travel and the prospect of transatlantic air mails. But this idea of Dr. Fritz von Opel that within the next two decades rocket flights between Berlin and New York will be made in three hours is just a little too much.

It is impossible to-day to dismiss as visionary and absurd any scientific prophecy. The sad lot of those who a few decades ago laughed boisterously at airplanes is always before us. So we cannot ignore von Opel's rocket experiments. Instead, we choose to regard them as a menace. To a certain point the annihilation of time and distance is romantic and inspiring. Beyond that point it is terrifying. With Europe only three hours away the world would be entirely too small a place in which to be comfortable.

If we must have rockets, let their use be rigorously restricted trips to the moon. For those to whom the airplane is too slow a vehicle of transportation, there would thus be a perfect opportunity to indulge their passion for speed. The rest of us would be left in comparative peace and there would be at least some question whether the speeders would be able to rocket back and disturb us any further.

For Quicker Service.

Most shoppers are rushed during the Christmas season. This means that they demand prompt service. The grocer should see that he has sufficient help.

One store speeded up service by providing customers with paper tablets on which they could itemize what they desired while waiting to order. These lists were then given to the clerk, who lost no time in filling the order. The easier and pleasanter you can make it for Christmas shoppers the more popular your store will be.

Christmas Bonus.

One grocer, having installed the usual window and displays in keeping with the season, has offered a Christmas bonus to his clerks in proportion to their sales for the twenty selling days previous to Christmas. The plan is working especially well.

CHAIN STORE SYSTEM.

Valid Reasons Why It Is Un-American.

In my humble opinion the greatest evil of the foreign owned chain store system is the blasted hopes of the youths of our land that are always found in the wake of the chain store idea of doing business. You may not notice it so much out here where, to a great extent, public sentiments controls the actions of the chains, but in the great industrial centers of the East, where these chains have already obtained a monopoly and are to-day in control of the business and political life of those communities, thousands of boys and girls from the Western states flock to those cities, obtain employment in the chain stores at practically nothing per week, and in nearly every case are sooner or later kicked out upon society, usually within a year or two, to make room for another cargo of innocent victims. We do not have to leave home to find examples of just such treatment. I do not contend that every chain store treats its employees that way, but, taken as a whole, over the country, by far the greater part of the chains are heartless, so far as their employees are concerned. Right here in this city, at one time, forty-two men, several of them the heads of families, were discharged by one chain store system at one time, and many of those men were denied the commissions promised to them by the operators of those chains. We started out in America, with high hopes and strong hearts, to organize here a government wherein the right of the individual was supreme. The fathers came to this continent, which God Almighty had held back as a haven of rest for an oppressed world, because here they were offered a new hope for the individual man, the individual family, they were promised the right of life, liberty and the pursuit of happiness. We had that in America until the aftermath of the kaiser's war brought on this infernal idea of combination and merger of wealth, this chain store and chain gang idea of doing business. If for no other reason than the desire of our people to foster this idea of individual independence, every man, woman and child in America should line up as solid as the rock of Gibraltar behind an independent organization. Therein lies the only hope of our boys and girls to that heritage of opportunity promised them by the founders of the Republic. We should be more interested in developing better citizens, in increasing opportunity for the young men and women in America, than we are in beating down the price of Campbell's soup a few cents, or in making billionaires out of the already wealthy industrial and chain store barons of Wall Street.

Did you ever stop to think just how many streets there are in America anyway. Turn the map anyway you choose and you will only find two streets. Wall Street and Main Street. Main Street typifies the individual and independent merchant. Wall Street is the other extreme. It typifies the machine or slot machine idea of doing business. When I think of Main

Street, there comes to my mind that old picture in the old history book we studied in school—that picture of the log cabin in the then wilderness of America, with the woman standing in the doorway holding her babe, and a few paces away was the man, the father, with his musket in his hands, ready to ward off the attack of hostile Indians. I think they called that picture the "First Thanksgiving." Main Street to me means liberty—individuality, the right to work out our God given destiny as an American citizen. Wall Street represents the opposite. I have often marveled at the wisdom and far-sightedness of the industrial barons and money grabbers who established Wall Street, in also laying out a few blocks away a section of New York called the Bowery to take care of and swallow up the wrecks made by Wall Street. I once visited Monte Carlo, the notorious gambling hall on the Riviera of France. There leading out from the main hall to the blue Mediterranean is a long straight concrete walk that leads to a little balcony. A place where the victim can more easily and more privately jump into the sea after he has been fleeced of all his worldly goods. These Shylocks are always very kind to their victims. Certainly Wall Street is the home of the monopoly, the combination, the chain idea of business—the antithesis of the individual American fireside.

I was born on Main Street—I love it. As a boy I sold newspapers along Main Street, later clerked in one of those home-owned and owner operated stores on Main Street, I have learned to love that time worn thoroughfare. But I am not afraid of Wall Street. I spent several years studying Wall Street and their way of doing business, and after that study I have no hesitancy in saying to you good people, if you care nothing about your old home town and the independent merchant who through the dark days kept the home fires burning for you, then for the sake of your boys and girls, turn back to the days when Main Street was held in high esteem, because there and there alone will you find the hope for the youths of our day. I really believe the chains have wrecked the lives of more young people, broken up more happy homes by enticing the mother into the machine in the hope of making a few dollars and at the same time forcing the father to work for practically nothing, than any other institution of our generation.

But I want to speak briefly about another evil of the chain stores. I want to talk for a few moments to the farmers. I am not an old and experienced farmer, nor a tiller of the soil, nor a hard-handed son of toil; but I know a little bit about farming. I owned a farm once, and have found from experience that it is difficult enough to make the farm pay even under the best conditions. A large part of the trade of mail order house and the chain store comes from the farmers of this country. The mail order houses have been converted recently and married into the chain store family. I don't blame the farmers for trying

to buy where he thought he could get better values; I blame the chains for fooling the farmer. By filling his mail box full of big catalogues and by now filling the papers full of hot air about a bunch of supposed wild bargains, they have succeeded until recently in pulling the wool over the farmers eyes. Another reason the farmer traded with the mail order house and the chains was because the farmer usually purchased a more staple class of goods which the chains and mail order houses claimed they could purchase in larger lots. The farmer wasn't inclined towards the thrills and fancy styles demanded by the social climber. For that reason he was enticed by the big catalogue and the full page advertisements of the chains—these dollars promising to sell him cheaper than the home town merchant who at that very time was probably carrying a great big grocery account for the farmer. He didn't know that the home town merchant could sell him just as good merchandise for the same money, and give him credit and other services along with it. In the old days the roads were usually bad and by buying from the mail order house, Uncle Sam would act as delivery boy for the chains and mail order houses and deliver the package to the farmer's door. Good roads and better cars have eliminated that argument of the mail order houses and when business got bad, they jumped over the fence into the chain bull pen. Naturally some of the farmers followed them.

Personally I don't believe anybody is trying to give me something for nothing. When I see an advertisement where some chain store, or any other store, for that matter, is offering a big reduction on some staple article in mid-season, I go the other way. Neither do I believe the chains can sell cheaper than the independent merchant. But for the sake of argument let us suppose that the farmer could actually save a few cents by trading with the chain stores. There is another and more important side of the story that the farmer should consider. When the farmer is aiding the chain stores in driving the independent merchant out of business, the chain store management is busy in some other state trying to put the independent farmer out of business. America might live if all the merchants were put out of business, but America could not long survive if the farms were destroyed or industrialized. William Jennings Bryan once said: "Destroy your cities and leave your farms, and the cities will spring up again like magic, but destroy your farms and your cities will wither and die away like the snow beneath the rays of the noonday sun."

In some localities 60 per cent. of the people who dwell on the farms are tenants and tenancy is on the increase. What is the cause of this condition? In the old days the farmer sold his produce, his butter, eggs and milk to the independent merchant. He was paid the market price for that produce, no tricks about it. Every farmer figured on paying the running expenses of the farm out of the butter

and egg money. When the chains came along, they immediately started a policy of price cutting to put the independents out of business. For instance, on Saturday they would advertise eggs at 18 cents per dozen when they were paying the farmer 22 cents for those eggs. A sort of business like some of those dollar days that last three days. That sounded all right, but the independent merchant had to cut the price of eggs to 18 cents to meet competition, as a result of which the price of eggs was set illegally at 18 cents and neither the farmer nor the merchant nor the chain made any money.

This chain store proposition is a lot bigger than just buying a pair of \$5 breeches for \$4.98. It strikes at the very fundamentals of our business life. No phase of industry is safe from the chains. Just so sure as we permit the chain store to dominate, just so sure will its bro-in-law, the chain bank, and the chain farm come along and knock the props out from under another class of our citizens. How long would it take the banks to get control of the farms if chain banking were to become universal. Why not chain stores? You know as well as I do that if it were not for the fact that the bankers in the small towns wanted to see their town and country develop, they could at this moment foreclose on thousands of acres of farm land and put hundreds of farmers out in the road, the same as some foreign loan companies have done the people in some of our towns.

The farmers had better be asking themselves this question: Is the independent farm doomed? I noticed in the paper the other day—only last week—where Mr. Penney is planning to start some chain farms. He already has chain stores and chain dairies, and now he proposes to start some chain farms. I know it is not going to help my business to talk about such things, but I had rather sacrifice a few pennies in business than to sit idly by and see this chain idea fastened forever upon my people. Henry Ford recently gave out an interview about his fool industrial farm. Under his plan, and the plan of others who would establish the chain farm, the farm will be more or less of a side line to an industrial plant with the farm work done in two months out of ten. It is also planned for the farming to be done by large corporations with the individual simply a share holder and a laborer. Dr. Wm. E. Dodd, of the University of Chicago, has observed that such a system would call for day workers and week workers and share tenants. Machinery and improved farm methods are yearly boosting the Nation's yield of farm products, causing overproduction and tightening the market. Under the chain farm, the individual farmer would only be a clog in the industrial system, reduced to the status of a mere peasant.

It is therefore important that the farmer interest himself on the side of the independent merchant. When the merchant prospers, the farmer will have a market for his products. I really believe the farmer should investigate these wild bargains that are daily advertised by the chains, and then before he buys he should also go down to the

old independent merchant and investigate his prices. I really believe he will find the prices about the same, and when it comes to service no one contends that the chain can compete with the independent merchant.

It is amazing how much punishment the American people will stand. A few years ago the independent merchant was selling us groceries on credit, delivering the goods to our door, and now we see men and women running around in chain stores like a bunch of monkeys, with a basket on their arm, digging around in a pile of potatoes, waiting on themselves and paying just the same as they did when the clerks waited on them.

I read a letter in the magazine Time the other day that to my mind best described the age in which we are living. This hurry, scurry, bargain hunting age, this chain store age. It seems a man had published a love story in Time. Some woman out West read the story and she didn't like it, wrote a letter to the magazine. She said, "Who is this man, writing such love stories? He isn't old enough to know anything about life or love. To me the average woman's autobiography could be written in four words—teething, marriage, hell, death." That is an extreme description, but we should devote more time and study towards making the home happy, rather than making a delivery boy out of the wife and mother. This chain store idea, especially the chain grocery system, with all its cattle chutes and trick adding machines, have certainly thrown a monkey wrench into the happiness of the homes. I believe we should try the independent store. Go down and take more time, take advantage of the credit and delivery and other personal services by the independents; and see if that don't offset any bargain claims of the chains.

Now briefly, what is the remedy for such a condition? There are two remedies that present themselves to me off hand. First, proper legislation, state and National. Write your representative. Write your congressman. That is what he is there for. Sooner or later every representative in the state legislature and every congressman will have to take a stand on the chain store problem. He might just as well face the matter now as further down the creek. I haven't time to discuss that remedy, but it offers relief. Curb the chains by legislation.

Another remedy, and to my mind a better one, is a plan of co-operation between the independent merchants, between the independent farmers, between the independents in all classes. In union there is strength. If I were an independent merchant, I would get out and organize the other merchants, get me up a local co-operative buying organization and go after those chains good and proper. In Washington, D. C., the chain drug stores were cutting prices and trying to force the independent drug stores out of business. The independents formed what is known as the Washington Wholesale Drug Exchange, a sort of buying organization; established a warehouse, and to-day it is one of the strongest

retail and wholesale organizations in Washington. That organization alone enabled the independent druggist to survive and furnish employment for hundreds of men at fair wages. The citizens of this town and county, farmers, merchants, professional men, laborers, all should get behind the independent merchant and help fight the battle of Main Street against Wall Street, the battle of the independents against the chain.

Christmas Greens.

Christmas without holly loses one of its oldest and most precious affiliations. Christmas without ground pine wreaths is Christmas without one of its most beautiful decorations. Christmas without a Christmas tree is worse than "Hamlet" without Hamlet. And yet holly is rapidly disappearing, ground pine is being exterminated and the woods are being combed for Christmas trees with but little thought to the future. What is to be done?

To buy living holly instead of cut branches. To have the ground pine wreaths "treated" so that they will last for several seasons. To use either living Christmas trees or those which come from forests where they are cut in the process of thinning the stand of trees. Rapid as has been the destruction of the holly, the effects have not been as disastrous as in the case of the ground pine. The Christmas tree situation is rendered less critical by the propagation of trees for this purpose, and by Government supervision of cutting where this operation improves the forest by eliminating species that are too crowded.

The American holly readily reproduces itself when given a fair chance. Not so the ground pine, however, which not only is usually badly injured in the process of picking, but which is slow to germinate even under the best of conditions. If the present demand for these two continues, they will be virtually wiped out within a few years. Fortunately the living holly has all the charms of the cut, and the "treated" wreaths preserve their beauty for the next season. Living Christmas trees can be planted in the spring, or nursed through as an indoor plant until the following Christmas.

Making an Impression.

"May I help you?" has been found to be an ideal expression for initiating sales and stimulating the cordial good will, according to an up-to-date grocer in Conoord.

"It is par excellence for summing up all the well meaning of the clerk, whether the customer calls merely to change a bill, ask a question, requires information or advice, or needs assistance of any sort whatsoever. A person does not always come into the grocery to buy, and the too eager attitude to sell does not create the most favorable impression. But people do like to feel that in the grocery store, there is a member of the force on duty, ready with a pleasant smile or cheerful expression, and the honeyed words, 'May I help you?'"

Set a high mark for yourself, then reach it.



What Is Your Disposition?

Men of thoughtful disposition give serious thought to the disposition of their property. With their family's best interests in mind they frequently reach this conclusion:

**Property left in the form of Trust Funds
assures proper investment of principal
and certain income for certain persons.**

For the thoughtful man this greatly simplifies the "ways and means" of lifetime family protection.

We see a fast growing interest in this method of leaving property among Grand Rapids business men.

Anyone of the Officers in our Trust Department will be glad to tell you more about it.

The MICHIGAN TRUST Co.
Grand Rapids

THE FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS.

Flint—Michigan Coal Distributors, Inc., 2349 Lapeer street, has changed its name to the Consumers Coal & Coke Co.

Detroit—Gayman's Wholesale Grocery Co., 1734 West Jefferson avenue, has changed its name to the Gayman-Rudell Grocery Co.

Detroit—Thomas & Forsyth, dealers in men's apparel, have opened a new store in the United Artists building, 160 Bagley avenue.

Tecumseh—The Tecumseh Supply Co. has sold its stock and business to J. P. Mills, who will continue the business under the same style.

Pontiac—The Rosenthal-Blumrosen Co., 48 North Saginaw street, dealer in women's wear, has increased its capital stock from \$40,000 to \$70,000.

Lowell—R. D. Stocking, jeweler and radio dealer, has filed a trust mortgage in favor of his creditors and his entire stock is being closed out at special sale.

Muskegon Heights—Creditors in the bankruptcy case of Carl R. Olson, dealer in clothing and men's furnishings, have been paid a dividend of 5 per cent.

Bridgman—The Bridgman State Bank has been closed by order of the State Banking Commission. Frozen assets are given as the cause of the bank's difficulties.

Detroit—The Mason Beef Co., 3632 Linden avenue, has been incorporated to conduct a meat business with a capital stock of \$15,000, \$12,000 being subscribed and \$8,000 paid in.

East Detroit—Geml's Creamery Co., 239 South Gratiot avenue, has been incorporated with a capital stock of \$50,000, \$10,350 of which has been subscribed and \$2,500 paid in in cash.

Flint—O. H. Burlew, owner of the Home of Quality Groceries & Meats, 1508 West Second street, has sold the stock to Hyman Siegel, who will continue the business at the same location.

Lansing—The Reliable Fuel Co., 1909 Turner street, has been incorporated to deal in fuel of all kinds with a capital stock of \$10,000, \$1,000 of which has been subscribed and paid in.

Kalamazoo—The Michigan Furniture Bargain House, Inc., 137 East Water street, has been incorporated with a capital stock of \$10,000, \$5,000 of which has been subscribed and paid in.

Kaleva—The Golden Co-Operative Creamery Co. has merged its business into a stock company under the same style with a capital stock of \$30,000, \$6,320 being subscribed and paid in in cash.

Detroit—The Bonar Grocery Co., 19024 Grand River avenue, has been incorporated to deal in groceries, meats and vegetables, with a capital stock of \$6,000, all subscribed and paid in in cash.

Detroit—The Schoenfeld Co., 158 East Jefferson avenue, has been incorporated to deal in men's, boys' and children's apparel, with a capital stock of \$75,000, \$1,000 being subscribed and paid in.

Otsego—The Kalamazoo Ice & Fuel Co. has sold its interest in the Otsego Ice & Fuel Co., to J. E. Harper, of

Plainwell. J. C. Renwick and J. E. Harper are now sole owners of the business.

Traverse City—Hansen & Shumsky, Inc., has been incorporated to deal in autos, auto accessories and parts, with a capital stock of \$5,000, all of which has been subscribed and \$1,000 paid in in cash.

North Branch—J. C. Mathes and Harold Lewis have leased the Ellis store building and are equipping it with modern refrigeration, fixtures, etc., and will engage in the meat business Dec. 20.

Dearborn—The Rader & Berg Lumber Co., 13111 West Warren avenue, has been incorporated with a capital stock of 1,000 shares at \$20 a share, \$10,000 being subscribed and \$7,500 paid in in cash.

Monroe—The Monroe Merchandise Co., 103 Front street, has been incorporated to deal in haberdashery, clothing and shoes, with a capital stock of \$25,000, \$10,000 being subscribed and paid in in cash.

Detroit—The Sylvania-Detroit Co., 169 West Jefferson avenue, has been incorporated to deal in electrical goods of all kinds, lamps, radio, etc., with a capital stock of \$25,000, \$1,000 being subscribed and paid in.

Detroit—The B. B. B. Corporation, 4-114 General Motors building, has been incorporated to deal in automobiles with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in in cash.

Ludington—Frank Bradl, veteran hardware dealer, died at his home, 216 East Melendy street, Dec. 13, following a stroke of apoplexy. Mr. Bradl established his hardware business on Dowland street, 27 years ago.

Detroit—The Christian Corporation, 1010 Ford building, has been incorporated to manufacture and sell safety razors, etc., with a capital stock of 60,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Detroit—Michigan Farmers' Dairy, 6729-31 Strong avenue, has been incorporated to manufacture and deal in milk and dairy products with a capital stock of \$20,000, \$10,000 being subscribed and \$3,000 paid in in cash.

Mt. Clemens—The Lakeside Ice & Coal Co., 26 Pine street, has merged its business into a stock company under the style of the Lakeside Fuel & Supply Co., with a capital stock of \$50,000, all subscribed and paid in in property.

Detroit—Rice & Ash, wholesale dealers in clothing at 142 West Jefferson avenue, have merged the business into a stock company under the style of Rice & Ash, Inc., with a capital stock of \$1,000, all subscribed and paid in in cash.

Detroit—The Meyer Products Co., 1744 Howard street, manufacturer and dealer in non-alcoholic beverages, has merged the business into a stock company under the same style with a capital stock of \$10,000, all subscribed and paid in in property.

Battle Creek—The Battle Creek Extract Co., 55 East State street, manufacturer and dealer in flavorings and soda fountain supplies, has been incorporated with a capital stock of 10,000

shares at \$1 a share, \$9,000 being subscribed and \$1,000 paid in.

Detroit—An involuntary petition in bankruptcy has been filed in U. S. District Court here against Harry and Maxwell Niman, individually and co-operatively doing business as Niman Bros., retail furnishing goods, by Attorneys Bryant, Lincoln, Miller & Bevan, representing Frank & Meyer Neckwear Co., \$606; Dixie Mills Co., \$112; S. B. Lairds Co., \$161.

Detroit—The Union Trust Co. has now on hand from the sales of merchandise and collection of accounts for the defunct National Grocer Co. enough cash to liquidate the bank and mercantile indebtedness of the late corporation. The bank indebtedness is \$1,150,000 and the merchandise indebtedness is \$450,000. These obligations will be paid in a few days, when a movement will be started by the preferred stockholders to take the remainder of the estate out of the hands of the trust company and turn it over to a committee of preferred stockholders, who will nurse the real estate holdings—which amount to about \$800,000—until the market improves. As the preferred stock issue outstanding approximates \$1,500,000 it is thought that fully 50 per cent. can be realized from the sale of these properties if the expense of administration can be eliminated. It is reported that John Cotter, who has charge of the estate for the trust company, has expressed himself as favorable to this proposition. Ed. Kuisenga is still drawing \$19,000 yearly salary. He is now devoting his time to the sale of the fixtures formerly owned by the house.

Manufacturing Matters.

Detroit—The Nicro Plating Co., 6060 Townsend avenue, has been incorporated with a capital stock of \$10,000, all subscribed and paid in in cash.

Port Huron—The Mueller Streamline Copper Pipe & Fittings Corp., 1925 Lapeer avenue, has been incorporated with a capital stock of 5,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Detroit—The Ozonide Corporation, 7642 Woodward avenue, has been incorporated to manufacture and deal in ozonide and oxidizing products with an authorized capital stock of 250,000 shares at \$1 a share, of which \$124,200 has been subscribed and paid in.

Battle Creek—Full operations have been resumed at the Battle Creek plant of the Oliver Farm Equipment Co., following the resumption last week of full operations at the tractor plant of the company in Charles City, Iowa. The Oliver company recently underwent refinancing.

Big Rapids—Fred Benedict has purchased the Binney Machine Works of its owner, Rupert F. Binney and will continue the business under his own name. Mr. Benedict has also purchased the Anderson Vise Co. of Grand Rapids and will manufacture a patented vise adapted to manual training and pattern making work.

Lansing—An effort is being made by a group of stockholders of the New Way Motor Co., headed by W. H. Newbrough, founder of the company,

to take the concern out of receivership and put it back on a production basis. The stockholders fear that they will lose their entire investment if the single bid for the property so far submitted to the Ingham county circuit court is accepted. The bid is for \$75,000 and Mr. Newbrough claims the New Way properties have been assessed for \$300,000. A refinancing proposal is understood to be under consideration. A final hearing on the matter of selling the property is scheduled for Dec. 24 in Ingham court.

Essential Features of the Grocery Staples.

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

Tea—With the condition of the demand due to the holiday season tea has been marking time during the past week. Prices show no change since the last report, but everything in this country which is of value is steady. In primary markets both Indias and Ceylons have been a shade easier during the week.

Coffee—The market for Rio and Santos futures, green and in a large way, started the week very dull and easy, but later developed some little firmness. The price of actual Rio and Santos shows no particular change for the week. Trade believe the firmness which appeared about the middle of the week will be largely temporary, as there is still an enormous over-supply in Brazil to be reckoned with. Mild coffees show a shade decline since the last report, due almost entirely to the Brazilian situation. Rio is locally scarce and would be lower if that were not true, even though futures are slightly firmer. Jobbing market on roasted coffee is about the same.

Canned Fruits—Are in a good position on the Coast. Sliced peaches are short and firm, but there appears to be an adequate supply of halves. Pineapple operators express confidence in the market, and have no doubt as to their ability to dispose of the record pack this season. Apricots are closely held in most grades, while pears are inclined to fluctuate.

Canned Vegetables—Western corn is shaded by some factors, while low prices on Golden Bantam and Crosby still come from factors in Maine and New York. Peas are easy so far as standards and extra standards go. Price cutting, however, appears to be less common than it has been, and there is more of a tendency now to store for the few weeks remaining until expected developments take place.

Dried Fruits—The dried fruit market continues steady, with indications for firmer prices on some items now in short supply. It appears that 30-40s prunes in Oregon are showing additional strength, owing to the shortage of the size in the California crop and an advance to the basis of 7c, Coast, is a development expected shortly. The French prune crop is still estimated at about 18,000 tons, a large percentage of which runs to smaller sizes. Producers in that country are seeking to have import duties raised to check American and European competition in the home market. Yugo-slavia's exportable surplus is light, running only about two-thirds of last year's

which was also relatively small. The trend in raisins has been, of course, toward higher prices, but a lack of confidence by Coast operators in this and other items has tended to keep the market easy. With practically all independent raisin growers out of the way now, however, and the pool in control of the situation the general feeling is that this situation will be exploited as far as possible. There is a feeling that choice bulk Thompsons will be on the basis of 5c per pound, Coast, or perhaps fractionally higher, in the near future. Reports from abroad are to the effect that the production of Mediterranean raisins is about 20 per cent. under last year, but this reduction is largely compensated for by a higher quality, which leaves a large percentage of raisins for export. In this connection the 40,000 ton crop of Smyrna raisins, practically all of which will be sent to foreign markets, allows a greater supply for this purpose than the production of 52,000 tons last year. With Greek currants showing an increase of 22,000 tons, or 15 per cent., this year, the total of raisins and currants to be sold is 20,000 tons greater than last year.

Canned Fish—Continues without much feature.

Beans and Peas—The only firm thing in the dried bean market is red kidneys, which have made a further advance during the week. California limas on the other hand have dropped at least 25 cents and most of the other lines are also weak and shading downward. Dried peas are neglected and easy.

Cheese—There has been a moderate demand for cheese this week at steady and unchanged prices.

Nuts—A shortage of practically all varieties of shelled nuts from abroad is reported by jobbers. Exotic shelled walnuts are offered only sparingly by several producing countries in the Balkans and Manchurians are more closely held by operators in China. The condition appears to be more than acute, since cables from shippers indicate that there will be no stocks for export in the spring. French shellers, of course, are practically off the market, and are rapidly cleaning up what little remains of their short production this season. The filbert market continues very firm, with futures being quoted on a higher basis than past shipments. Such a situation is taken here to indicate that the possibility of price declines after the first of the year is slim. The strength exhibited by the Levant has given other primary markets confidence in their ability to sell the remainder of their filberts before the new crop season. Spanish shelled almonds are still in a good position. Stocks on the spot are light and demand has been good all season. The fluctuation of the peseta has more or less made for uncertain price ranges, but interest has been sustained in the market, nevertheless. Brazil nuts have been all but cleaned up here. California almonds enjoyed a good season and were used in many new channels, while domestic walnuts sold well, although the growers' association still has a surplus of the higher grades to dispose of.

Pickles—The feature of the pickle

market continues to be the scarcity of large, genuine dills, from 800 count and over. Grading of the late crop yielded only a comparatively small percentage of large sizes, most of the crops running to bloaters. There are good supplies of smaller sizes, however, but buying continues below the seasonal scale. Prices are unchanged.

Rice—The situation in primary markets has been strengthened to a degree by the action of growers in holding for higher prices. Rice millers refuse to consider such demands, and the result has been a sharp drop in production. Many mills in Louisiana, Texas and Arkansas, the three large producing states, have closed. Long grain rices, on the other hand, continue very firm. The supply is light and there is a steady demand for these varieties.

Sauerkraut—There appears to be little or no demand for bulk sauerkraut, but canned kraut has shown a better trend of late. The low prices which it brings makes it a very desirable item for retailers to put forward as a special.

Syrup and Molasses—Sugar syrup is dull and rather cheap. As dull as it is, however, it is a little better than it was a short time ago. Sales of compound syrup are also quite poor with unchanged prices. Molasses unchanged with fair demand.

Vinegar—Except for a fairly small volume moving for replacement vinegar is inactive at the present time. Cooler weather has failed to bring about the degree of improvement hoped for but better conditions are looked for after the first of the year.

ReView of the Produce Market.

Apples—Current quotations are as follows:

Spies, A Grade	\$2.25
Spies, Commercial	1.50
Spies, Fancy	3.25
Baldwins, A Grade	2.00
Baldwins, Commercial	1.25
McIntosh, A Grade	2.50
McIntosh, Commercial	1.50
Snows, A Grade	2.25
Snows, Commercial	1.25
Wagners, A Grade	1.50
Wagners, Commercial	1.00
Wealthys, A Grade	1.50
Wealthys, Commercial	1.10
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	1.75
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. 3½ in. min.	1.75
Pippins, C Grade	1.25
Cooking Apples, all varieties	.75
Bananas—6@6½c per lb.	

Butter—The market has had a rather weak time since the last report and it shows declines of about 3c. Demand is rather poor and outside markets are feeling rather weak. Jobbers hold 1 lb. plain wrapped prints at 31c and 65 lb. tubs at 30c for extras and 29c for firsts.

Cabbage—85c per bu.

Carrots—85c per bu.

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

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

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

Cranberries—Late Howes, \$3.75 per ¼ bbl.

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

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	\$4.65
Light Red Kidney	7.50
Dark Red Kidney	7.25

Eggs—The market is still flat as a pancake. Jobbers pay 25c for No. 1 fresh and 18c for pullet eggs. Cold storage operators offer their supplies on the following basis:

XX candled in cartons	23c
XX candled	20c
X candled	17c
Checks	15c

Grapefruit—Marsh Seedless from Texas is sold as follows:

54	\$4.75
64	4.50
70	4.25
80	4.00

Extra fancy sells as follows:

54	\$3.50
64	3.50
70	3.50
80	3.75
96	3.25

Choice is held as follows:

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

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

Green Onions—60c for Shalots.

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	\$6.75
300 Sunkist	6.75
360 Red Ball	5.75
300 Red Ball	5.75

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	\$6.75
150	6.00
176	5.50
200	4.75
216	4.25
252	3.75
288	3.75
344	3.75
Floridas extra fancy are held as follows:	
126	\$3.00
150	3.00

176	3.00
200	3.00
216	3.00
252	2.75
288	2.75
324	2.75

Onions—Spanish from Spain, \$1.75 per crate; home grown yellow in 100 lb. sacks, \$1.

Parsley—50c per doz. bunches.

Pears—Anjous, \$1.50; Duchess, \$1.50.

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

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:

Early Springs	20c
Heavy fowls	18c
Light fowls	14c
Ducks	14c
Geese	12c
Turkeys	20@25c

Spinach—\$1.25 per bu.

Squash—Hubbard, \$3.50 per 100 lbs.

Sweet Potatoes—Indiana, \$2.85 per bu.

Tomatoes—\$1.25 for 6 lb. container, hot house.

Turnips—\$1.25 per bu. for new.

Veal Calves—Wilson & Company pay as follows:

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

War-Debt Payments.

The financial depression has given rise to a flock of rumors that something will be done to ease the burden of war-debt payments due the United States. It may be that the debtor governments are contemplating taking advantage of a provision in the debt agreements permitting a reduction of annual payments. But thus far, apparently, nothing definite has been decided, and the White House has seen fit for the second time to deny that any action is under consideration except the application of these payments for reduction of taxes.

It would be regrettable to change the custom of putting all war-debt payments into the sinking fund. For, while the law does not require the interest to be used in this way, it is obviously much better for the debtor nations to feel that their payments go toward paying for the war than that they go into the general expense fund of the United States. The method is also a safeguard against extravagance.

Gift Appeal.

A marketman in Southern Michigan is featuring this week a special gift for each order amounting to five dollars or more. He has enlisted the co-operation of his wholesale for a special price on several items and these he uses as gifts. The plan has worked extremely well and shows a good profit. Usually the customer who spends at least five dollars can be induced to make other purchases as well. The customer in having her choice of several gifts will be more apt to buy the required quota than when one gift is offered.

PLEA FOR THE OLD PEOPLE.

Give Christmas Joy To the Deserving Poor.

Christmas! No one can escape it. For the glittering shop windows, the flaunting banners of red ribbons, the Christmas greens, the toys and the flashing fruits of the Christmas trees that have suddenly burgeoned in every conceivable richness or ornament, all say quite plainly, "Christmas is here." Christmas!—the word already glows with the soft light of candles and sparkles with the flickering of Yule logs, lighted on the hearths of family reunions—that is, it does for you to whom the season means gayety, abundance and the warmth of love and friendship.

But Christmas passes by some homes. There are narrow stairways up which no Christmas pack, however small, has gone; there are dark rooms where the early winter twilight this year will bring no gleam of red candles, where there will be no Christmas feast and where the Christmas hearth—alas!—will be cold and cheerless. For these are the homes of old couples, whom not only Christmas but life itself passes by, leaving them helpless, clinging anxiously together in this last bit of shadowed pathway on the long journey.

Of course, old folks like these do know that Christmas does not belong to them. They know that it is for children—stockings, and Santa Claus, and candles of gift-laden trees; and for rich people, too, who have holly and mistletoe in their windows, and Christmas parties at the long table, and crisp packages tied in shining ribbons. Christmas does not belong to old couples, and they know it. They do not listen for the expressman or the mail carrier or wonder why some of the joy of the season does not come to them; they are patient and resigned, but they do crave one gift—the boon of continued companionship with their comrade of the long years.

For that is all that is left of life for these stricken old people now—companionship of the one who has climbed the hill with them, who remembers the long way and makes the present bearable by sympathy and affection. More than hunger or cold, more than sickness or actual suffering do they dread this haunting spectre of separation. True, in some institution the food would be more nourishing, the room warmer, the care of the old comrade and the responsibility of keeping the home taken away from the feeble husband or wife; but why try to live then, when life would be empty and loneliness would strike an icy breath to the very heart?

Old people do not make friends easily; that is for youth and its gayety. Old people, especially when suffering and frail, shrink

from new faces and fear strangers. That is it—fear—it lurks everywhere for these old people; not fear of anything that may come to them in their tiny, dark rooms, where there may not be fire or much food and little cheer, but

to expect be the favored ones, so that the words "home" and institution" just mean separation to these helpless, pathetic old folks—strange places, no accustomed hand to minister to the stricken one, no ready sympathy or the

of savings grew so slowly, and always by deprivation and sacrifice, then there was the thought that later the children would put their shoulders to the wheel and burdens would be lighter for their help. But children have not lived as long as parents, or in many cases, they have such large families themselves that little can be spared for the old home. So the savings of years melt away in these new times, with their bewildering prices and strange conditions. And when these savings are gone there is no possibility of earning more; that is the real tragedy.

Unemployment—it has a new meaning for these old folks. It means that the trembling hands are no longer skilful enough to be wanted, that the old brain is too slow, that feebleness is set aside for strength. Yet many of these couples still try to earn a little to save their homes; an old wife works in a candy factory, an old husband is a porter in a store, or dim eyes bend over sewing, for it is something to feel that one is not too old or feeble to earn a little; that one is not yet thrown aside as useless after so long and busy a life.

But even with a little from a son or daughter here, a bit from some charity there, it will not quite do—there is rent for the tiny home; there must be food and warm clothes—where is it to come from? Will you let these old people sit in the gloomy chill of their poor homes on Christmas Day and start in terror lest some of the steps that they hear on the stairs may be the sound of approaching separation? Can you find the light and merriment of your own well-cared for home without a shadow when you think how this fear of absence is creeping in on the pitiful old people? Such a little goes so long a way, too. So small an investment means home and happiness and relief from fear through another year.

The Tradesman is again making its customary Christmas appeal for an old couples' fund which will prevent separation of these aged people who have so short a time remain together before the last great separation. This work has been conducted so successfully by Mel Trotter during the past thirty-one years that the Tradesman feels no hesitation in stating that he can do more with a dollar or ten dollars or a hundred dollars than any other man on earth or organization in existence. Let your contribution be liberal, that your joy may be the more complete. Of course, all that has been said in behalf of the old people applies with equal force to the children who are the especial wards of Mel Trotter at Christmas time.

No man likes to work for a boss who is afraid to give orders.



Mel Trotter

fear that some relentless hand may separate them and turn resignation into anguish.

Charitable organizations do strive to keep old couples together, and there are homes for them, but the demand is so much greater than the supply that it is hopeless

skill of long experience to bring comfort and relief.

It was all to have been so different. In those hard years of struggle, when the children were little and so much strength and courage were needed to keep the home together, when the little sum

IN THE REALM OF RASCALITY.

Questionable Schemes - Which Are Under Suspicion.

Albion, Dec. 15—In regard to the Modern Package Co., I gave them an order which was to amount to around \$36. They made up a large amount of sacks and shipped them on. No invoice came for about a month. When it finally came they had me charged with \$246.13. I don't know how this will come out, but I shall never pay more than \$36. H. Christensen.

The fact that the Modern Package Co. sends on the goods, but refrains from mailing the invoice for a month or more is prima facie evidence of crookedness. The shipper evidently pursues this policy in the expectation that the consignee will open the shipment and begin using the goods, which act would render him liable for the payment of the entire shipment at the billed price.

Typewriter ribbons made and sold by a corporation will no longer be labeled with the word "silk" in conjunction with the word "fibre" so as to imply that the ribbons are made of silk, according to a stipulation between the manufacturer and the Federal Trade Commission. The corporation also agreed to cease and desist from use of the word "silk" either independently or in conjunction with other words so as to mislead buyers into believing that the article so marked is made of silk, when such is not the fact.

Labels on the containers in which certain metallic powders are packed will no longer contain the word "pure", according to a stipulation between a corporation selling the powders and the Federal Trade Commission.

The company agreed to stop such labeling so as not to imply that the product so marked is composed wholly of the metal indicated.

Provision is made in the stipulation that when the product is not pure, but one in which the metal is the principal and predominant element, and the name of the metal is used to designate the product, such name shall be accompanied by the word "compound" in type as conspicuous as that of the name of the metal so as to clearly indicate that the product is not composed wholly of the metal named.

Tobacco pouches sold in interstate commerce by a manufacturing corporation will no longer be marked with an alleged patent number and date, or with any other designation so as to imply that the pouches are patented devices and that the respondent is the owner or licensee of a patent on tobacco pouches, when such is not the fact.

The Royal Baking Powder Co. is enjoined from publishing disparaging statements anonymously concerning its competitors' baking powders, in an order of the Federal Trade Commission made public to-day. The company had elected not to defend the charges in the complaint and consented to the Commission's entering the order without trial, evidence or finding. The order forbids publishing or causing to be published, directly or indirectly, derogatory interviews or other

publicity concerning the nature, ingredients or effect of its competitors' baking powders, the company concealing its connection with or interest in such publication. Such publicity is not to be presented so as to seem to be either anonymous and therefore disinterested, or as the voluntary interviews or contributions of disinterested and technically qualified authorities. Neither shall such material be published so as to appear to be news items not inspired by nor published for the use and benefit of the baking powder company. Another practice ordered stopped is the representation that the Federal Trade Commission has approved or adopted the report of the examiner in a former case of the Commission against Royal Baking Powder Co. or has, by that method, through such report of the examiner, or, in other ways, officially determined whether or not ingredients of any baking powder are injurious to the health of users; or that the Commission has in any way approved any method or sales policy of the Royal Baking Powder Co.

With the depression in full swing and a hard Winter ahead for the thousands of unemployed, the door is wide open for charity solicitors. Some of these solicitors are the real thing. Others are not.

At a time when one knows there is real need for charity, one is likely to keep a less firm hold on the purse strings than during periods of relative prosperity. There is always a strong probability that the money may be badly needed.

At the same time it is especially deplorable in times of real need that any donations should go to those who do not need or deserve them. When there is need for every dollar anyone has to give, it is particularly unfortunate that any donation should go to support a racket. Those who are really concerned about the condition of the poor will be discriminating as well as liberal.

Among the projects coming to our attention which do not deserve your support is a new magazine, the Mailers' Advocate, alleged to be devoted to the improvement of the postal service. This project, which is now being "financed" on a considerable scale, is not, according to a statement issued by J. J. Keily, postmaster at New York, supported by the Post Office Department. The publisher, business manager and secretary-treasurer, Keily reveals, were members of a committee last year to collect funds for a convention of the National Federation of Post Office Clerks. These funds were collected through professional promoters. Subsequently the above-mentioned officers of the Mailers' Advocate were dismissed from the postal service because of a discrepancy between the amount collected—\$100,000—and the amount that was made available to the association it was collected for. Stephen Forester, editor of the Mailers' Advocate, was one of the paid promoters of the convention last year.

Another cause that does not deserve your support is that of one George Williams, who is said to have borrowed large sums on false pretenses and unsecured notes. Williams, according

to the Better Business Bureau, represents that he is a former policeman, suspended for protecting a resident on his beat, and now raising funds for his defense. The New York Police Department reveals, however, that it has no record of having employed Mr. Williams, and invites anyone approached by him to phone Detective Fay at Digby 8662. No one with any sense should be fooled by Mr. Williams, and he may be in the hands of the police by this time, anyway, but if he isn't and you get a chance to put him there you will be doing the community and the unemployed a real service.

A case that is much more likely to rope you in was mentioned to us recently by William A. Littell, executive secretary of the Market and Business Men's Association of the Greenwich and Chelsea districts. A solicitor called representing the Spirit of God Movement, and attempting to raise money to provide lodging for homeless boys and girls. Asked for her credentials, she presented what seemed to Mr. Littell inadequate ones, and made the statement that her organization was sanctioned by the Welfare Department. Later Mr. Littell phoned the Welfare Department, and was told that no such organization was listed.

Some time later Mr. Littell received a letter from the president of the same organization, asking money for the same cause. He replied, stating what he had been told by the Welfare Department and criticizing the methods of the solicitor. The last we heard he had not received a reply.

The organization may be just irresponsible, or it may be a racket. Certainly it calls for your investigation before you make any donation.

These are just three of a half dozen cases that have come to our attention. They are enough to suggest, however, that all is not charity that looks like it and to indicate the need for discrimination in giving.

One trade organization we know of pledges members to refer all charity solicitors to the executive secretary for investigation before making donations. Another collects money from members for the Seward Prosser committee—undoubtedly the organization that will make money received go the farthest—and gives them cards certifying that they are contributing regularly to this cause. These cards may be shown by members to other solicitors.

Both of these methods are effective protection. Those who aren't in a position to or do not wish to give what they have to give through a trade association can assure themselves that their money is going where it will do the most good by carefully selecting one or two charities which they know to be all right and refusing to give to any others.

Keeping It Secret.

Hubby: "What's the idea? These shirts are four sizes too big for me. You know my size."

Wife: "Well, the big sizes cost just the same as the little ones and I wasn't going to let that new clerk know what a shrimp I married."

To think you're a failure is a sure way to make yourself one.

Christmas Window Trims.

This is the time of the year to display your higher priced items. People are in the buying mood, and are looking for something just a little better than what they are using the balance of the year. Holiday specialties, such as nuts, the finer fruits, cluster raisins, packaged dates, canned puddings, maraschino cherries, and candied peel, should be featured. Display also canned pumpkin (it is easier to prepare than the fresh), mince meat, cinnamon, ginger, cloves, thyme, poultry seasoning, sauces, cake flour and cake making ingredients, extracts, and food colorings.

Fill a burlap sack almost full of old papers, and stand it in your window. Then finish filling it with oranges, apples, nuts, and your highest grade of canned goods. Letter a sign "Here Is What Santa Left for You," and pin it to the sack, or paste it to the window. Trim the balance of the window with seasonable items.

You can make attractive fruit displays by forming stars, circles, diamonds, or crescents of one color fruit on a background of fruit of another color. Lay out, with chalk, the figure you want to make, and then use this diagram for your guide. Don't try to form any shape with the fruit until you have first drawn on the floor of your window a diagram of the trim. You will have lopsided circles, and odd sided diamonds if you try to trim directly with the fruit. Form wheels by using apples for the rims, cranberries (or some other fruit) for the hubs, and nuts for the spokes.

Trim market, or fancy, baskets with crepe and shredded paper, and fill with groceries and fruits. Place these in your window, with each basket priced. Have dollar baskets, two dollar baskets, two and a half dollar baskets, and perhaps one or two even higher. Letter a sign "Give Sensible Gifts" or "A Gift All Can Use," and paste it to your window. If you can take out the white bulbs and place red and green bulbs in your window lighting fixtures, your groceries will have a very attractive giftlike appearance. Polish each bottle, shine each can, until the whole display glistens in the light. You are selling a gift, not a basket of groceries.

Wreath With Turkey.

Everyone wants to hang a wreath in the window during the Christmas season and one marketman has seized this fact for a merchandising scheme.

He has made special arrangements with the dealer to obtain a large quantity of attractive wreaths at a special price. He has added a ribbon to each wreath. A Christmas card was sent out to each customer offering felicitations for the season, thanking her for the patronage of the past year and pledging continued good service for the coming year. With the card was a letter offering the gift of a beautifully ribboned wreath with every turkey purchased at the store.

The gift spirit is the best that can be incorporated at this time of year. It is paying this grocer.

THE \$1.10 DOLLAR.

The dollar that goes to market this month is not the same dollar that was slid over the counter in December of 1929 — not by a dime, and, in many cases, not by a quarter. For this year's dollar, measured comparatively, is worth between \$1.10 and \$1.30. Figures compiled by the Bureau of Labor Statistics in Washington from retail food and commodity prices show this fact strikingly.

During the year from October 15, 1929, to October 15, 1930, prices of coffee, cabbage and beans declined 20 per cent.; fresh eggs now are 23 per cent. lower than a year ago; butter is 14 per cent. lower, flour 17 per cent. lower and sugar 13 per cent. lower. The Merchants' Association recently made a similar survey and found that last year's dollar now will buy groceries worth last year \$1.10, meat worth \$1.07 to \$1.16, women's clothing worth \$1.10 to \$1.23, children's clothing worth \$1.25, men's clothing worth \$1.06 to \$1.15, furniture worth \$1.20 to \$1.25.

What this means is that the man who has a job at the same wages he got a year ago has virtually received a 10 per cent. rise, for his salary will purchase 10 per cent. more goods. And since, as a whole, wages have not been materially cut during the last year, the salaried man in America is better off than he has been for many years. It also emphasizes the fact that now is a profitable time to buy.

SOME ENCOURAGING SIGNS.

The weekly index of business activity has failed to hold all of the gain registered in the last week of November, although the index for the first week of the present month is still above the low point registered in the week ended Nov. 22. An encouraging sign, however, is the fact that the most important single component of the index, freight car loadings, apparently will show a gain of greater than the usual seasonal proportions.

After rising for two weeks, the Analyst weekly index of wholesale commodity prices has now turned downward, the figure for all commodities for Tuesday being 117.8, or only slightly above the low point of 117.6 registered Nov. 18. Encouraging signs are the sharp rise in hides and zinc, two commodities which are frequently of barometric value, in that they reach important turning points ahead of other commodities.

The gain reported in the unfilled orders of the United States Steel Corporation supports the estimate that for the second month the tonnage booked was in excess of shipments (small though the latter were). If, now, allowance is made for the wide seasonal changes which affect these items, last August was the low point in incoming business, whence there has been a gradual gain right up to the end of November.

The magnitude of this gain has ad-

mittedly been insufficient to offer much encouragement, but a rise in the ratio of steel bookings to shipments, such as that since last August, has seldom failed to foreshadow some sort of improvement in business activity within a few months.

The greatest element of doubt in the present instance is the question of how permanent is that part of the gain in November bookings which was undoubtedly the result of the action of steel producers in raising prices on some of their products and in taking a firmer stand on others.

PRODUCTION ECONOMIES.

Manufacturers now engaged in preparing 1931 sales and production programs face a number of vexing problems pressing for solution. Not the least of these is the necessity for finding ways and means of producing new merchandise which can be marketed profitably at prevailing price levels. The laurels of success in next year's competition will probably rest upon those who find a satisfactory answer.

Reluctant as they are to admit it, many authorities on industrial production are convinced that the low prices at which substandard merchandise sold during the fall months will represent the average quotations for new goods in coming months. An example of this trend is seen in the recent trade opening held by the floor coverings industry. In that instance spring goods were offered to the trade at prices from 10 to 30 per cent. below prevailing fall quotations. The reduction even exceeded the 10 to 15 per cent. average mark-downs at which the "drop" or discontinued fall patterns were sold a month before.

Those responsible for the cuts in the rug trade claimed they found a way to get the normal margin of profit in spite of the reductions. Possible economies which had gone unnoticed for years were spot-lighted by necessity for lower prices.

Recognition of the need for better goods at lower prices should bring similar results in other industries.

FAITH IN MR. HOOVER.

President Hoover may have lost popular confidence in handling of the Prohibition problem. Farm relief may be a mess and the tariff a blunder. But when it comes down to measures looking to relief of unemployment, the country will pin its faith to the President in a conflict with the Senate.

The President recently asserted that bills already introduced in House and Senate under plea of relief would, if passed, impose an expenditure of \$4,500,000,000 above his own recommendations. Of individuals attempting such things he said, "They are playing politics at the expense of human misery." And he warned them that "prosperity cannot be restored by raids upon the public treasury."

There was in the statement an unusual note of sharpness. Of this there was apparently enough to set the Senators raging. They blew off steam through Caraway and Heflin and then, just to show how good they were, they voted \$35,000,000 more than they should have done.

Harmony, co-operation and all the pretty things promised by the "Big Seven" pronouncement of the Democratic press agent seem gone to the winds. Congress already has the clear, clean emergency relief program of the Administration tied up in a snarl. Let the President stand by his guns. The country will back him.

OVERSIZED FARMS.

The reiterated argument by Secretary of Agriculture Hyde and Chairman Legge of the Farm Board that overproduction of wheat must be combated by curtailing the acreage is plausible, but two factors operate strongly against the adoption of this idea. The first and oldest is the unwillingness of Western wheat-growers to replace a crop which keeps them busy only at planting and harvesting seasons with dairy farming, which requires constant attention, or some crop that must be carefully cultivated. The other factor, which is just beginning to be felt on a large scale, is the development of oversized wheat farms—100,000-acre establishments—by corporations of farmers and business men. Just as wheat-growers who used to make a comfortable living on 160 acres found they could not compete successfully with the farmers who, by using tractors and combines, began to cultivate from 1,000 to 5,000 acres, so these farmers are being "menaced" by corporations. Neither 100,000-acre farms nor the corporations are new, but they are just ceasing to be novelties. A group with 4,000 members has been formed in Kansas to oppose the trend shown by the operation of six corporation farms which are adapting mass-production methods to agriculture. The next Kansas Legislature may be asked to restrict this development.

RECEIVES EMPHASIS.

One of the encouraging aspects of the current stage of the depression is a significant revival of emphasis on more skillful selling. Not so long ago, when business was comparatively easy to get, the art of selling experienced a deterioration that business to-day is only beginning fully to realize. It appears a reasonable conclusion that steps to eliminate flabby salesmanship will be one means whereby both production and distribution will lay the foundation for sound business revival.

Conditions to-day, and more so during the year to come, demand not selling of the "go-getter" type, or order taking hooked solely with the bait of price, but salesmanship inspired with a desire to give service and fortified with a knowledge of product, potential uses and close contact with market conditions.

Manufacturers and wholesalers are starting to add more road salesmen and planning presumably to better performance wherever possible. Lower costs, improvement of product and a better profit showing are inseparably linked with sales fundamentals.

For the retailer, the day of the "precocious customer" requires adequate merchandise knowledge on the part of sales personnel to a degree that, except for a few readers in distribution, has not been fully appreciated.

DRY GOODS CONDITIONS.

Holiday shopping made further headway during the week, but reports indicated for the most part that gains in retail turnover were not easily made. Six shopping days now remain before Christmas, and it is evident that a great deal of buying remains to be done in this comparatively brief period if the holiday results as a whole are to be satisfactory. The trend of consumer preference continues to place strong emphasis on practical gifts, a tendency, however, for which both retailers and manufacturers were amply prepared.

As far as dollar volume is concerned, the chance that an increased number of transactions may offset the smaller size of the average sale is fading, although a handful of stores may show increases over last year, due to special conditions. The smaller amount of the average sale, without compensating diminution in expenses, promises to be one of the major problems to face retail management next year.

The difficulties of the current situation are suggested in the preliminary Federal Reserve report regarding retail turnover for November, which showed an 8 per cent. decline in department store sales, as compared with the same number of trading days a year ago.

POMPEII'S SECRETS.

The lure of Pompeii seems to be perennial, and perennially something new is found in this ill-starred city. The latest discovery by Italian excavators of solid silver kitchen pots and whole dinner services of precious metal may throw a new light on the history of the city buried in the wrath of Vesuvius nearly 2,000 years ago. For besides the intrinsic worth of the silver vessels—and it is calculated in the hundreds of thousands of dollars—they display an artistic development little less startling.

The artistic attainments of the Pompeian civilization never have been questioned seriously, but here is new evidence of skill in working precious metals which is most striking. And added to the silverware, the excavators have unearthed quantities of jewelry, both gold and silver, set with precious stones and skillfully worked. The smith, it seems, was kept busy.

If, after all these years of excavation at Pompeii, such artistic treasures are now brought to light, what further secrets may this lava-locked storehouse contain?

There is a new industrial philosophy abroad. The new word is: "Nothing is so valuable economically as the man." The stronger, the longer-lived, the happier, the more ambitious he is, the better for mankind. Injury and death are the fruits of ignorance, recklessness and greed. A death toll is no part of a properly managed industry. It is wasteful. The saving of life thus becomes an industrial issue. In more than one American industry it has become a gospel—a gospel which, defended as a sound economic policy, is practiced with the whole-heartedness and zeal of a religion.

Being hard-boiled is usually an attempt to cover up ignorance.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Two weeks ago, under the heading of Out Around, I referred to the somewhat unusual amalgamation which had taken place between the Schust Co. and the Loose-Wiles Biscuit Co. It seemed to me that such a combination was almost without precedent, in view of the Loose-Wiles policy to favor the chain stores at the expense of the independents and the steadfast policy of the Schust Co. to stand by the independents and refuse to sell the chain stores. I was more puzzled than ever when I received the following letter from Edward Schust, President of the Schust Co., eight days later:

Saginaw, Dec. 10—My attention has been called to an article appearing on page 9 of your anniversary edition of the Michigan Tradesman.

We appreciate the fact that you say we have always been a stalwart friend of the independent merchant and for your information wish to say that we will always remain so.

I know the Michigan Tradesman has always been fair and does not wish to publish any untruthful statements. However, some how or other, several items appearing in the article which I wish to correct.

The policies of the Schust Co. will be carried on the same as in the past. We will remain a Michigan corporation. I will continue as President and General Manager. My son will continue as Vice-President and my brother will continue as Treasurer. So you can see that the Schust family will manage this company, the same as it has in the past.

You also say in your article that the Loose-Wiles Biscuit Co. will gradually supplant the displays of the Schust Co. with their own racks. This is not correct and I am sure it would not have been printed in your paper had you known the exact facts.

Our company is always favorable to the independent grocer and during the past three months we can prove to you that we have donated more money to the cause of the independent retail grocer than all the other biscuit houses in Michigan put together. We particularly call your attention to the chain store debate book which is put out by the home defense league.

I believe you wish to be fair and that you will correct the statements I bring to your attention by publishing this letter in your next issue.

Edward Schust.

With a view to clearing up the situation, I wired Mr. Schust as follows:

Grand Rapids, Dec. 12—If you will wire me Saturday of this week that Schust policies will prevail in the sale of Loose-Wiles goods and that no Loose-Wiles goods will be sold to Michigan chain stores hereafter I will gladly publish the correction you crave. Please make your statement very plain and explicit.

E. A. Stowe.

To this telegram I received the following reply:

Saginaw, Dec. 12—Received your wire. We are pleased to know that you will gladly publish a correction in your next week's issue and thank you for your frankness and fairness in this matter. It proves that our faith in your paper is well founded and we know that you will do what is right. The Schust policies will prevail in our organization, the same as in the past. We will not sell nationally owned chain stores. We will sell the Loose-Wiles package goods such as we do not manufacture, but will continue manufacturing our old line same as before and sell it the same as we always have, retaining our old organization, as well

as our branch in Grand Rapids. We trust this has been made clear to you.

Edward Schust.

To this reply, I responded as follows:

Grand Rapids, Dec. 12—You do not answer my enquiry as to whether you will sell Loose-Wiles goods to chain stores, as Loose-Wiles have been doing. This is the vital point at stake in this matter. If you propose to cut out chain stores, as you have in the past, I am satisfied.

E. A. Stowe.

This direct request was answered as follows:

Saginaw, Dec. 12—We will not sell Loose-Wiles biscuit to nationally owned stores.

Edward Schust.

It will be noted that in making his last reply by wire Mr. Schust confines his answer to "biscuit," while I used the words "goods." Because I have always believed Mr. Schust to be a fair man who would not purposely resort to subterfuge in a matter of this kind to deceive me I am disposed to accept the substitution of words as purely unintentional on his part and will assume that in using the word "biscuit" he meant to include all the products of the Loose-Wiles Co. If I find later that this assumption is not borne out by the facts, I will, of course, feel compelled to re-open the subject. In the meantime I have a right to assume that no more Loose-Wiles goods will be found in the chain stores doing business in Michigan because the exchange of stock in the two companies will render it impossible for either company to do business with chain stores without violating both the letter and spirit of Mr. Schust's promise.

I do not like leaving this subject without referring to the shift in the sale of baked goods in Michigan territory. Twenty years ago the National Biscuit Co. had practically 100 per cent. of the cookie and cracker business of the State. The goods were made right and sold right. Every effort was made to elevate the standard of every article produced by the corporation. It was found that Marvin of Pittsburg was turning out the best ginger snap. Sixty baking superintendents in the employ of the National Biscuit Co. were instructed to go to Pittsburg immediately and stay in the Marvin bakery until they could produce a ginger snap equal to the Marvin standard. It was found that the Grand Rapids plant was making the best butter cracker. So sixty bakers came here and immediately became understudies of the late John Bagley until they could turn out a butter cracker equal to the Seymour brand. This policy soon placed the National Biscuit Co. in a position to meet the exacting demands of any market. In those days, the general management of the business was in the hands of supermen like Green, Richardson, Evans, Sears and others, the selling policy of the company was broad and liberal. The retailer had an assured profit of 25 per cent. on his sales and the jobber had an assured margin of 20 per cent., except when he was prevailed upon to give his customers an extra 5 per cent. No competitor in those days could produce goods of equal quality, and price cut less figure in the situation than it does to-day. I do not think the National Biscuit Co.

has ever reduced the quality of its products, but it has cut the margins to both jobber and retailer down to a point where few independent retailers will handle their goods. The chain stores are given such discriminatory prices that they sell the goods, but the total volume in this territory has shrunk from 100 per cent. to 10 to 25 per cent. The reputation of the organization has shrunk in the same proportion—from the most popular house in the trade to that of the most unpopular. This condition can never be changed except by a complete reversal of the company's present selling policy, which is very unfair to legitimate merchants.

The butter cracker which was the leader for many years was originated by John Bagley in the days when William Sears & Co. were the leading cracker bakers of Michigan. It bore the initial "S". Most people supposed the "S" stood for Sears, but it did not. It stood for Alonzo Seymour, the first traveling salesman employed by William Sears & Co. and who was on their payroll for over fifty years. He did not travel for the last half dozen years of his life, but reported to the office every Saturday morning for his pay check. Before he died the Sears factory had passed into the hands of the New York Biscuit Co., the predecessor of the National Biscuit Co., and Mr. Seymour's pay check came from the private purse of William and Samuel Sears, two of the grandest business men who ever lived. Mr. Seymour had enough laid up to keep him the remainder of his life and the two brothers frequently discussed the subject of terminating the gratuity, but neither could summon sufficient courage to discuss the matter with Mr. Seymour, so he died with his last pay check in his pocket.

Following the regime of the Sears brothers, the management of the business was taken over by Stephan A. Sears—son of William—who managed the Grand Rapids plant, then the other factories in Michigan and finally became a director of the National Biscuit Co. and supervising manufacturing manager of all the plants of the organization. He was a man of remarkable ability along certain lines. He died about ten years ago.

The most picturesque character I have ever known connected with the baking business was Lawrence W. Depew, who conducted a large cracker bakery at Detroit about fifty years ago. He was a handsome man and wore an immaculate plug hat on all occasions, winter and summer. He was very vain over his personal appearance and very proud of the fact that he was a brother of the late Chauncey M. Depew. He was sent as a delegate to the National Republican convention at Minneapolis when Harrison was nominated. A man in the hotel where Depew was stopping remarked to a crowd of listeners in the lobby: "The Republican party is a party of thieves and robbers." Depew stepped up and said: "I take exception to your remarks. I have a brother who is a

shining light in the Republican party. No one dare call him a thief."

"Who is your brother?" the man enquired.

"Chauncey M. Depew," was the reply.

"He is the biggest thief in the lot," said the man.

"On what do you predicate your statement?" enquired Depew.

"On the fact that he stole all the brains in the Depew family," was the reply.

Rev. A. W. Wishart, pastor of the Fountain street Baptist church (Grand Rapids) spent most of his summer vacation in Russia and is describing the things he learned there in his Sunday evening sermons. Friends of the church are publishing the sermons in pamphlet form at the rate of two sermons for a quarter. Those who are not thoroughly familiar with the Russian situation can gain much information from these little pamphlets, which can be obtained by addressing the church above named. Dr. Wishart is a great preacher in all that the term implies. He is broad, liberal, far seeing and prophetic of the good time coming when all religious bickering and narrowness will disappear. On account of his liberal views, he is very naturally the prey of men of small minds, smaller souls, venomous hearts and lying tongues, but he pays no more attention to criticism from such sources than an elephant does when a flea undertakes to bite him.

Among the guests at our Old Timers re-union two weeks ago was Geo. B. Catlin who has been in charge of the "morgue" of the Detroit News for about forty years. Mr. Catlin writes me as follows:

Before I forget it let me compliment you upon that splendid anniversary number to which I am proud to have been a small contributor. Again, before I forget, let me tell you a little story of Col. Foster's which I think you failed to hear, as you were sitting across the room at the time. It was to this effect: "Foster Brothers divided their interests after a time. My brother Sam took over the dry goods and I took the remainder of the business. One fall, early in the 1880s Sam received a shipment of shirt waists for boys in gingham, calicos and percales. They came assorted in 8, 10, 12 and 14 year sizes and immediately won popularity and a large demand. Presently orders began to pour in for the 14 year o'd size and the smaller sizes dropped in demand. Sam began to enquire of his trade why this concentration upon the larger size; were there no smaller boys to be fitted out with waists? The answer was that the ladies had begun wearing shirt waists and the demand cleaned out the stock. Sam began manufacturing ladies shirt waists and they grew in popularity until their use became universal. Manufacturers several times said: 'This will be the last year for shirt waists, for women are fickle and always wanting a change.' But they guessed wrong, the demand continued steady for several successive years and Sam made a fortune out of ladies shirt waists."

Am glad those o'd entertainment programs made a hit with Mr. Garfield. He knew all those old timers and probably attended many of their concerts. It was many years later that I came to Grand Rapids (1880) but even then some of the older citizens would point out to me Mr. Utley and Mr. Pixley, who was, in his old age,

a floorwalker in Henry Spring's store, as men who were famous singers of the past. I heard Mr. Pixley sing several times when he must have been a man in the 70s.

I wish somebody would write a fitting biography of Henry Spring. I knew him as one of the kindest and best of men and had intimate knowledge of his charitable aid given to his employes when they were sick or dying. Mr. Spring came from Western New York (Victor, ten miles West of Canandaigua), and even in his later years he kept in touch with the men he had known in Ontario county, N. Y. Once he gave me a letter of introduction to James G. Clark, of Ocala, Florida, and later I found "Uncle Jimmy," as everybody in Florida called him, was president of a small railroad and the most popular man of his section of the State. Also he was an old friend of my father and knew most of the older men of my own little village. The State of Michigan received a good many notable men from Western New York. The First National Bank of Detroit was founded by a group of men from Canandaigua. The townships of Bloomfield and West Bloomfield, Oakland county, were largely settled by men from townships of the same name in Ontario county. We have towns like Avon, Rochester, Utica, Palmyra, Canandaigua and many others named for towns of New York. Four of our greatest justices of the Michigan Supreme Court, Cooley, Christiancy, Campbell and Graves came from that district. Judge Cooley began as a blacksmith in Attica.

George Catlin is a man who stands alone. I am sure I have never seen his equal in those things which he excels so wonderfully. He is surely a veritable encyclopedia. I think he has been in Detroit something like forty years, but he knows more about the city and county, their former residents and all the old families than some others who have lived there all their lives or their progenitors before them. Then he's a fine grand man. He should reach the age of Methuselah at the very least. He just knows all about everything.

I do not often refer to the productions of our contributors, but I think everyone will enjoy reading Paul Findlay's account of his ocean voyage on the Roma from New York to Naples, which starts on page 16 this week. Mr. Findlay is a seasoned traveler and his comments on the difference between first-class accommodations on a Scotch liner and second-class accommodations on an Italian liner of large dimensions is exceedingly interesting, with the odds in favor of the Italian vessel. Mr. Findlay's descriptions of the manner in which eatables are handled in Naples are very vivid, due to his own experience in serving American customers for thirty-six years behind the counter of a grocery store in Madison, Wis. I have read a good many accounts of an American's impressions of European conditions, but none impress me so greatly as Mr. Findlay's findings. I hope he stays in Europe a long time, and then hurries back to his remarkable home in San Francisco, which is a bungalow on the roof of a business block he owns in the City of the Golden Gate. E. A. Stowe.

You can't spend your money and have it too; neither can you waste your strength and remain fit for work.

Quick-Frozen Meats Are Far More Than Experiment.

The greatest obstacle in the way of merchandising quick-frozen meats and, in fact, quick-frozen foods generally is to change the buying habits of the consumer. The introduction of quick-frozen meats must break down the prejudice which it is bound to meet in any attempt to get consumers to change their food habits. Even assuming that consumer resistance can be overcome, and the merits of quick-frozen meats seem to assure that this will yet come about, so heavy a selling expense will be necessary in the initial stages to market the products that it may be necessary to charge somewhat higher prices for them. Heavy advertising expenses and possibly heavy storage expenses are quite likely to more than offset all the economies realized from centralized operations, and the like. At the present time it costs about 6 per cent. of sales to market ordinary meats, but it may cost nearer 25 per cent. to market quick-frozen meats until such time as general consumer acceptance is affected.

The quick-freezing process of frozen foods is far more than merely an experiment, as currently charged and it appears to be here to stay. The biggest problem is one of successful merchandising. The chain grocery systems, being primarily merchandising organizations, are likely to enter rather cautiously into a field in which consumer demand must first be aroused. If the pioneer work necessary in order to market the new product is undertaken by the food companies, and consumer demand created, the chains will no doubt be quicker to enter the new field.

The merchandising of quick-frozen meats and other foods is in its infancy stage. It seems highly probable that it will assume in the future a position of increasing importance in the field of food distribution and should permit chain grocery systems to expand further both sales and profits.

Novelty Jewelry Re-ordered.

While re-orders on novelty jewelry and accessories have been developing later than a year ago, reports indicate that a satisfactory holiday business is being done on medium and popular priced items. Choker necklaces are in good request, with plain gold-finish types said to be outselling stone-set styles in some quarters. Lower prices on the latter, however, have been helpful in obtaining a broader volume of distribution. Some firms in recent weeks have had an excellent call for enameled sterling silver cigarette cases, with a lessened call for lighters. Spring lines of costume jewelry are in course of preparation and will be shown after Jan. 1.

Seek Novelty in Women's Hose.

Progressive manufacturers of women's full-fashioned hosiery are attempting to impart to their product some touch which will make it outstanding from the ordinary run of merchandise, according to trade comment. These efforts include experiments with all kinds of twists and special yarns, lace tops, stripes in the welt and other features. The promotion of distinctive

features is regarded as very important in the present depression.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Ontonagon Public Service Co., Ontonagon. Michigan Moulding Sand Co., Port Huron. Coats-Baker, Inc., Detroit. National Union Building Co., Jackson. First State Bank, Decatur (consolidated with Citizens State Bank of Decatur under title First State Bank). Citizens State Bank of Decatur, Decatur. Certified Silver, Inc., Detroit.

Michigan Artificial Ice Products Co., Detroit. Willex Oil Co., Saginaw. Harkins Bengie Associates, Inc., Ann Arbor. Falls Tire Co., of Flint-Detroit. C. H. Harrison Co., Detroit. Kent Development Co., Grand Rapids. Eyster & Co., Detroit. Flint Chain Co., Flint. M. M. Day, Inc., Detroit. General Metal Weather Strip and Screen Co., Detroit. Essex Land Corp., Detroit. Detroit Tile and Fireplace Co., Detroit. Stark Pump Co., Detroit. Wenzel Koch, Inc., Centerline. Cloverland Motor Sales Co., Sidney.

Those who know best, praise most.

OPPORTUNITIES NEVER BEFORE OFFERED TO FURNITURE PURCHASERS

An entire building devoted to the sales of Furniture made exclusively by Grand Rapids Manufacturers.

WHOLESALE and RETAIL.

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



What Impression Does Your Store Make?

UNDER the Monarch Trade Mark are more than 250 important foods, each an item with character and quality unexcelled. Turnover of Monarch Foods is speeded by the display known as "The Monarch Way—See It in Glass, Buy It in Tin."

"The Monarch Way" makes the impression you want to make—and builds good business.

Complete details upon request.

REID, MURDOCH & CO., P. O. Drawer RM, Chicago, Ill.
Branches: New York Boston Pittsburgh Wilkes-Barre St. Louis
Jacksonville Tampa Los Angeles San Francisco

MONARCH

QUALITY FOODS

STOKELY'S Honey Pod Peas

Distributed by

Western Michigan Grocery Company
GRAND RAPIDS, MICHIGAN

The Power of the Trade Journals.

"I would just as soon think of keeping my store without the trade journals as without my electric lights." I heard that remark from a grocer who had taken the same yellow covered journal for the past fifteen years. He had a mighty fine business, too, and before he finally permitted the old numbers to be carted away, he'd clip and paste many an item in a big scrap book.

The grocer thinks perhaps only of his trade journal as applied to his business, but to the average layman the mass of trade journals published is an eye opener, once the facts are scanned.

The last figure available was that there are 7,000 legitimate trade journals. They embrace everything from Bottler's Age and Advertising & Selling to Yacht's and Zit's Theatrical Review. And what a force in the mercantile and industrial world trade journals have been and are. Their editors are keen to the needs, as well as desires, of their readers; men who feel the pulse of business, who sift out the most efficient sales and advertising plans.

Market guides, with price lists and information on imports and exports, some politics. When a trade journal goes in for politics it usually goes in for independent, best interests of the dealers, and not for petty axe grinding.

One significant fact about trade journals is the unanimity with which the great majority assail and expose the machinations of the mail order and chain octopus. America has much to be grateful for, to these doughty and aggressive editors who call a spade a spade and don't side step the facts.

This is not yellow journalism by long odds. It is just plain common sense and self preservation. It has been demonstrated clearly that if the chain dominate this country of ours, then it would hit the newspapers a body blow, for, without competition, there would be no advertising. The daily papers suckle their nutriment from the bottle of advertising pap, so we have the paradox of the big newspaper encouraging and supporting the very enemy which will in time destroy them.

The trade journals, on the other hand, may be concerned about their advertising, but not with chain advertising. They will have nothing to do with this infamous mass of deceptions and fraudulent claims. The trade journals cater to independents and carry independent advertising. But trade journals go deeper than the surface. They look back into history and forward to what may come. They know that American democracy stands weighed in the balance and as Americans and champions of the community stores, of the independent manufacturers, wholesalers and jobbers say to the chains—"Hands off."

Statistics will prove that in every state in the Union it has been the staunch, unfaltering fight of honest trade journalism which has put the spirit of confidence and hope into the ranks of the independents.

A dealer who knows that there are hundreds and thousands who are facing his self-same problems, who knows

that there is a champion which goes each week, to this vast army, in the same line of making a living that he is engaged in, when he reads what is being done, by legislation, by education, by radio, by other dealers with advertising, of the plans of manufacturers and wholesalers, who are with him in this battle, he girds up his loins and goes on about his business. He often selects some of the weapons handed him by the trade journals and take a good wallop at the chain gang, and makes it count.

If there were nothing more in all the world to hand a medal to the trade journals for, it would be for their building and sustaining a bulwark against the mighty enemies of the public, who blindly continue to sustain the snake in the grass.

A writer for numerous trade journals recently wrote to a dozen different editors. This included laundry, hardware, auto tire, jewelry, grocery, boot and shoe, baker's, printers' and other representative journals. This writer asked, "What sort of an article would you prefer for next month?"

A composite reply of all the answers was this: "We want constructive articles specifically dealing with the sales, advertising and distribution problems of our particular class of readers."

In other words we might well say, instead of "trade journals," "business magazines", for that is what they are. Digging down in practical, helpful way into the every day problem of the man who buys and sells, the man who constitutes the very heart of the Nation, the independent dealers without whom the Nation literally would starve to death.

In presenting these articles, these answers to their problems, let it be said—and enquiry and investigation will bear out the truth of this statement—there is always a spirit of idealism, of truth and of progress. Articles which stress the worth of honesty, of fair dealing, of service, what an arraignment against the practices of those who would short weight us into the poor house, after sapping our vitality with unknown brands of bargain bait!

The American trade journal has had few champions out in the open, not because they've not deserved a glowing tribute, but because they are like that good old mother of six children, with a sick husband and a small income, who goes on through life, rising at daybreak and toiling until far in the night, keeping her brood together, and when she passes on the neighbors say, "Too bad, she was a good woman," and they bring the flowers after she is dead.

Trade journals are like that, unassuming, working steadily in their specific fields, mindful of the world of which they are a part—their world a universe of foods, or of footwear, or of glassware, or of motors—and each striving with success to make the universe a happy and prosperous one for those who read, and act upon that which they do read.

Hugh King Harris.

From Roaster to You

PEOPLE today are "Fresh Coffee Conscious". The tremendous advertising campaign in back of Chase & Sanborn's Dated Coffee has put coffee in the fresh-foods class. Housewives demand freshness in coffee as well as in the other foods they buy. "Dated" coffee is meeting this trend to fresh coffee.

Chase & Sanborn's Dated Coffee is delivered by Standard Brands efficient delivery service from the roaster direct to you, twice a week. You are always certain you are offering your customers really fresh coffee.

CHASE & SANBORN'S Dated COFFEE

Distributed by STANDARD BRANDS INCORPORATED

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 turnovers 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.

FINANCIAL

Low Prices and High Yields of Decade Ago.

Although investment bankers, as well as commission brokers, are meeting with little success in stimulating demand for securities—especially in the face of the Christmas shopping rush—it is interesting to point out that in periods such as this farseeing operators accumulate stocks which they eventually distribute in times of prosperity at much higher levels.

This thought is occasioned by an investment firm's circular announcing, "Opportunities to buy bond income as liberal as in 1920-21 are here again." How often was the remark heard in the 1928-29 bull market:

"If only I had bought such-and-such a stock or bond in 1921! What a profit I would have now."

In many respects the current situation in securities market is similar to that prevailing in the 1920-21 crisis, and few doubt but that the high prices and enthusiasm that characterized the last upward surge will reappear some time.

When the next peak will be reached and what securities will lead the rise no one knows, but it seems clear to most competent observers that the low point of the 1929-30 depression has been passed or is at hand. Soon the upward turn must make its appearance.

Second-grade bonds, prices of which have been unwarrantably depressed, have been suggested by one banking firm as the most suitable sort of investment at this time for those who have a backlog of investments of higher rank. Most cautious investors, it is pointed out, turn to bonds of the highest grade, thus forcing prices up in this group, while second-grade issues, neglected for the time, offer greater attraction in yield and appreciation possibilities.

A study of bond offerings as well as of listed and unlisted markets shows a variety of bonds in many classifications yielding from 6 to more than 12 per cent. Many of these involve more than ordinary risks, but some are reasonably good obligations that for one reason or another have been forced onto the market at a time when buying power is small.

Among these bonds are some issues due within a few years that almost certainly will be paid off at par or will be refunded. Yet at current levels, far below par, they suggest doubt as to eventual payment.

William Russell White.
[Copyrighted, 1930.]

Return To Pre-War Rates Seen.

With prospective borrowers continuing unwilling to pay high rates and with lender refusing to release funds for long terms at low rates, after having become accustomed to handsome returns in recent years, the market for new issues in the doldrums.

Many leaders, apparently believing low rates to be merely temporary, are placing idle funds only in short-term securities. J. M. Keynes, noted British economist, considers this policy a mistake.

"The prospective course of the rate

of interest will be steadily downward and the prices of first-class bonds steadily upward," he predicts in a recent issue of the Svenska Handelsbankens Index.

"At some date, perhaps in the comparatively near future, which no one can fix beforehand with any accuracy," the economist continues, "a belief in this tendency will suddenly seize hold of the minds of the financial world. When this happens things will move quickly."

"The high rates of interest for short-term loans in 1929 led to very abnormal amounts of money being held in this form by persons and institutions who have no compelling reason necessarily to keep such a large volume of funds liquid. At present these persons are still continuing to lend their money at 2 per cent. on short-term, when they could obtain, say 4½ per cent. on long-term."

"For a time they will doubtless continued to do so. But a point will come when the steady receipt of so low a rate of interest will seem boring and unsatisfactory. And once the idea gets abroad that we are starting on a journey toward pre-war rates of interest there will be a tremendous hurrying and scurrying not to miss the bus."

The fall in interest rates likely will be slow and gradual, Mr. Keyes believes, but he thinks the sooner it comes the better it will be for the ultimate revival of investment enterprise and profitable activity throughout the world.

"I believe that it is only a large scale revival of investment which can restore the price level to a figure commensurate with costs of production," he adds. Once there has been a fall in interest rates for sound borrowers "there must surely be an immense volume of enterprise which will be attractive to borrowers on the new terms available from lenders."

William Russell White.
[Copyrighted, 1930.]

Variety of Reasons Explain Rail Liquidation.

From 3.84 to 6.58 in a little more than a year is a long distance for yields of good railroad stocks to travel but it measures roughly the startling retrogression that has turned the preponderance of stock yields into figures better than 5 per cent. instead of below where they were last year.

Recently the decline in good railroad stocks or simultaneous rise in yields has focused attention on the future of this industry in which so large a proportion of the country's investment funds rests. It was not the railroad list that was "jazzed" the most in the 1929 bull market but selling lately seems to be concentrated in that quarter.

Apart from the recognition that the business depression is cutting fiercely into the traffic of the carriers confidence is shaken by the perplexity over that industry's growth from now on. Add to these the persistent interferences imposed on managements through regulatory measures of the Government and you have the basis for the present liquidation.

And yet it would be unfair in em-

phasizing these high yields created in railroad stocks by the market's decline to overlook similar radical shifts in stocks generally. An expansion in the indicated yield of good public utility stocks from 1.65 per cent. to 4.13 is the measure of the rather sweeping declines that these favored descriptions have undergone in a little more than a year. The indicated yield on industrial stocks has risen to 5.43 from 3.15. And if you strike a general average of the better stocks in all three groups you find that the market has shifted from a 2.88 per cent. basis to 5.28.

In an era which had all but grown to expect a better return from bonds than good stocks it is something of a novel experience these days to note the recurrence to an old relation. Stocks instead of less now yield more

than bonds. That in years past was a condition that did not prevail during 1928 and 1929. Look for a moment at the changes in yields of the two since September, 1929. Good stocks now yield 5.28 instead of 2.88. Good bonds now yield 4.51 instead of 4.70.

Paul Willard Garrett.
[Copyrighted, 1930.]

During the next few years aggressive and well-trained executives can put their business years ahead. This has happened in our previous emergencies from depressions and almost invariably those companies that did go ahead fast used new ideas and aggressive advertising at a time when management of less ability and courage was still marking time and looking backward instead of forward.

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

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and Largest Bank



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Exercise Care Before Making Investments.

In this day of complicated business, when people do not see the property they buy into but only see a piece of paper, very few people are able to tell good investments from bad, so they shouldn't be ashamed to ask questions. They should take their time and make enquiries about any investment they are urged to buy.

Most people in buying a small home or a lot on which to build a home take a long time to decide. They shop around to make sure the price is right and they hire lawyers to make sure the title is good. Sometimes the original investment is only a few hundreds or a few thousands of dollars. Why shouldn't they be as careful about buying securities?

The broker or salesman who urges haste in buying a security is generally selling something that the average person had better go slow in buying. If a security is an exceptional bargain it won't be offered to people of moderate means—it won't get past the big fellows.

No matter what the salesman says, one should not be in a hurry. There will be just as good bargains next year. If the proposition is sound it will not need any high pressure to sell it. It will sell without being forced on buyers.

Whatever else one does he shouldn't buy securities from dealers who have not established a reputation for integrity and conservatism. One should not judge the broker by the furniture in his office or by the size of his office.

Even old, established security dealers may make mistakes but most of them will not knowingly cheat a person. If one is not depending on his own judgment to buy securities then he has a better chance by dealing with an established house of known good repute.

When a person wants to find out whether a man is honest he should not take his own word for it. The circulars that crooked dealers sent out read just as good as those sent out by a dealer who is honest and has a good reputation.

David H. Jackson.

Chain Store Trucks a Menace.

While we expect certain amounts of congestion on our city streets, these Kroger and A. & P. trucks, added to highway traffic, are a menace to our highways. Some of these trucks loom up about as large as a freight car and with a huge trailer behind make it a serious matter to navigate any car around the obstacle, taking up all the visibility on both sides. There is a law for the regulation of truck weight, enforced at times, but what about the limit as to size of the trucks? Will it continue until they have them as big as a barn? Some drivers of private cars play safety first and drag along behind the trucks for miles, delaying their business and, perhaps, losing some valued orders. Other drivers take a chance and many of the fatalities in Michigan are directly traceable to the gigantic usurpers of the highways. Body trailers seem to grow in length and the passenger auto busses seem to

increase their speed. We have moved our steam railroads into our roads. We have seen the time arrive when something must be done. Unless the legislature acts it will soon be that we'll see one end of a truck caravan still pulling out, as the motor ahead is entering Portland. It is a serious matter, with the forecast of separate highways for busses and trucks not such a visionary proposition after all and the chain stores should be made to contribute a generous sum to their construction and maintenance. In fact the tax payers should not have to pay for such business traffic lanes, the truck operating and buss concerns alone benefit, they alone should saddle the burden.

Hugh King Harris.

Serves Hot Coffee.

Abe Henley, a country merchant, during the week previous to Christmas served small sandwiches and coffee to customers. At the rear of his store he arranged a table, with the aid of an electric hot cloth. Small sandwiches were prepared and hot coffee was made in the back room and kept hot in a large coffee pot on the table, with the aid of an electric hot plate. The store was decorated with evergreen and red and green papers. Several tables displaying groceries and novelties were arranged down the center aisle, and the whole establishment presented a holiday atmosphere. Handbills were mailed to every farmer in the district telling them that hot coffee and sandwiches would be served during the week to every person entering the store. Mr. Henley found that his store was kept so busy and humming during the whole week and he aroused so much favorable comment that he is going to do it again this year.

Sell Glace Fruits.

During the Christmas season feature glace cherries. Here's an idea that sold a lot of them. One grocer arranged glace cherries in ten cent lots in a small piece of cellophane paper. He also tied up glace apricots, pineapple, etc., in packages to sell at 10 cents. The packages were then displayed on the counter and also on a display table. The fruit glistens when wrapped in cellophane and customers are easily attracted. This grocer also put up nuts of all sorts in packages. The cellophane wrapped items sold readily.

Oranges in Mass Display.

A complete selling appeal for oranges was effectively made in this window display of Frank Bros., Madison, Wisconsin. First, the mass display concentrated passers' attention on oranges alone. Then the posters told them of the deliciousness of the fruit and emphasized the well-known brand name. Lastly, the price was featured, and this was given by the dozen in an odd figure to encourage quantity buying. Crepe paper streamers and brilliant lighting dressed up the window.

A certain amount of opposition is a great help to a man; it is what he wants and must have to be good for anything. Hardship and opposition are the native soil of manhood and self-reliance.—John Neal.

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

GRAND RAPIDS NATIONAL BANK



Established 1860—Incorporated 1865 — Nine Community Branches

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 8.—In the matter of Foster E. Fetterhoff, also known as Fred Fetterhoff, Bankrupt No. 4324. The funds have been received and the first meeting of creditors has been called for Dec. 24.

In the matter of Orville Bean, Bankrupt No. 4309. The funds have been received and the first meeting of creditors has been called for Dec. 24.

In the matter of George Elmer Downs, Bankrupt No. 4327. The funds have been received and the first meeting of creditors has been called for Dec. 23.

In the matter of Albert H. Scholten, Bankrupt No. 4322. The funds have been received and the first meeting of creditors has been called for Dec. 23.

In the matter of Wrenn E. Chadderton, Bankrupt No. 4291. The funds have been received and the first meeting of creditors has been called for Dec. 23.

In the matter of Abe Katz and Barney Katz, individually and as copartners trading as Barneys Hat Shop, Bankrupt No. 4321. The first meeting of creditors has been called for Dec. 23.

In the matter of Kathryn Barnett, Bankrupt No. 4320. The funds have been received and the first meeting of creditors has been called for Dec. 23.

In the matter of Fred Gilmer, individually and trading as Sportsman's Den, Bankrupt No. 4318. The funds have been received and the first meeting of creditors has been called for Dec. 23.

In the matter of Howard F. Dark, Bankrupt No. 4313. The funds have been received and the first meeting of creditors has been called for Dec. 22.

In the matter of Harry L. Robbins, Bankrupt No. 4307. The funds have been received and the first meeting of creditors has been called for Dec. 22.

In the matter of Carl Rose, Bankrupt No. 4312. The funds have been received and the first meeting of creditors has been called for Dec. 22.

In the matter of Harrison S. Dewey, Bankrupt No. 4316. The first meeting of creditors has been called for Dec. 22.

Dec. 8. We have to-day received the schedules, reference and adjudication in the matter of Mrs. William (Betty) Pechigoda, doing business as Betty Dress Shop, Bankrupt No. 4329. The bankruptcy is a resident of Lincoln township, Berrien county. The schedule shows assets of \$1,559.24 of which \$525 is claimed as exempt, with liabilities of \$2,002.48. The first meeting will be called and note of same made herein. The list of creditors of said bankrupt are as follows:

Central Business Realty Corp.,	\$200.00
Benton Harbor	200.00
Karlin & Munves, Chicago	203.48
Beig & Wessel & Co., Chicago	118.00
Carson, Pirie, Scott, Chicago	92.07
Illinois Dress Co., Chicago	36.00
Keystone Garment Co., Chicago	43.00
Gray Garment Co., Chicago	74.50
Ireland Bros., Jamestown, N. Y.	22.05
Society Maid Hosiery Co., New Y.	148.63
G. & S. Co., Chicago	23.50
Springfield Leather Products Co.,	
Springfield, Ohio	127.00
Sugar Reinberg Frankel, Inc., Chi.	88.50
Farmers & Merchants National	
Bank, Benton Harbor	400.00
A. G. Spading Bros. & Co., Chi.	18.00
Bernie Dona, Millburg	300.00
Herbert M. Mandel, Chicago	151.50

Dec. 8. We have to-day received the schedules, reference and adjudication in the matter of Earl Crosby, Bankrupt No. 4328. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedule shows assets of \$125 of which the full amount is claimed as exempt, with liabilities of \$778.77. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Morris E. Newall, Bankrupt No. 3971, the trustees of said estate has heretofore filed his final report and account, and a final meeting of creditors was held Oct. 20. The bankrupt was not present or represented. The trustee was present in person. Claims were proved and allowed. The trustee's final report and account, was considered and approved and allowed. An order was made for the payment of 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.

Dec. 9. We have to-day received the schedules, reference and adjudication in the matter of Anthony H. Koning, Bankrupt No. 4330. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$7.57 with liabilities of \$18.413.23. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Dec. 11. We have to-day received the schedules, reference and adjudication in the matter of Peter Bergman, Bankrupt No. 4333. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$5,307 of which \$250 is claimed as exempt, with liabilities of \$3,654.91. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Dec. 11. We have to-day received the schedules of John E. Gogo, Bankrupt No.

4334. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedule shows assets of \$1,688.03 of which \$350 is claimed as exempt, with liabilities of \$16,975.03. The first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

Motor Bankers Corp., Grand Rap.	\$484.00
National Cash Register Co., G. R.	57.50
Frank Neuman, Grand Rapids	1,500.00
Home Acres Bank, Grand Rapids	85.00
American Metal Weather Strip Co.,	
Grand Rapids	77.00
Van Leeuwen Dry Goods, Grand R.	49.82
Paul Steketee & Son Grand Rapids	135.00
Kal. Stove Co., Kalamazoo	53.15
First National Bank, Reed City	3,100.00
Air-way Elec. Appliance Corp.,	
Toledo	29.50

John Niemeyer, Grand Rapids	390.00
John Niemeyer, Grand Rapids	2,400.00
Mrs. Peter D. Mohrhardt, Grand R.	970.00
Lee & Cady, Grand Rapids	1,200.00
M. J. Dark & Son, Grand Rapids	125.00
Hecht Produce Co., Grand Rapids	80.00
Western Mich. Grocery Co., G. R.	150.00
Wilson & Co., Grand Rapids	90.00
C. W. Mills Paper Co., Grand Rap.	70.00
Hekman Biscuit Co., Grand Rapids	100.00
Schust Cookie Co., Grand Rapids	60.00
Cedar Springs Creamery Co., S. P.	51.00
Brenner Egg Man, Grand Rapids	100.00
Beachnut Coffee Co., Chicago	19.00
Togan Stiles, Inc., Grand Rapids	50.00
Watson-Higgins Milling Co., G. R.	35.00
Y. C. Milling Co., Grand Rapids	35.00
Van Driele & Co., Grand Rapids	40.00
William Krupis, Grand Rapids	52.00
Michigan Paint Co., Grand Rapids	50.00
Voight Milling Co., Grand Rapids	5.40
Colfee Rauch, Grand Rapids	4.51
Smith Flavoring Extract Co., G. R.	10.50
W. P. Wagner, Grand Rapids	20.00
Veitman Biscuit Co., Grand Rapids	10.00
Toledo Scales Co., Toledo	120.00
Hill Bros., Chicago	14.40
A. J. Kasper Co., Chicago	50.00
Harry Meyer, Grand Rapids	2.25
Ida T. Shuckleton, Grand Rapids	70.00
Abe Schefman & Co., Grand Rapids	40.00

In the matter of George G. Doxey, Bankrupt No. 4049, the trustee has heretofore filed his final report and account and an adjourned final meeting of creditors was held Nov. 4. The bankrupt was not present or represented. The trustee was present in person and represented by attorney Fred G. Stanley. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration and a first and final dividend to general creditors of 4.5 per cent. All preferred claims have been paid in full. 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.

In the matter of Ray Scher, doing business as Ray's Cut Rate Store, Bankrupt No. 4040, the trustee has heretofore filed his final report and account and a final meeting of creditors was held Oct. 20. The trustee was present. Creditors were present by attorney Fred G. Stanley. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a final dividend to general creditors of 24 per cent. A previous dividend of 20 per cent. has been paid, as well as the 100 per cent. payment of all preferred claims. 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.

In the matter of Raymond Ripperger, individually and as Home Radio Shop, Bankrupt No. 4279, the first meeting of creditors was held Nov. 24. The bankrupt was present and represented by attorney Grant Sims. 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.

Dec. 13. We have to-day received the schedules, reference and adjudication in the matter of Miles F. Williams and Frank J. Otterbacher, individually and as copartners doing business as Williams & Otterbacher, Bankrupt No. 4337. The bankrupts are located at Sand Lake, and they conducted a retail hardware, implement and automobile shop. The schedule shows assets of \$4,244.03 with liabilities of \$9,305.60. The first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

Flint & Walling Mfg. Co., Ken-	
dallville, Ind.	\$ 13.50
F. J. Blanchard, Cedar Springs	272.00
Mid-States Steel & Wire Co., Craw-	
fordville, Ind.	956.20
United Engine Co., Lansing	1,073.50
Empire Milking Machine Co.,	
Rochester, New York	322.84
W. C. Hopson Co., Grand Rapids	323.03
Roderick eLan Mfg. Co., Mansfield,	
Ohio	623.61
Fisk Tire & Rubber Co., Detroit	92.00
Firestone Tire & Rubber Co., Det.	153.00
Allen Wilcox Motor Sales Co., G. R.	19.28
Auto Motor Parts Co., Grand Ran.	27.99
R. A. Matthews Co., Grand Rapids	50.92

Motor Rebuilding Parts Corp., G.R.	53.65
Richards Mfg. Co., Grand Rapids	102.51
Wheeling Corrugating Co.,	
Wheeling, W. Va.	174.43
Moore Plow & Implement Co.,	
Greenville	131.26
Zimmerman Mfg. Co., Corunna	39.13
E. E. Adams & Sons, Racine, Wis.	25.89
Baldwin Stove Co., Fremont, O.	30.00
Goshen Lightning Rod Co., Goshen	59.39
Welling House Elec. Co., Grand R.	14.00
Leroy Plow Co., Leroy, New York	36.00
Brown & Sehler Co., Grand Rapids	38.48
John Deere Plow Co., Lansing	46.30
Great Western Oil Co., Grand Rap.	27.26
Carl Otterbacher, Cedar Springs	4,400.00
Bulalia Williams, Sand Lake	801.26
Loena Williams, Sand Lake	425.00
Geo. M. and Rose M. Davis, G. R.	1,825.00
C. E. Williams, Vicksburg	385.00

In the matter of Charles A. Halbert, doing business as Halbert's Confectionery, Bankrupt No. 4288, the first meeting of creditors was held Nov. 24. The bankrupt was present in person and represented by attorney Clare J. Hall. 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.

The Invitation Is Accepted.

That war worn veteran of the newspaper field, E. A. Stowe, a few weeks ago took occasion to felicitate a few of the newspapers of Michigan on some of their unique and distinguished qualities. One of those selected was the Sparta Sentinel-Leader which Mr. Stowe remembered for many years past. All of which is appreciated and it might be said that Mr. Stowe has done a large service in fighting out certain battles of the business world to a successful finish.

We know Mr. Stowe drops into Sparta once in a while but so far he has not visited the Sentinel-Leader office. We rather suspect that Mr. Stowe thinks we might want to trade papers with him. But don't be afraid. Mr. Stowe, come right along, we will ask no boot in a trade.—Sparta Sentinel-Leader.

No matter how good a clerk may be, if he's a trouble maker the firm cannot keep him.

Fenton Davis & Boyle

Investment Bankers

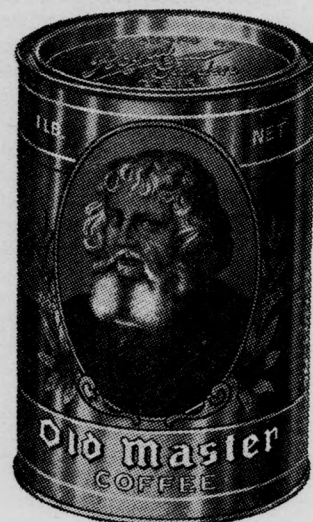
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WHOM SHALL I
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MUTUAL FIRE INSURANCE

Don't Have Time To Read Insurance Policies.

From time to time I have reflected upon certain clauses in insurance policies, both fire and life, binding the insured to do or not to do certain things or lose his insurance. In discussing these I have expressed my belief that these clauses, some of them at least, were deliberately inserted by cunning insurance companies in the belief and the hope that policyholders would neglect them and thus enable the companies to escape paying the insurance money.

I shall now discuss another insurance policy provision which I consider entirely logical and proper, inserted not to trip the policyholder up, to protect the insurance company at a point where it deserves protection.

I refer to the clause in automobile and other indemnity policies which reads as follows:

NOTICE

3. The assured shall give to the company or its duly authorized agent immediate notice of any accident with the fullest information obtainable. The assured shall give like notice of claims for damages on account of such accident. If any suit is brought against the assured to recover such damages, the assured shall immediately forward to the company at its office in Newark every summons or other process served upon him.

It is perfectly right that an insurance company which is expected to make good the policyholder's damages, or defend a suit against him, as the case may be, should know at the earliest reasonable moment that damages have been sustained, or that suit has been brought. This in order that it may get into the situation while it is fresh.

I have a case before me now which shows what policyholders sometimes do in spite of the above (43 Fd. 2d, 82). A policyholder named Watt carried automobile insurance in the New Jersey Fidelity and Plate Glass Insurance Company. The policy contained the clause reproduced above. An accident which made Watt liable occurred May 22, and was promptly reported to the company. Later mutual efforts were made by the company and the victim of the accident to settle, but they failed, and finally the victim died, and her administrator brought suit against Watt. The suit was begun July 31, and the usual papers were served on Watt by leaving them at his residence in his absence. He returned August 23 and found the papers there. Even then he did not send them to the company, in fact, he did not send them to the company until the following April. It is hard to conceive of such carelessness, in view of the clear provisions of the policy, but that is the way it happened.

When the company finally got into the case it informed Watt that it would not protect him under the policy, because he had not "immediately forwarded" the suit papers to it as required by the policy. The insurance company was sued under the policy and defended on the above ground. The court threw the case out with the following ruling:

The provisions of the policy are plain and unambiguous. The policy

provides that "failure on the part of the assured to comply with any of said conditions shall forfeit the right to recover hereunder." One of the conditions is that the assured shall immediately forward to the company at its office every summons or other process served upon him. It is obvious that this provision is of the essence of the contract in insurance of this kind and not merely a stipulation as to the form of bringing to the notice of the insurer the fact of loss as in policies of fire and life insurance. By the express terms of the policy, failure to comply with the condition forfeits the right to recovery. It is true that while the process is required to be "immediately" forwarded, nevertheless the word "immediately" is not given a rigid construction, but means that the process must be forwarded within a reasonable time under all the circumstances of the case. Fidelity and Deposit Co. vs. Courtney, 186 U. S. 342, 345, 22 S. Ct. 833, 46 L. Ed. 1193. But there was a delay of more than seven months, and we think that such delay under the circumstances was entirely unreasonable. Inasmuch as the policy declared by its express terms that it should be forfeited if the process were not forwarded, it is clear that Watt could not possibly recover under it.

So several thousand dollars more insurance was lost, simply and solely by the carelessness of the insured. In this case Watt was sued by the victim of his accident, and was compelled to pay the verdict—a death verdict—out of his own pocket, instead of comfortably calling on the company to do it. And this time it served him good and right. A man who is foolish enough to pay for insurance and then ignore his contract and do the very thing that will lose him the protection he has paid for, is just a plain fool and deserves all the hard luck he gets.

Possibly, however, Watt was like millions of other policyholders who never can get around to reading their policies.

Elton J. Buckley.

[Copyrighted, 1930.]

Watch Your Scales.

Every store owner knows how important his scales are when it comes to making a profit on bulk merchandise. It is sometimes hard, however, to get the clerk to understand this importance. Here is an example that tells the story as graphically as any we know:

Suppose that on an item which sells for 40c a pound, through spilling or inaccurate weighing, one-half an ounce is lost. And suppose that item is weighed out 100 times a day. The gross on that item for the day would be \$40, for the week \$240, and for the year \$12,480. Figure a profit of 3 per cent. on gross selling price and we find that you should have made \$374.40. But every "pound" weighed 16½ ounces. The merchandise cost you 38.8 cents per pound or 1.2125 cents per half ounce. One hundred half ounces a day meant a loss of \$1.2125, or \$378.30 per year. Instead of making \$374 on your gross of \$12,480 you were losing the difference between that figure and \$378.30, or \$3.90.

Your scales may be losing money for you. Have them adjusted and explain to your clerks by the above example how vitally important is the matter of weighing. An ounce extra here and a half ounce spilled there can make a big difference in the year's profit of your store.

Predicts Return of Tail Coat.

The return of the formal tail coat for evening functions in greater numbers than ever before during the coming winter is predicted by Allen Sinsheimer, executive director of the National Association of Retail Clothiers and Furnishers, in announcing the results of a Nation-wide style survey just completed by his organization. College men are going in stronger for full dress.

Plan Changes in Stationery Styles.

Writing paper of smaller dimensions than that which held public favor this season will be produced by stationery manufacturers next year. The large-size sheets, it is pointed out, have been leading sellers for the last two years, but are said to have run their course

as style features. Other style changes looked for in the writing paper field include an increase in the production of papers decorated with small borders of contrasting colors and the elimination of the colorful envelope linings which have been featured for several seasons past. Sales this year fell short of early expectations, and intense price competition cut profits considerably.

Light Up For Christmas.

In planning Christmas decorating remember to check up on your lighting. See if your store and windows are well lighted. This is one of the best and cheapest forms of advertising, and it has the power to bring people into your store. Even if you install a splendid display, if your window is not well lighted, it won't draw the customers.

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CALUMET, MICHIGAN

RANDOM NOTES

Made For Tradesman Readers While Crossing the Atlantic.

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Washington started the zone cab idea last winter, 35 cents for "City Proper." Seems to have figured out all right for there are many lines now and one can ride incredible distances for that price. Baltimore has followed, partly. There 35 cents will carry one two and three-fourths miles. Baltimore also has followed Washington with a 10 cent car fare. The cab business is shaking down, while street cars are being shaken up—both, perhaps, to correct economic levels.

In Washington one is reminded of postal deficits and how to cure them. Congress suggests or "considers" the enhancement of rates on letters or second-class matter. But all the world knows that the postoffice would get on better if it were properly credited with work performed free for Senators and Representatives under whose franks a vast tonnage is carried—a completely unrequited burden. It is also known that all our exultation in having one Government department properly run is dubious pride on our part since private corporations have offered to do the work for less, strictly on their own. Believe me, I'm off anything like Government management.

Election by the peepul is not always conclusive. Vox populi is not always vox dei. Example: William Hale Thompson, his last vast majority and all his works since

The Irish still run New York. Fine, upstanding boy on the elevated was careful to see I landed at the right place, while the brogue on him was like a saw going through a knot. One unaccustomed to city restaurants noted a dime left on a Macy table and cautioned the bus boy that it "belonged to the waitress." Such ignorance of standard practice could not have been passed by him. "I'll not take it," he said, with a disgusted sneer. Some men who have made good in New York business: E. W. J. Hearty, long-time produce jobber. Bob Nix, third in line from founder of John Nix & Sons, same business; Leo McGivena, editor of the trade edition of the Daily News. William Butler, pioneer remodeler of retail food shops from coast to coast; now with Butterick.

Because we were "booked" second class, I hurried to the Roma early to place our baggage and see exactly what we got for a stateroom. From the standpoint of one familiar with old-time first-class in Anchor liners it looked splendid to me. Even compared with minimum outside first in the Republic this stood out favorably. Big porthole, fine lights, electric fan, voluminous forced ventilation—clean, roomy, good bunks—quite pleasing.

Going on board was something else again. We had been told we could get on at 6:30 or after, departure being scheduled for 12:15 a. m.—just after midnight. But though we took plenty of time for dinner and arrived at the pier around 7:30, we found ourselves barred out until 8 o'clock.

This was not comfortable nor was the "atmosphere" what it should have been. Young men delegated to in-

spect our tickets were pointedly leisurely getting ready their forms, quite supercilious in fact manner, emphasized the stand-in-line angle. This recalled the ancient snobbery of the old Scottish ships in which the lavatories were labeled Ladies-Gentlemen for first class, Men-Women for second, and for steerage what think you? It was Males-Females. Could intentional, gratuitous insult go farther? Why not a'l Men-Women? Is any of us above that? At what point in the economic scale does a human cease to merit such designation?

I recall one first cabin passenger in an Anchor line ship 'way back in those days whose manners and language remain with me now after fifty years as those of the bottom layer of mining camp society, whose only warrant to be classed as a "gentleman" was his ability to pay the price. False standards die hard. Let's kill 'em off.

The "lift" was not lifting; but because that was a feature which had been specially emphasized by the "bookers," we stood pat until they got it in order. Why walk down four flights when we are sold elevators to do that for us? And they had changed our cabin for the better, for which due credit was inferred and granted, for believe me, I seek always to give full measure of acknowledgment for any extra civility anywhere. It is a pleasure to criticize "constructively."

Followed a comedy with all pier officials as actors. Royal typewriter folks had made up for me a special portable with type to my liking—fussy ol' chap, you see. Because of close time limit I had phoned the company and been told that machine had been delivered before noon. But after getting aboard it was not to be located in any known place. Pretty serious to be caught with nix but a pencil, with certainty that similar machine could not be obtained abroad and any would cost double or worse. So I chided in every direction officials could think of, then examined everything else on the pier, even baggage for another ship, but nothing doing.

Experience shows that much can be done everywhere if one remains good tempered. One can be emphatic, exacting if one does it with a smile. So I got willing co-operation everywhere. One young man was so eager to aid me that I took his name for written commendation, but, unfortunately, I have lost it. Point was, the machine was not in the baggage room, parcel room, on the dock, in anybody's or nobody's keeping. Last thing the boy aforesaid suggested the line would send it by next boat out, which incidentally was not one of its own, as personal baggage left behind, without charge. By now it was 11 o'clock, and this seemed the best could be done, so I filed a night letter to the Baltimore agent of Royal to get best action possible. Then I prepared for bed. Understand, please, that much of this was carried on with bits of my pidgin Italian, limited mainly to poco presto and poco lento, which lightened the episode with hilarity of the nations.

I was about to disrobe when there was a knock at the door and a man asked in terribly mutilated English if I wanted datta typa-writa in my

capanna, in my camerino? Did I want it? Hell, yes; I'll say I did. I'll also say I grabbed it with loving hands,

assured myself it was really it, signed the ricevuta—da receipta—with joyful eagerness—stowed the little darling se-

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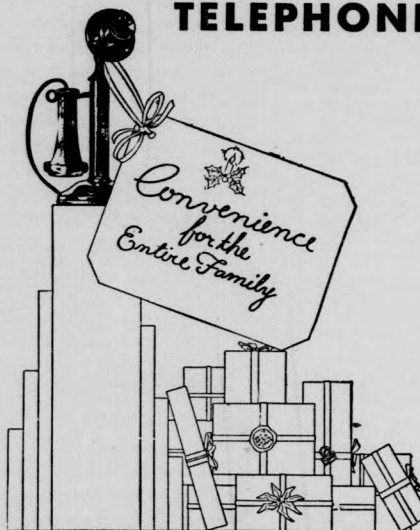
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curely and returned mental thanks to any and everybody in any way instrumental in my having this close and serviceable companion.

It remained but to dress again and recall my telegram—a trifle, surely, in view of the happy ending. But stopped on the way to ask a young man who had spoken as one having authority how it had all happened. His explanation was as perfectly faultless as such usually are—after the event. Characteristically, it had been up to me. I had failed to visit the purser immediately on going aboard to get my seat assignment. Had I done that, I should have found my machine in his keeping and avoided all the turmoil. He did not say that he and all the others should have had some inkling that the purser might be the man to see. The old story, you see, let the buyer beware.

A was in her bunk and by now so relieved that she fell asleep, but I was wide awake again, also quite willing to see the big ship take off. Imagine what it means to "sail" on the Roma, 32,600 tons, to one whose Atlantic experiences range from 1,200 tons—yes, I said twelve hundred, not twelve thousand—to be on a ship with four propellers driven by eight turbines when one's early days were intimate with boats with one propeller, one reciprocal engine, aided by a considerable spread of sail. These are truly not ships, but floating skyscrapers. Lifts, indeed.

So I looked out at the two tugs, little boats of tremendous power, lying across the slip ready to push our stern up stream to facilitate our getaway. Meseck, they were named—George and Margaret, I think—unfamiliar to me who formerly knew most of New York's tug lines. When, responding to a toot of our horn, one moved toward me, the deckhand forward called: "Take your head in." I assured him I would do that, not being willing to have it jammed by the buffalo head at his bow. Then talking I told him how well I knew his river and he solved my question why the ship left at midnight. I had surmised the answer to be that October 10-11 slack high water occurred at midnight. It was then easy to shove the Roma's stern upstream—something no number of tugs could do against an ebb tide plus Hudson current running six miles an hour or more. That, I found, was correct.

Presently, then, the lines were cast off, the turbines started with their virtually vibrationless revolutions that furnish stupendous power, the two 95 footers boosted against our side and quite rapidly—very smoothly—we swung into mid river and were off. I remained at our port until 1:30, wondering at the length of this great vessel, her spreading white wake as she slid along at 22 knots, picking up point by point the familiar features of the lower Hudson—Jersey Central, brilliant ferries coming and going, the world's biggest clock on Colgate's, Ellis Island, then the Statue—"and so to bed."

Steward answers our morning bell promptly, but we strike a snag over acqua calda. Hardly seems reasonable until we think of scalding water.

Thereafter no trouble, but new things are put over only after three or four boys have contributed their mites of Inglese against my smatter of Italiano. Great mass of this ship still impresses me. Sea turbulent enough this first morning, but virtually no motion—steady old boat—good appetite for first breakfast—but O, you Italian "coffee." Revolting over its bitterness, waiter promises to fetch us "American coffee." O, joy. But when we find it is just *caffè italiana* weakened hope fades. We simply prepare to get used to it again. Steamer chair costs \$2, rug \$1.50 for the trip. Exorbitant charge—\$2 for the outfit would be ample. Baggage room for our class illy located and approach impossible for a lady—all through third-class quarters; so get our trunk into our cabin. Good cooking. Can say excellent cooking. Italians and French know how to make an omelet. Vegetables well prepared. Food served hot. Second-class table good enough for anybody. Service fine. This in happy contrast to similar class on some Western lines where American "variety" fetish rules and wide range is served uniformly badly. Sleeping lots to-day to make up for late retirement last night and to help adjustment to sea conditions.

"They don't know how to make coffee in Europe." We all say it. I heartily agree with that. And yet, coffee is grown in Mexico, all Central America and Southward through the entire isthmus which connects the two continents; and so on through Colombia, where much of the world's best is produced, not excepting Java and Sumatra; down into Brazil, greatest of all producers. In all those countries coffee *à la Française Italiana* is exclusively drunk. It is all parched to such a crisp as we should say was burned.

Puzzles me—always has—because the most delicate constituent of its flavor is the aromatic oil, and that is so volatile that it is lost if the infusion be boiled. Hence our best coffee is made as a sub-boiling infusion. To roast coffee so "high" that oil appears on the surface of the beans is to drive off all aromatic oil and most of the essential oil. From my standpoint, there is no flavor whatever left in coffee as made by Europeans or Latin Americans.

My own taste, based on nearly forty years of buying and selling coffee, including twelve years of roasting it, runs to tricolorator-made, strong, served hot with cream and no sugar. I manage to drink *caffè-au-lait*—meaning coffee with milk only by heavy dilution with the hot milk, plus a little sugar; but it is a sack-cloth-and-ashes process, believe me.

After dinner coffee here is something else. It is quasi-Turkish: triple strength of the black grounds which can only be drunk with heavy admixture of sugar. Only a demitasse is served—or wanted—for it is a sturdy stimulant.

Are we right or are we wrong? In matters of taste there can be no arbitrary standards. In Rome we do as the Romans do—long time accepted adage.

Our ship table is characterized by liberality in wine, but our napkins are
(Continued on page 30)

COFFEE

The recognized quality line with a wonderful list of satisfied consumers.

Morton House

Quaker

Nedrow

Imperial

Majestic

Boston Breakfast Blend

LEE & CADY

DRY GOODS

Michigan Retail Dry Goods Association.
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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.

Jackets For Every Type of Costume.

Palm Beach, it seems, will have a white Christmas of its own. That white is in for an exceptionally big run this season is the prediction heard on all sides, and the more Southern resort collections we see, the more we are convinced of its truth.

This goes not merely for frocks and such, but for beach things as well. In fact, especially for beach things. To our mind, the smartest possible bathing suit is the all-white suit—it has to be of a good heavy jersey—and we particularly like one because of a vivid Roman-striped sash which adds enormously to its chic. White linen or cotton beach pajamas, separate white trousers to pull on over your suit, a whole series of white jersey frocks, the kind you are accustomed to thinking of in terms of silk, white hats of starched linen—these are only a few of the white fashions that are expected to register importantly as the season develops. And of course there are scores expressed in white with strong color accents.

As for colors, see the nearest rainbow. They are all represented, and you can have your choice. One of the shrewdest prophets in New York is backing yellow against all comers. Calmly indifferent to statements that the sun-tan craze is all over, she maintains that people will continue to get tanned nevertheless and that colors becoming to a bronzed skin will be the desired colors. Therefore much white, therefore much yellow, therefore pinks that verge on peach and the deeper coral pinks.

In other quarters the talk is mostly of blue, all tones and qualities of blue, and especially of costumes combining two and three shades of blue. Golden green is prominently mentioned. Gray is one of the newest developments—gray with pink, with blue, with yellow, prints that have a lot of gray in their designs or backgrounds.

Color combinations interest us most of all. They have become so varied, so subtle and so sophisticated that we can see no excuse for anyone going about looking like a marshmallow. Take, for instance, Chanel's long-famous red, white and blue combination. A New York designer gives this a new twist by substituting for white the palest possible flesh tone—it fashions a bouclette suit with bright red and bright blue designs woven in. This same flesh color is novel in combination with a new brown tone, a lighter-than-medium, somewhat rosy brown. Golden brown and apricot is another pleasing combination. A new stone gray, darker than the one used with pastels, is pepped up by contrasting accents of bright green or red.

A detailed discussion of resort fabrics will be found elsewhere on this page. Suffice it to say here, that linen promises to have a most successful season.

Jackets of every length and descrip-

tion, with every type of costume, are an outstanding Palm Beach fashion. Not content with making us jacket-minded throughout the day, the designers would have us purchase a jacket with every evening gown. In plain silks and wools to go with the printed, the striped and plaid frocks and pajamas, in figured fabrics to match the costume, or to offset plain materials, in fur-trimmed versions for evening, jackets will be seen and worn everywhere. Some costumes even have two jackets. All of which points to a big jacket suit season next Spring.

Of course you are well aware by now that plaids and checks are "good." But have you seen the new striped things? The stripes are used up and down, and across, and horizontally, in pajamas as well as dresses. They are extremely good looking—we only hope they do not become too popular.—N. Y. Times.

Brimmed Hats Again.

In line with the old-established custom of regarding Palm Beach fashions with an eye to their reappearance the following Summer, it seems safe to assume that hats with brims are coming back into vogue. And after a long and pretty relentless dose of berets, bonnets, bicornes, tricornes and other decidedly exposing chapeaux, the sight of a brim on the millinery horizon is refreshing.

Widths vary from a matter of inches to a matter of a foot or more—see Patou's enormous beach hats. Furthermore, they adhere to no set rules. Brims that undulate in soft irregular waves are frequent. Brims are tilted over a bandeau, brims introduce a pleat pinched in over one eye, brims roll up in unexpected places—there is no end to the variety of brims among Palm Beach hats.

Plenty of them are plain and unpretentious brims. Patou makes a longer in-the-back brim that is smart. The crowns that brims are set upon grow shallower and shallower, barely covering the top of one's head.

Certain of prominence in resort and Summer fashions, the brimmed hat will also appear among the new bicornes, tricornes, berets, and turbans that are being advanced for Spring. Spring brims will be small or medium sized ones, and like the larger ones for Palm Beach will be subject to smart manipulation and individual treatment.

Sees New Market For Cottons.

More than 2,000,000 yards of cotton goods will have been used this year as a substitute for writing paper and other paper products, Charles K. Everett of the new uses section of the Cotton Textile Institute declares. The steadily growing popularity of the fabric, due to the fact that it is imperishable, indicates that consumption of it may be doubled or trebled in 1931. It is being used extensively in the South now for correspondence by business firms and even for photographic purposes. Experiments are being conducted to test its value for billboard signs. At the present time there are three grades. Mr. Everett says, printcloth, shade and lawn. The present low cost of cotton makes the fabric

competitive with many grades of paper.

Hosiery Trade Reports Vary.

Spotty conditions exist in the full-fashioned hosiery trade at the present time, with some mills reporting an excellent business in last-minute rush orders for Christmas fill-ins and others declaring that buying has tapered off. Selling agents for a Pennsylvania mill report that on the previous day the mill received orders in excess of 2,500 dozen, more than twice that of a normal day's business. At the present time this mill is said to be running twenty-four hours a day and has back orders of more than 16,000 dozen. Rumors of further reductions in the official price lists of some of the large full-fashioned mills are not being generally credited, although it is admitted that goods are offered and sold at very low prices.

Men's Expensive Items Sell Well.

The early Christmas buying of men's apparel which has appeared has revealed a somewhat unexpected interest in expensive furnishings and novelties, the executive of a large men's wear chain reports. He asserts that Christmas volume in his stores is ahead of last year's total and that an excellent business is being done in higher-priced robes, shirts and neckwear and in novelties, such as leather goods and cigarette cases. The theory is advanced that early Christmas buying is being done by the wealthier class of people, who can still afford to purchase high-priced goods, and that the last-minute rush by late shoppers will be concentrated on popular-priced staple merchandise.

Heavyweight Underwear Reduced.

Slight downward revisions on men's heavyweight ribbed underwear have been made by one of the Northern mills, according to reports in the market. While such reductions are regarded as unusual at this time of the year, it was explained that these goods are being offered to merchants for any December or January sales they may wish to conduct. Other selling agents report that a few small orders are still being placed for heavyweight goods, but that no volume business is appearing. Buying of lightweight underwear for Spring is also progressing slowly and mill agents do not look for any activity now until after the first of the year.

Grocery Prices Touch New Low.

Another decline in prices last month carried the monthly wholesale grocery index prepared by the bureau of business research of New York University to the lowest point on record, the National Wholesale Grocers' Association announced. The index fell to 88 in November, a drop of 2.33 per cent. under November, 1929. Sugar is the only item which averaged a higher price in November. Lower averages were shown for macaroni, cheese, beans, peas (fancy Alaska), flour, oats, cornmeal, rice, prunes, coffee, tomatoes, corn, cottonseed oil and lard. The index is based upon wholesale grocery prices for twenty-four representative items.

Expect Influx of Pewter Buyers.

An influx of buyers of pewter, sterling silver and plated ware lines is expected in the local market the latter part of the month. According to selling agents, the buyers will be in at that time looking for merchandise for post-holiday sales events. At the present time retailers are sending numerous re-orders for pewter items for current sale, but are restricting purchases of plate and sterling silver ware to an abnormal degree. Complaints that buyers refuse to replenish depleted stocks of silver and plated ware are heard more frequently as the holiday buying progresses.

See Stimulation From New Items.

With the turn of the year retailers will be offered a substantially greater number of new items in many lines than was the case last January. The need for stimulation of business has been brought home thoroughly to manufacturers as well as retailers, and there is agreement that one means of achieving this stimulation is the appeal of a wider range of new lines. To a considerable degree the lines will reflect further readjustment of price, which will bring the items into lower retail price lines. The merchandise will be shown not only for Spring but for immediate selling as well.

Small Rug Mills May Alter Prices.

Reports that small mills in the floor coverings industry will make a bid for a larger share of the rug trade by readjusting prices early next year are current in the local market. The smaller producers, it is pointed out, have undersold others for some time and are eager to retain the volume of orders which their low prices brought. When large producers suffered from a lack of trade last Spring and Summer, according to the reports, the small organizations kept busy by giving price concessions. They now see their market threatened by the low quotations of the large competitors.

Feature Mohair Upholstery.

Furniture manufacturers preparing their 1931 Spring lines of upholstered furniture have exhibited a continued preference for mohair plush fabrics, according to producers of such material. Approximately 65 per cent. of the orders for covering has specified mohair, it was said. Low-end goods have been in most demand. Brown, rust and green continue popular as color choices. The upholstery manufacturers are awaiting results of forthcoming openings in the furniture trade with interest because of their belief that the Spring orders will be close to normal next year.

Ten Ways To Lose Trade.

1. Don't keep the store neat and clean.
2. Employ grouchy or discourteous clerks.
3. Neglect your show windows.
4. Carry shoddy merchandise.
5. Serve customers indifferently.
6. Use poor lighting.
7. Don't keep your promises.
8. Knock your competitors.
9. Stop advertising.
10. Run your store "the old way."

SHOE MARKET

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

Curtailling Fancy Shoe Styles Proves Aid To Industry.

Adherence to staple lines, with a minimum of fancy styles, reduced costs of raw material, and generally fair consumer demand are enabling the Nation's shoe industry to operate on a stable basis, according to an oral statement Nov. 29 by Arthur B. Butman, Chief of the Shoe Division, Department of Commerce.

One of the bright spots in this industry at present, according to Mr. Butman, is in the work shoe department where in a number of factories there are sufficient orders for the remainder of the year. There are evidences in other lines also of an improved demand in anticipation of holiday trade, he declared. The following additional information was furnished:

In the face of generally depressed conditions, the shoe industry has been operating at a rate but slightly below the average of the last five years and only 12 per cent. below the phenomenal year of 1929. Production for the first nine months of 1930 approximated 240,000,000 pairs of which nearly one-half were women's and misses' footwear.

With the decline in the prices of hides, which have been reflected in the prices of leather, the industry has been able to reduce costs and has lowered quotations since the first of the year from 15 to 20 per cent. This had been accompanied by retailer adjustments to some extent but not until recently have there been any concerted movements to bring down shoe prices.

Some of the shoe chain stores have recently announced 10 per cent. reductions in order to increase volume. One of the largest retail organizations, operating four chains, has announced such a reduction for the duration of the business depression, another company has lowered prices during the month of November to stimulate consumer buying. There is a tendency among the independent dealers to meet this competition by adding lower priced lines. The higher priced standard shoes have been experiencing little price competition, the demand for quality shoes being well maintained. The output of a large manufacturer of a well known men's shoe so far this year is higher than the corresponding period of 1929.

While conditions in men's shoes, principally the work types, have held up satisfactorily, the situation in women's shoes is less promising at this time, although production of the women's types showed less falling off during the first nine months of the year than men's or children's. The introduction of novelty styles, however, has been a recent development which may stimulate sales in the medium-grade women's lines.

Retailers are looking to an improved demand with the advent of cold weather and snow, not only for the usual seasonal requirements, but also in view of the fact that inclement

weather may arouse shoe purchases by consumers who are believed to have held off buying footwear longer than usual. The drought during the summer months and the summer-like weather in the recent months were not conducive to shoe buying.

Lack of Interest on the Part of the Clerk.

When a customer comes into a store to buy a pound of coffee, she may need cream to put into it after it is made, she may need sugar to sweeten it, she may perhaps need bread with which to make toast to serve with her coffee at breakfast, or she may need any number of other things which go to make up a meal at which she is serving coffee. Often she thinks only of the coffee she wants, buys her pound or half pound can and leaves the store. Perhaps on her way home she may think of some other commodity which she needs and perhaps will stop at some other store she passes to get it.

All of us have heard about the habit barbers have of asking their patrons whether they want a shampoo, tonic, massage or some other special treatment after they have sold a haircut or a shave. Although many of us have been irritated by this practice when it has been pushed too strongly, nevertheless we must give the barber credit—he tries to expand his volume by being a salesman in addition to being an order taker. And, when properly done, it undoubtedly is effective.

An example of how some grocery and meat stores have lost sales in the past by not using the simple fundamental rule of selling—trying to build up the order—is brought to mind in a striking manner by a survey taken recently by one of the great food corporations.

To each of four women in different parts of the country was given five dollars and the women were requested to shop in grocery stores in their localities. They were instructed to ask for a loaf of bread in some of the stores and for nothing else. If the clerk suggested nothing in addition to the bread, they were to walk out of the store. However, if the clerk tried to expand his sale, they were to buy as long as he kept mentioning additional items until they had spent their entire five dollars.

The largest amount spent by a woman who asked for a loaf of bread, and who was willing to buy as long as the clerk suggested additional items, was forty-two cents.

In other stores these women were to ask for a box of cake flour, but to ask for nothing more. As in the case of the places where they asked for a loaf of bread, they were to keep buying as long as the clerk who was waiting on them suggested additional items or until they had spent the money given to them. The largest amount spent by any woman who went into a store to buy cake flour was \$1.62.

In a large proportion of the stores at which these women shopped, clerks failed to suggest anything in addition to the loaf of bread or the box of cake flour which the woman originally requested.

It is very improbable that a clerk in a retail meat or grocery store will

find a customer who will buy every food product which he might suggest. In a great many cases, however, the housewife is able to make use of the suggestions which the retail clerk may give her, and will appreciate them. At any rate, clerks take no risk of insulting their customers by suggesting additional articles or commodities kindred to the food which the customer has asked for, provided they are tactful in their approach.

Cake flour is an excellent example of a food which offers the opportunity for the sale of additional items. The average clerk will be able to think of dozens of commodities which are used in cakes; shortening—sugar—eggs—dates or raisins—chocolate or cocoa for icing—butter—milk—baking powder—vanilla or other flavoring—cream—nut meats—citron—maraschino cherries—other dessert to go with her cake—all of these items would offer possibilities to the clerk, and some of the items suggested are equally as essential in the making of a cake as the cake flour which she originally requested.

There is a similar opportunity for the salesman in a meat store to build up his orders, although he will not have quite as wide a field as the clerk in the grocery store. For example, the suggestion of a novel way by which to prepare a meat dish may cause a customer to buy meat for a meal at which she had not intended to serve this food.

The value of lard for use in the preparation of pies, for instance, is appreciated by practically every housewife. Lard is a product which can be

suggested to any customer who buys meat, and is necessary in the preparation of many meat dishes.

We all know of the power of suggestion, and experienced salesmen have found that it is one of their most desirable assets. The salesman who is able to conjure up in the mind of the person to whom he is selling an attractive picture of his commodity or of ways in which it can be used is well on the way to making a sale.

While it may require some special or developed ability to make a customer desire something which she has not wanted when she came into a store, it is not hard to sell a person something which she wants but which simply has not occurred to her. This is the fundamental reason why clerks will find it to their advantage to mention additional items to a customer who enters their store and asks for only one food product.

In these tests some salesman could have sold a bill of \$5 worth of goods. Instead, the best of the large number of clerks in stores where these women shopped let \$3.38, which the store might just as well have had, go out of his store because of his lack of interest in increasing his volume.

Clarence Serey.

A Special Occasion.

The college professor and his wife were entertaining at dinner. Suddenly a child's voice was heard from the floor above:

Mother!

"What is it, Archie?" she asked.

"There's only clean towels in the bathroom. Shall I start one?"

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More Slants on Italian Grocers and Their Methods.

There is often a lot of talk about how a grocer should stick to his line and how others should not trench on it. There is not so much of that now as there was a few years ago. Always it happens that men who talk that way do not reason things to their logical conclusion, else they would see that, in seeking to limit opportunity and curtail the liberty of others, they must necessarily limit and hamper themselves, for law can be no respecter of persons. Special privilege is against the spirit of our institutions and it is to the keen interest of every one of us to see that the letter of all laws conforms to that spirit.

One need only look about among Italian grocers to see where such limitations would place us. For the divisions of trade here are so close and tight as to amaze an American. Salt, for example, is a government monopoly as is tobacco. So one does not buy salt at a grocer's at all. The grocer keeps no salt. One goes to the tobacconist. Incidentally the salt is only partly refined. What we get could not be sold by any grocer in America. We eat it here because one must have salt, but it is just plain dirty. Inasmuch as we have not yet "kept house" in Rome, I do not know what salt costs. See later notes on that, for we expect to do our own cooking after two days more of hotel life—of which, if you ask me, I can say we have had enough.

Europeans all eat unsalted butter. After a while, it gets to be pleasant, so we both like it now. But dear salt has ramifying effects. Bread is pretty flat because slightly salted, and most cooking, particularly of desserts, must be salted or they are rather flavorless.

The grocer keeps beans, rice, corn meal; certain limited kinds of canned goods; perhaps coffee and maybe not; tea; washing powders and soap. But he had no dried fruits—not even prunes—no cheese nor bacon, no butter nor eggs; few have any canned fruits and those who have such are apt only to have canned jams. We experimented in buying a can of prunes lately. Every indication on the can was that it contained prunes—that is, to my limited knowledge of Italian it did. When we opened it, we found prune jam. It was good quality, undoubtedly pure fruit and sugar, but it was not what we wanted.

I really very much enjoy the experience of buying from folks who know not a single English word, trying my pidgin Dago on them and laboring to get my wants over to them. They are lovely people in that respect, so very anxious not only to do business, but to give one what one wants. And if one goes about the job frankly and

succeeds in getting a word over, they are tickled stiff to understand.

My system is to make any sort of noise that seems fairly to approximate the thing I want. If I say it right, the consequence is that they think I am well up in Italian and I get back a perfect torrent of words in which I am inundated. Then I have to make more signs of the no savvy order and look blank, but with smiling good humor. Next move is to take out my dictionary and that effects perfect understanding. They know I'm a tenderfoot and are willing to help.

The deal is made on the Chinese plan of words without connectives. It is "fig-gy" for figs; "Oon mayta keelo," which means half a kilo or just over a pound. But at that one must do much thinking for the storekeeper also. For with the best intentions in the world, these boys get confused when transactions run to such big totals as full pounds. This because the custom here is to buy a day's supply of everything. So anywhere from 2c to 5c worth of figs is a quite worthy transaction. This leads to some funny mixups.

To-day I saw some fine California prunes and Italian white figs in a shop. California prunes are preferred here as elsewhere because, as with other products, we have developed this European fruit into a finer article within fifty years than Europeans have done in as many centuries. We have not caught up on figs as yet, the Italian article being far more tender and sweeter up to date than ours, but probably another twenty-five years will change even that.

Being hungry for these fruits, we bought prunes for 2 lire, which translates into 10½c at present exchange rates. That safely done, I plunged on half a kilo of figs. They were marked L3.50 chilo which meant three and a half lire for 2.05 pounds. But my check was for 17.75 lire. I paid it, for I am gaining experience and a lot of incidental fun, but I realized that 87½c for a pound of figs was going some. So, with perfect good nature, I dug out the price tag and pointed it to the young clerk. He saw, as I did, that he had put a decimal in the wrong place. His figure should have been 1.75 lire.

Together we went to cassa—that is, the cashier—and explained. But she did not give up money easily. So while she seemed fairly well convinced by the clerk's flow of words, he had to leave the shop and run across the "street"—about 18 feet wide hereabouts—and return with some word from somebody before she would give up. Then I got back the surplus. The figs had cost me close to 9c—for a full pound of sweet, tender, good sized and delicious fruit.

Eggs are sold by the piece. They begin small and dirty—filthy, in fact—at 60c each; step up to less small, slightly less filthy, for 70c; next grade is fairly clean, larger, for 75c each; and last one gets nice, large eggs, quite clean, for 80c. But 60c is 3c; 70c is 3½c, and 80c is virtually 4c—so it is not quite so tragic as it looks.

Of the inside quality I shall tell later after we have cooked our own. (Continued on page 31)



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Treasurer—Pius Goedecke, Detroit.
Next meeting will be held in Grand Rapids, date not decided.

Could Another Food Dealer Boost Your Sales?

The leasing of store space to dealers in other lines than meats has attracted many dealers, especially in the larger towns and cities. Some of these departments have been stocked with goods allied to meats, though non-competitive, while others have been stocked with goods having no relationship to meat.

The proposition has many advantages while it also has certain disadvantages. Under present conditions, there are numerous retail meat stores which can well profit by such a move, provided the thing is managed along the right lines. There are several lines of retail business which are closely enough associated with fresh meats, and among these the retailer will find his best bets.

The U. S. Department of Commerce has been making a study of this department leasing idea and it has found out that, under certain circumstances, the meat retailer can profit directly from sales made in such a concession, without advancing much (or any) capital. It has found that he can reduce his store overhead considerably and gain from additional business gotten from the additional people that the concession brings in. In addition, there is usually a percentage of the profits.

The various forms of leasehold arrangements being made by fresh meat retailers may be grouped as follows: (a) Simple leasing of store space, with no share in net profits; (b) leasing of space with also a share in profits and (c) supplying space without cost and with a larger share in the profits.

Here and there within the past few months, fresh meat dealers have been found operating on each of these plans profitably. In most cases, the leased department appeared to be prosperous also.

The advantages are clear-cut just as are the disadvantages. First, there is the considerable saving on overhead store costs where the retailer of meats has more space than his volume actually demands. There is the additional number of possible customers brought into the store by reason of the new department. Where the line of business is closely associated with or allied to meats, this advantage is very important. There is also some advantage in the possible help that may be secured in store management and conduct, but this is not a major item and probably will not enter into the average deal. There is also the possible extra profit on sales made in the added department of the business.

While the disadvantages of the plan are many, they all are within control of the meat dealer. As one dealer in New Jersey pointed out:

"The first space I leased was to a bottled beverage dealer, doing largely a case goods trade but with some over-the-counter business. It proved to be unsatisfactory. This particular dealer

wasn't on the job much and allowed his portion of the room to become sloppy and unkempt. A lot of his work devolved upon me and my men.

"Next, I arranged to lease the same space to a dairy products retailer of experience. The first deal, with the beverage man, was an out-and-out space lease. The second was a deal which gave me a percentage of the net profits. It has proved to be very satisfactory. We are, in effect, partners in this department, but the greater risk is his. I made a very small investment of capital and share the overhead expenses. The business-like methods of this man have enabled me to work smoothly with him.

"To all appearances, the dairy products are a part of my meat business while, as a matter of fact, the other fellow has full authority behind the counter."

Where a plan of this kind fails in the meat business, there are good reasons for it. Everything depends upon a clear cut and well understood arrangement in the first place. The amount and exact location of the space should be noted, the share of window and store display space and the degree of neatness and order that shall be maintained at all times in the new section.

The ideal agreement will specify these points:

1. Precise amount and location of space.
2. Amount of window space.
3. Causes for which lease may be revoked.
5. Plan of sharing overhead expenses, and other financial arrangements.

For the most part, meat dealers who have found it practical and advisable to take in another department on the lease basis, have made the arrangement one of simple tenancy. A certain portion of the meat shop is not vitally needed for sales or display, somebody wants to use it and the relationship becomes one of landlord and tenant, with certain clearly defined restrictions as to the conduct of the business.

On the other hand, many dealers feel that they should have some sort of interest in the profits and in the sales. They are willing to advance a certain amount of capital either in the form of rental (overhead items) or in cold cash. There are also arrangements made in which both of these ideas figure.

The meat dealer will benefit, when he sets out to lease a portion of his store, if he gets a line that will harmonize to advantage with his own attractive displays in windows and on counters and shelves.

For instance:

Delicatessen counters and displays perhaps attract more people than almost any other food line. The delicatessen dealer sharing a meat store can get in possibly five times as many customers as any other possible line in connection with the meat business. Every food buyer is a prospective fresh meat buyer or a fresh fish buyer. The two lines hitch up well together. They are associated closely together in the public mind.

(Continued on page 31)



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Mrs. Grass has worked out numerous ways of making delicious dishes from her Noodles and the recipe folders are packed in each package.

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Things To Do After the Christmas Holiday.

Most wide-awake hardware dealers have already laid their plans for the aftermath of the Christmas holiday. It is characteristic of good business men that they look ahead and plan ahead; and that in this instance, when the Christmas trade is rising to its peak, the dealer already knows pretty well what his next move will be.

The day after Christmas, there are two things to do. First, you can meet the requirements of the moment by launching a clean up sale to get rid of odds and ends of seasonable stuff. Second, you can begin to formulate your plans for the coming winter months.

What are the possibilities of selling Christmas lines after the Christmas holidays?

These possibilities are, admittedly, slight—slight, that is, compared with the possibilities before the holiday. The difference emphasizes the importance and soundness of the trade axiom, "Sell seasonable lines while they are still seasonable and the selling is good."

Yet there are some possibilities. Between the Christmas and New Years holidays the dealer has certain limited opportunities for disposing of Christmas gift lines. A study of the situation, an understanding of human reactions, will close these possibilities.

In the first place, in the annual rush of Christmas buying, some individuals are apt to be overlooked. There are folks who have unexpectedly sent gifts and who have not been remembered themselves. The recipient of the unexpected gift is on the lookout now for something "not too expensive" to send as a belated return gift.

Then a good many youngsters are pretty sure to have been disappointed. Some article they wanted has been forgotten, and they clamor for it and expect New Year's to be a second Christmas. Easy and indulgent parents are apt to humor their whims if the outlay is not too great.

There are, too, parents—thrifty folk—who have refrained from purchasing certain articles on account of price, but to whom a special price concession will prove attractive. It seems as though a lot of people are getting wise to the fact that if they wait until after Christmas they will get things at a lower price. Hence there is a tendency, especially in times like these, to buy the more Christmassy articles before the holidays and wait until afterward to pick up additional items.

Finally, there are the eminently thrifty people who are willing to look ahead an entire year and buy now—at a substantial price concession—in anticipation of Christmas, 1931. Such folk may be few, but they do exist.

It is worth while to remember that a good many of the hardware dealer's Christmas gift lines are staple all the year round; and most of them are suitable for birthday, wedding or graduation

gifts. Hence, the possibilities of making sales are not entirely exhausted when the Christmas season is finished.

In any event, there are sufficient exceptions to the general rule to justify the dealer in putting on an after-Christmas sale. This sale, however, should be staged at once. You should be ready to launch it the day after Christmas, and push it through the entire week between Christmas and New Year's. After that, the possibilities of picking up some belated gift business will be pretty well exhausted; and you will be ready to go ahead with the annual inventory.

For this after-Christmas sale, select the lines you obviously ought to get rid of at once—the odd articles and broken lots that will not pay for carrying over. Pile a lot of them into the window in a hurry-up display with the biggest price tickets you can get and the most drastic price-cuts you can afford. Make it a "Clean Up Display"—put in a show-card explaining that these are extra specials offered at extra special prices to help the customer remember anyone he has accidentally forgotten in his Christmas buying. You might even point out that with such drastic price cuts it will pay to buy these articles now and hold them until next Christmas. Follow the same line of argument in your newspaper advertising, featuring the latter with price quotations.

The important thing is to get into action right away, if possible the day immediately after Christmas. Run an advertisement in your local paper, get out dodgers. Such a sale, to be worth while, must be staged at once. You can't afford to wait for elaborate preparations. Make the sale rather a "pick-up" affair that will fill your window and help to keep business moving while you get your bearings and formulate your larger plans for the winter months.

This after-Christmas sale is, however, a different thing from your mid-winter stock-taking sale. The latter should be carefully planned and all the details worked out with a view to making it a big stimulus to winter business.

Opinions differ as to whether the stock-taking sale should be held before or after the annual inventory. Some merchants say that, held before the inventory, it reduces the stock and hence the labor of stock-taking. Others say, "You can't tell what you have to offer until you've taken stock." The question is one for the individual merchant to settle for himself; no general rule can be laid down.

Where the stock-taking sale is held before the annual inventory the after-Christmas sale will serve as a curtain-raiser. In it, feature the essentially Christmas lines you don't want to hold over. Meanwhile, study your stock carefully, and add to your special offerings until the stock is reduced sufficiently and you feel ready to go ahead with stock-taking.

Where, however, the stock-taking sale is held after the inventory, the after-Christmas sale serves as a "sudden death" clean-up of Christmas lines you want to get rid of. Then, right after New Year's, comes your inven-

tory; and this will give you a very clear idea of the lines you ought to clean out.

Quite often a preliminary sale of stoves can be held right after Christmas. It is generally considered that there is no demand for stoves at this season. Yet a certain demand can be created by judicious advertising and small price concessions plus aggressive salesmanship. Often, instead of shading the price, some article of less value can be "thrown in"—a razor, a carving knife, a lamp, or some article of sufficient value to form an inducement. By sorting over the stock you can secure a variety of premiums—articles still good but which have been in stock some time. Put on a window display with a stove as the central feature surrounded by the various premiums offered on stove sales. As an alternative, some attractive articles not ordinarily carried in stock can be secured at a special price and featured as a stove premium for a limited time. Be sure, however, that in this case the premium actually is attractive. You don't want yourself loaded with something that will not merely fail to help

move your stoves but will add to your overplus of unsaleable stock.

With the Christmas rush over, the tendency of the normal man is to slacken his selling efforts. The dealer and his salespeople are undoubtedly tired in reaction from the heavy strain of the last few weeks. More than that, the buying public has overspent itself, and the tendency of the average customers is to economize.

As a result, the winter months are normally dull. During the Christmas season the public is in a buying mood. Under such circumstances, the average hardware dealer is apt to exclaim, "What's the use?" and decide to take things easy.

This is a mistake; and the more difficult general business conditions may be, the greater the mistake in slackening effort. This extra dull season is the very time for the hardware dealer to use all his energy and ingenuity to stimulate business and capture trade.

In order to keep the sales during the winter months up to even a fair average, extra effort is required. The first thing to do after Christmas is to remind yourself that, at the very utmost,

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the strain of the winter months will not be exceptionally heavy. With this concession to your natural human desire for a rest, plunge right into the job of making the very most of these dull winter months.

If business is hard to get, just determine that you yourself will get every bit of business there is to be got. Talk things over with your salespeople and get them gingered up with the same idea. Put forth extra effort to get business, work up some exceptionally striking displays, and make a dead set on your buying public. As you take stock, ponder methods of moving out the slow-selling lines which your stock-taking uncovers. Your stock-taking will disclose mistakes you have made in buying, will suggest improved methods for the coming year. In these dull winter months you can learn a lot that will be helpful in the handling of your coming year's business.

Meanwhile, you will have ample time to plan for your spring trade.

Victor Lauriston.

American Motherhood in the Balance.

Grandville, Dec. 16—What constitutes the greatest danger to free institutions to-day?

The lack of parental instruction to the boys and girls now growing up in our land. There is no family government such as existed before the world war. Indian children were far better bred and instructed in the olden time than are our white boys and girls of to-day.

Doubtless the working of husbands and wives in stores and factories while the babes at home seek their own entertainment has much to do with conditions and unless a change comes about very soon the whole Nation will find itself on the rocks.

The American Nation is rushing at railroad speed to the whirlpool of destruction. Family ties are forgotten. Boys and girls go on the streets seeking amusement at the expense of the neighbors. Theft is a common crime these untutored boys indulge in when at their play.

The present criminology has been brought about by those parents who seek solace for the quietude of the family circle in the jazz shows and indecent talkies that are filling the land.

There should be little cause for wonder that American society is rotten from the fact that home love and duties are scorned by a large majority of our women who call themselves mothers. These same mothers have given birth to, and are bringing up a parcel of hoodlums who will soon be candidates for the State prisons.

The American mother of to-day is far and away off the base line of good motherhood when she goes to the jazz show, the races, the games of chance while her precious children are not home but racing the streets in wild scampers after something to do. Soaping windows, stealing milk bottles and doing all sorts of small meannesses constitute the amusement of the neglected youngsters.

Criminals are thus made for future robberies and murder. A mother who will bring a child into the world to be afterward neglected and let to go helter skelter into sinful ways is not fit to wear the badge of mother.

Such women there are in plenty to-day and the tribe is on the increase. No wonder we are having hard times. With the husband wandering the streets looking for work, mothers taking their husband's places in almost every shop and store, children running wild in the roads and streets the wonder is that our hard times had not come sooner.

The women, those who are mothers

at least, will have to turn over a new leaf if we are to have a return of prosperous times. Will they do it? That is a question for the wives and mothers to answer for themselves.

Many a decent child is spoiled in the upbringing.

To the mothers of America we must appeal to save us as a people from the abyss of destruction which threatens. Put on the brakes, wives and mothers of America and strive to bring back the old virtues which blazoned the early American home with glory and a happy combination of family ties that riveted the cords of love and home with bands impossible to break.

If you should get out some night and follow in the wake of a stream of slugging little ruffians you would soon be blushing with shame for the American boy of to-day.

Fathers of course must shoulder a part of the blame for our young American hoodlums, yet with a careless and indifferent mother giving her boys license to cavort at will over private premises and elsewhere that father's influence is usually nil.

Society to-day is certainly in a low state which it may possibly require another war to rouse from its lethargy. However criminal young America has become it is by no means a fact that such citizens make good soldiers. In fact the contrary is true. Take an overbearing, bullying boy and he generally yells "enough" when the right buster gets after him.

It is become notable that if a citizen would keep garden tools or anything useful in lawn work those tools are not safe unless placed under lock and key. Right in the depths of the lumber woods no such rascality existed. Rogues in that day were few and far between.

It has been remarked with a modicum of truthfulness that there is honor among thieves. Not so, however, among the later class of light fingered youths who belong to some of our best families.

The country is under the heel of all sorts of scalawagism such as never before existed in the United States of America. A careless motherhood and sinful disregard of the rights of others has grown up in the land and there seems to be no encouraging outlook for the future.

Mothers of America what are you about? How long do you intend to abandon your home duties and tie yourselves up with the criminal classes of the land. Must we wait for another Lincoln to come out of the humble homes of the poor and raise the standard of right living, loving and home spirit?

"How long O Lord, how long?" are cries that come up from the best spirits in the land. We know not how soon but when right triumphs there'll be a wonderful overturning in this land of the free and home of the brave.

Old Timer.

An Exceptional Appeal.

The proprietor of a grocery store had employed a chef for the week and stationed him near the entrance of the store garbed in the customary uniform and cap. A beautifully decorated table exquisitely set commanded the center of the floor facing the door. Above the table hung a large attractively designed menu card with bold legible letters. From each item on the menu an orange ribbon stretched to a well arranged table display of that item, or ingredients, which it comprised.

The chef added to the effect and served as a medium of suggestions for the busy shoppers.

The local medium called the attention of the housewife to the chef's service and the special menu.

The appeal has been unusual and has brought in many customers who otherwise might not have ventured inside the store.

Candy a Drawing Card.

Many grocers and marketmen, in an endeavor to raise the standard of their stores, have installed confectionery departments. Christmas offers a special opportunity to commercialize on this particular commodity and many merchants are doing it this week.

Ribbon candy has never failed to attract the sweet tooth of the passerby. Several grocers have given over an entire window to tempting designs of candy canes, ribbon candy, one and two pound boxes of good quality chocolates and a special mixture of hard candies. Candy is a particularly appealing item to the housewife and thus serves as a fine drawing card.

Extra Service.

Ready cooked turkeys, piping hot, advertised and displayed in barbecue style, served as an admirable drawing card for hurried customers. This idea has been carried out in a more complete way by an enterprising market proprietor who has sent attractive invitations to his customers to buy their turkeys cooked by an expert. He has carefully pointed out the time, money and worry saved. The response has been beyond his expectations. The letter was made to imply that the novelty was a direct service to the consumer in appreciation of her services during the past year. The appeal was successful.

Many Calls For Negligee Items.

Numerous fill-in orders for underwear and negligee garments for quick delivery reported. On popular price gift merchandise retailers have been obtaining a good turnover, with attention centering on both rayon and pure dye silk items. Pajama ensembles, night gowns and one-piece underwear types have been outstanding, in addition to staple garments. Fitted and flared effects are leading. A recent development which has attracted considerable attention is a revival of the demand for petticoats. Slips, however, are selling in volume. Blanket robes have met with a good demand.

Wrong Side of Ledger.

A minister consented to preach during his vacation in the country at an Episcopal church. When he arrived at the church on Sunday morning the sexton welcomed him and said:

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.

"Do you wish to wear a surplice, sir?"

"Why, my good man, I'm a Methodist. What do I know about surplices? All I know about is deficits."

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

Nucoa

KRAFT CHEESE

All varieties, bulk and package cheese

"Best Foods"

Salad Dressings

Fanning's

Bread and Butter Pickles

Alpha Butter

TEN BRUIN'S HORSE RADISH and
MUSTARD

OTHER SPECIALTIES

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.



SARLES

Detective Agency

Licensed and Bonded

Michigan Trust Bldg.

Grand Rapids, Mich.

The Brand You Know by HART



Look for the Red Heart
on the Can

LEE & CADY

Distributor

Jennings' Pure Extracts

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

Jennings Flavoring Extract Co.

Grand Rapids, Mich.

HOTEL DEPARTMENT

News and Gossip Concerning Michigan Hotels.

Los Angeles, Dec. 13.—Who is it that would dispute the old-time proposition that "Great oaks from little acorns grow?" A few of us old-time residents of Chicago remember when John R. Thompson established a few "beaneries" in that city, and we used to make tours of investigation to see where we could get the most for our money. Well, Thompson, seemed to strike the keynote, his restaurants flourished, he established them in other cities and the first thing we knew, Kohlsatt, his principal competitor was displaced from the map. I just happened to pick up a statement showing that for a ten month period the Thompson chain gross receipts were \$12,500,000. Something to speak of, anyhow.

It is an unusual week when an American missionary doesn't get kidnapped in China. Nothing much is ever done by the American Government toward their rescue, and there seems to be a tacit agreement that, if they put their heads into the lion's mouth they must accept the consequences. Whether the missionaries do any "good" or not is questionable. Most of their converts are what are called "rice Christians," who put on a new faith like a new garment, mainly because by so doing they get a chance to eat. Once the incentive is removed they revert to their original religion, which if it happens to be Confucianism, is very much like our own Christianity, with, possibly, less hypocrisy. It seems to me that a few missionaries might do good work, with a greater degree of safety, in their own country. The conversion of a few of our army of gangsters who, at their very best, are a thousand times worse than the Chinese, and their consequent reversion to lawful living would be a boon to this country for which it would be grateful.

Speaking more generally of the new Hotel Hoffman, at South Bend, which has just been opened to the public, it is of fire-proof construction, twelve stories in height, and contains 150 rooms, including the new French-type telephones, and radio equipment as well. Each of the Hoffman properties in South Bend is under separate management. J. Kennedy Qualley, manager of the Hotel LaSalle, is in general charge, with "Jake" Hoffman, himself, giving personal touch to the ensemble.

And now comes the announcement to the effect that the Knott syndicate who recently took over the operation of Hotel LaSalle, Detroit, have decided to name it the Detroitier. It was when first built, known as the Savoy. Whether the change in names will have any effect on the shade of ink used in making up its balance sheets, nobody seems to know. There was never any excuse for the hotel in the first place, it has never made any kind of a showing, but still the Knott people may make something out of it, though if they do it will naturally be at the expense of some other similar institution in Detroit. It is certainly a handsome property and I wish it well.

Raymond Baker, formerly clerk at the Morton Hotel, Grand Rapids, for several years, and more recently assistant to Adolph Kopp, manager of the Rochdale Inn, Montague, for two seasons, has returned to his home in Muskegon, after a brief connection with a Tulsa, Oklahoma, proposition. He plans to go to Texas for the winter as well as to be on his regular summer job at Montague next season.

Under the Selby management, which several weeks ago purchased Hotel Fleming, Lansing, many changes have

been made in redecorating and rehabilitation. The lobby has been rearranged and new furnishings have been supplied.

Approximately 2,574,000 persons hold operator's licenses in California, besides 10,000 who hold chauffeurs' licenses. Of these 72 per cent. are made up of men and 28 per cent. women. Male drivers cause 85 per cent. of the accidents and female drivers 12 per cent. That is 72 per cent. of the drivers produce 85 per cent. of the accidents and the other 28 per cent. are only responsible for only 12 per cent. of highway trouble.

Everyone, from Andy Gump, up and down, accuses women of being temperamental on the big road. Women come down the middle of the pavement accustomed to having the right of way in traffic in the parlor. They saunter along slowly for a moment and when conversation becomes heated, the car speeds up accordingly. Cars twist in and out according to the whims of the persons at the wheels. Some say that the large number of men who grow gray get that way behind female drivers. However, the percentages appear to give the woman the best of it. Admission must be made that men drive more than women and use their license more, so their liability is greater. Whether this is sufficient to neutralize the margin of safety in favor of women or not, is difficult to determine.

But at least mere man has to take the back seat and acknowledge that his wife does not break up the car and destroy life as much as he does. All of which proves conclusively that it is difficult to prove anything.

Even the railroads are going into the gents furnishing business. The Burlington system is laying in a stock of pajamas on its limited trains to sell to absent-minded travelers. The modern limited is becoming unlimited like the corner drug store.

The Hotel Beach, in Kalamazoo, one of the State's oldest hotels, will be demolished to make way for a filling station, according to an announcement by the owner. The Beach was erected in 1865 as the Robinson House and for many years was popular with the traveling fraternity who roamed the State.

Fred A. Simonson, proprietor of a chain of cafeterias in Detroit, as well as being president of the Detroit Caterers Association, instead of closing his restaurants on Thanksgiving Day, as has been customary, in view of the distress in that city at this time, decided to keep them open on that day and served 3,000 free dinners to homeless persons who were sent there by one of the charity organizations, and proposes to make the same offering on Christmas Day, which is a rational demonstration that the milk of human kindness percolates the veins of even the caterer man.

Also the Detroit Hotel Association is well organized to perform similar acts of charity. The members of the organization will use all surplus foods in feeding the needy. Special offerings of soup as well as substantial will be made periodically, under supervision of an active committee.

A lot of the resort hotels in the Upper Peninsula as well as the Canadian Soo, have organized for publicity purposes. They know that a lot of tourists are floating around every summer and they see no very good reason why they shouldn't enjoy their patronage, so they are going to employ the advertising columns of forty newspapers, following this up with the distribution of thousands of attractive booklets. One man from each resort center makes up the board of directors which formulates the program of ac-

In Kalamazoo It's PARK-AMERICAN

George F. Chism, Manager

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.

"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



NEW

Decorating and Management

Facing Grand Circus Park. FAMOUS Oyster Bar.
800 Rooms -- 800 Baths

Rates from \$2.50.

HOTEL TULLER
HAROLD A. SAGE, Mgr.

"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.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWART R. SWETT, Mgr.

Muskegon -- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

HOTEL CHIPPEWA

HENRY M. NELSON, Manager
European Plan
MANISTEE, MICH.

Up-to-date Hotel with all Modern Conveniences—Elevator, Etc.

150 Outside Rooms

Dining Room Service

Hot and Cold Running Water and Telephone in every Room.

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3

tivity for the approval of the boards of commerce of the localities mentioned.

Theodore Frank, proprietor of Hotel Wren, Berrien Springs, died of apoplexy the other day. About eight years ago, I met with Mr. Frank, who had been connected with Hotel Morrison, in Chicago, but who had fully decided that a hotel such as he designed to operate, could be made to pay in Berrien Springs. He proved his theory to be correct and his neat little establishment flourished.

Two youthful bandits, with sawed off shot guns and other destructive weapons held up the lobby of Hotel Plaza, Milwaukee, and shook down the clerk for \$50, besides forcing several patrons to disgorge. The Plaza is one of the chain of hotels in the Wisconsin city which is controlled by Milton Magel, former treasurer of the Michigan Hotel Association, and operator of Hotels Clifton and La Salle, at Battle Creek.

Detroit operators are preparing a program to lay before the incoming legislature looking to a reduction of telephone rates now in force in that State, and which are said to be confiscatory. As I understand it, the hotel man stands the expense of installing a comprehensive system and then the telephone company comes in, grabs off all the receipts and penalizes the hotel in addition thereto. One of the leading operators in Western Michigan gave me some very explicit information as to the handicaps under which he suffered in his attempt to give his guests satisfactory phone service, and it seemed to be very arbitrary and unreasonable. I have at times criticized some hotels for making an extra and additional charge for phone service when they featured same as one of the attractions of their hotels, charges which should be absorbed in the hotel rates proper, or rather in the overhead, but according to reports their profits from this source are eventually absorbed by the phone companies. During my visit to Chicago, last summer, I discovered that one or more of the prominent hotels there had established a rule of not supplying long-distance facilities to their guests, the reasons for not doing so being set forth in neat cards posted in the rooms.

Thousands of individuals are coming out from the East to look for jobs in California. They have been told time and again that there are no jobs. I have almost shouted this news from the housetops, but they keep coming. Within the past week two persons have hunted me up to get assistance. One of them came out here to sponge on a relative, discovering on arrival that the said relative was already in the soup line here. Another, arriving with \$8 knew he could get a job. Leave that to him. Just now he asked me to loan him an insignificant sum to procure a night's lodging. All things being equal unemployment conditions would be no worse here than elsewhere, but the pilgrims who come out here know it all, and will not listen to reason. Californians are trying to head them off at the state line, but they, of course, cannot do this legally. Let me again reiterate: If you are coming to California, provide yourself with round trip transportation and do not depend too much on your relatives, as you may not look so good to them on arrival.

Another chain hotel, this time in Arizona, and operated by an old friend from Detroit, is trying to get out from under. The old, old story: Built where it was not needed, and never would be. It almost seems that individuals who are responsible for these fiascos, if they cannot be sent direct to the hoosegow, should at least be submitted to a men-

tal examination as soon as they begin to vaporize about new hotels.

And then there is all this rot about the Federal Government putting forth a lot of superfluous activities in order to absorb surplus labor. Even some of our learned statesmen have pet schemes to subsidize labor, which, if carried out, would mean \$15 or \$20 for each of the unemployed, or previous going wages for a couple of days. And they are going to take it out of the income taxes which are already so high they are stifling industries. Even if it is all politics, I will say it would be a poor brand.

The death of Alonzo B. Clark, the other day, will come as a distinct shock to many a hotel man everywhere. He probably enjoyed a personal acquaintance unequalled by anyone else in America. He had been interested in hotel enterprises everywhere, but he was successful, and will be missed from all great hotel gatherings.

Victor Reynolds, veteran sergeant-at-arms of Detroit Greeters, a former manager of Hotel Melrose, in that city, is being congratulated by his friends as having won first prize in a literary contest sponsored by a local newspaper. Mr. Reynolds, now in his 86th year, in his younger days was an actor, contemporaneous with Nat Goodwin and others, a generation ago. He wrote his story, which was dramatized, and he was recently called upon to play the leading role therein. The submission of the story resulted in a Sunday newspaper feature covering the story of his life, all of which attracted much attention from his large circle of acquaintances.

Seth E. Frymire, who was for a long time resident manager of Hotel Fort Shelby, Detroit, resigning three years ago to accept a similar position with Hotel Barlum, has severed his connection with the latter and taken up his residence for the time being at the Detroit-Leland. I should say his various Michigan connections covered a period of twenty-five years.

John N. Hoffman, who began his hotel career as a bell-hop in Hotel Menominee, Menominee, has purchased the Hawthorne Hotel, at Charlotte, N. C., and it will henceforth be operated under his personal supervision.

Manager W. R. Duffy, of Hotel Pantlind, recently sent out a four page brochure promoting the employment of the catering and club facilities at that hotel. On the inside of the folder are shown photographs of the grand ball room, the colonial and club rooms, sandwich shop, cafeteria and main dining room, together with printed suggestions as to the type of service which can be obtained there.

Mrs. Mayta E. Baldwin, who recently became possessed of the old Hotel Phelps, Greenville, which served commercial men and others for full half a century, has completely remodeled same and henceforth will feature the new club room on the main floor for public assemblies. The Phelps has been remodeled several times, but always comes up bright and shining. It is a good proposition, and while I have never met the new landlady, I wish her a full measure of success in a spanking good town.

That man George Southerton must be lying awake nights considering schemes for improving his hotel, the LaVerne, at Battle Creek. Recently he has been giving it a sandblasting, waterproof treatment of the masonry front of the property, giving his 63 room property an entirely new complexion. George is one of those rare individuals who, instead of wasting his time hanging crepe when he has a few

quiet days, dons his overalls and proceeds to do something he thinks his customers would like, and that is one of the reasons why he "always has tobacco in his old tobacco box."

I note that a large number of hotels throughout the East have given publicity to the fact that there will be no New Years entertainments in their various establishments this year. They will cater to the "decent" element but admit that New Years carousals by this same ultra class "get their goats," as it were, and the game is not worth the name. Funny how perfectly respectable people will slop over at holiday time, and in fact at any other time, when they think they are putting one over.

Down in Kansas the other day a hotel man bought a prize beef at 51 cents per pound. At that price the possessor might also hope it was so tough that it might be held in perpetuity as souvenirs.

Roy Carruthers who was the first managing director of Detroit's Book-Cadillac, but who resigned to go to Phoenix, Arizona, to invest in a similar institution, has sold out his interest there, and will return to Kentucky to look after his stock farm.

Recently published by the U. S. Department of Agriculture food and drug administration, is a pamphlet on "Food Poisoning and the Law," which cites some of the causes of food poisoning, as found in the investigation of Government agents into various cases which have come to their attention. This pamphlet also gives some rules laid down for food handlers to keep out poisonous materials. It may be had for the asking by applying to the U. S. Department of Agriculture, at Washington.

B. L. Middleton, who has conducted the dining room at Hotel Auburn, Pontiac, for some time, has given up that connection and returned to Cass City, where he used to run the Hotel Gordon, in a very satisfactory manner, and will re-enter the catering business there.

Frank S. Verbeck.

Late Business Information.

Holiday business has been brisk during the last dozen or more days, especially in merchandise of low price. Most reports agree that price concessions have been an important factor in promoting sales. There is little expectation, however, that dollar volume will equal last December's.

The bottom of the business depression is at hand, according to all old signs and symptoms, says Colonel Ayres of the Cleveland Trust Company. He warns the public, however, against sanguine expectations of quick recovery.

Unfilled orders of U. S. Steel in November gained 157,873 tons, the largest gain in any November since 1925, and much more than was expected. The size of the increase is attributed to what has been done to stabilize prices.

Because bread prices do not generally reflect the decline in wheat prices the Department of Justice began this week an enquiry to determine the reasons for the disparity.

Santos coffee, the main ingredient of all the well-known brands, sold this week at less than 9½ cents a pound in the primary markets, lower than at any time in the last nine years. There is no sign yet of further concessions in retail prices.

Farm wages are down 13 per cent.

for the year ended July 30, and, "besides openly admitted and tabulated cuts," the labor bureau adds, "an insidious process of surreptitious reduction has been going on during the past month."

Chain store sales in November were substantially less in dollar value than they were in November, 1929, twenty-two companies showing a decline of 14.3 per cent. In some cases the quantity of goods sold was down. The mail order houses, now largely department store chains, reported the largest decreases. Woolworth felt the lessened buying power, and the grocery chains were also affected adversely, A. & P. being off 4.65 per cent., compared with the previous November and Kroger 9.6 per cent.

Tire company executives are predicting a gain in earnings during the new year. They based their optimistic view on better prices for rubber due to regulation, expected replacement demands, larger sales of new cars, recent curtailment of inventories, an understanding with the mail order houses which sell tires, and progressive elimination of price-cutting.

The disinclination of the Dutch sugar interests to join the American-Cuban producers in withholding surplus stocks from the market does not discourage sugar distributors in this country. They say they can get along without foreign co-operation. This attitude has induced the Dutch to agree in principle to combined action.

"If a sales tax were enacted in Ohio," says the subcommittee on retailing of Governor Cooper's taxation committee, "the merchant would be compelled to devise means of quickly transferring this tax to his customers or face bankruptcy. Ohio cannot afford to experiment with a system which is entirely unsuited to American conditions."

A Federal sales tax would be less objectionable, the committee holds, because "it would place all retailers on the same basis and eliminate all of the hardships of intrastate competition."

A Sticker For Principles.

Jones: While speeding last night our grocer's car turned over twice into the ditch.

Brown: Well, he was simply following a business principle of his.

Jones: How is that?

Brown: He believes in a speedy turnover.

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

CHARLES RENNER HOTELS

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

DRUGS

Michigan Board of Pharmacy.

President—J. Edward Richardson, Detroit.

Vice-Pres.—Clare F. Allen, Wyandotte.
Director—Garfield M. Benedict, Sandusky.

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

Michigan State Pharmaceutical Association.

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

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

Secretary—R. A. Turrell, Crosswell.
Treasurer—F. W. Harding, Yale.

Use Odds and Ends at the Luncheonette.

One can make fresh lemon syrup for the fountain by squeezing lemons and dissolving sugar in the juice, to which mixture simple syrup is added, q. s.

The rind would be waste.

But by grating the rind, and thus releasing the fresh oil of lemon, we greatly improve our lemon syrup both in color and in taste. What, would ordinarily be waste enhances wonderfully the value of the finished product. That's the "know how."

There are plenty of quirks worth knowing in operating a fountain luncheonette.

No bits of lettuce need be wasted. Gather them up, wash them, drain them, and put them in the refrigerator to get crisp. You can add these bits to all sorts of sandwiches — ham, tongue, salmon, fish roe, and so on. Tucked in after this fashion you are giving the customer something more than he expected for his money, and that always makes a hit. The plain ham sandwich of commerce does not usually call for lettuce. Those are the spots for odd bits.

Your fine leaves are used for salads and sandwich combinations that do call for lettuce.

At one of my early places of employment we broiled or fried large quantities of high-grade bacon for various sandwich combinations.

In doing this many odd bits would flock off and be left in the pan as not worth gathering up. One day we had a capful, and in messing around for something new, sprinkled a few of these hard, crisp bits over a boiled egg filling, not very much, just enough for a taste.

This sandwich was a great hit and remained a favorite for years. We did not bill it as a "bacon and egg," but furnished an egg sandwich with a tang of bacon added for good will.

After that our former waste made friends for us, which affords us another helpful thought to brighten our day.

Scientists and students are hard put to determine which is our most useful vegetable, the onion or the tomato. The onion is the more robust; the tomato, doubtless, the more refreshing. For in some arid spots of the world, I am told, a customer will drink a can of tomatoes. This probably should count for a couple of points in favor of the tomato in its contest with the

onion. Both are listed in the table of vitamins under Vitamin C.

Without attempting to award the palm, let us discuss the onion. In earlier days it was the fashion among ladies to say that they could not eat onions. I think this has gone into the discard, along with some other traditions; but anyhow I once tried this experiment:

In preparing salmon sandwiches for a very fussy tea party, I buried some slices of ripe Bermuda onion in a platter of salmon flake. There they remained for half an hour or so, after which they were removed and used for onion sandwiches to offer men who quarreled with their sweethearts.

The lady who gave the tea came around next day and said:

"Those were nice salmon sandwiches."

"We are glad you liked them."

"They tasted slightly of onion, yet there was not a trace of onion in them."

"True."

"How do you do it?"

"That, madam, is one of the things that makes our luncheonette service the despair of all competitors."

But, of course, we let her in on the secret. She was a good customer.

Here are some other ways to add a trace of onion:

Scrape your onion.

Use thin onion shavings, not slices, but shavings.

Mince your onion very fine, and sprinkle it around judiciously.

Many dispensers stick too closely to sliced onions, which is good, but not subtle.

One of the drawbacks to the tomato (it was formerly called the love apple) is its tendency to squirt under pressure.

Scald your tomatoes in very hot water. This will enable you to peel them easily. Remove the peels. Place the tomatoes in the refrigerator to harden. Then slice them for sandwich use. With their tires off, so to speak, pressure may be applied without causing a catastrophe.

A trace or hint of tomato makes a welcome addition to many meat sandwiches.

Get a very thin, keen knife, and shave your tomatoes. You do not slice them, you shave them. You can't do it with a dull knife, nor can you thus operate successfully on a soft tomato.

But you can do it with skinless, hard tomatoes, and this is a secret apparently not on the books of every dispenser.

I consider the club sandwich the king of all sandwiches, and sliced tomato is one of its ingredients.

In handling a nice round of beef, we take off slices as long as we can get them of any size. These are for sandwich use and plate service. All odd-shaped bits and all sandwich trimmings go through the chopper, which takes in what would otherwise be waste and turns out desirable minced fillings, certainly a remarkable transformation.

All broken nut meats go through the chopper.

And we grind up dates, figs, celery,

chicken giblets, almost anything that we can't find a place for elsewhere.

Wm. S. Adkins.

Watch the Details.

I encountered recently a striking example of what the importance of strict attention to the lesser details may mean to the soda fountain trade.

A manufacturer who is bringing out a new ice cream mix treated me a few weeks ago to a sample which amazed me by the excellence of its texture and flavor. Ten days later he showed me a batch of ice cream that had just been made—fresh from the freezer, not yet hardened. As this is a favorite dish of mine, I anticipated considerable pleasure in sampling it. To my amazement and disgust, it bore no resemblance to the former sample.

The second mouthful, however, which I took with great reluctance in order to determine the source of the unpleasantness, convinced me that the only difference was in the flavoring extract. Somewhere someone had slipped in a bottle of "bootleg" vanilla substitute which bore about as much resemblance to real vanilla as cigar ashes to ambrosia.

The lesson is that the manufacturer of this excellent article might find that his product had been given a very definite and serious black eye by the use of inferior flavoring ingredients, for which he was in no way responsible. I have detected this same unpalatable flavoring matter, which probably costs the ice cream manufacturer a quarter of a cent to a gallon of ice cream less than the real thing, at many a soda fountain.

I am advising you to watch this very carefully, and if a manufacturer cannot assure you that he is using pure flavoring extracts, go get your ice cream from another manufacturer.

J. R. Ward.

Tri-Colored Sundae.

Fill a cone-shaped disher about equally with vanilla, chocolate and strawberry ice cream. Place in sundae dish and pour over it a teaspoonful each of chocolate, pineapple and raspberry syrups, putting each flavor on carefully so it will not mix with the other flavors. Top with marshmallow and a red and green cherry and around the base of the cream, place two pieces of sliced peach.

Banana Nut Surprise.

Into a fancy stem glass put a portion of vanilla ice cream, add a small ladle of crushed banana or a few slices of fresh banana if the prepared fruit is not on hand. Sprinkle with powdered sugar if sliced banana is used, then cover with a ladle of chopped nut meats; over this pour an ounce of Concord grape juice and add a ladle of whipped cream. Top with a cherry.

Sundae Alvarado.

Place a tablespoon of vanilla ice cream in the bottom of a tall stem glass and pack down evenly with a spoon. Add a spoonful of crushed strawberries, a layer of chocolate ice cream, some crushed peach and fill glass with whipped cream. Top with

a maraschino cherry and serve with two nabisco wafers.

Black Crow Special.

Place one small dipper each of vanilla and chocolate ice cream on a plate. Over the vanilla pour bittersweet and over the chocolate whipped cream. Add a few walnut halves to the bittersweet and chocolate sprinkles and a cherry to the whipped cream.

Cherry Ice Float.

Pour a ladle of crushed cherries into a small, wide glass; turn on the fine stream until the glass is nearly full, then float a disher of pineapple ice on top; garnish with a slice of orange and a few apple cubes.

Sunny Days.

Put a ball of vanilla ice cream into a sundae dish and over it pour a ladle of fresh sliced orange fruit and sprinkle with assorted nut meats. Over this pour a ladle of marshmallow cream dressing and top with a cherry.

Coffee Cup.

Put a portion of coffee ice cream into a sundae cup, over this pour a ladle of marshmallow cream dressing sweetened with strained honey and sprinkle with browned shredded cocoanut and sprinkle last with chocolate decorettes.

Orange Cooler.

Draw two ounces of orange syrup into a twelve-ounce glass; add a large disher of water ice and fill with the fine and coarse streams. Garnish with a slice of orange and a pineapple cube.

Raspberry Cream.

Into a mixing glass draw two ounces of raspberry syrup. Add the juice of half an orange and break an egg into it. Fill with milk and shake well until a homogeneous mixture results.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 16—The merchants here have all joined the joy club and everybody seems to have the spirit. The stores are doing a nice Christmas business, but we must admit that not so many automobiles will be found in the Christmas stockings. There will be a larger percentage of goods from the 5 and 10 cent stores. The stores never looked better, with many more articles and suggestions to offer than in former years. The main street, with lighted Christmas trees in front of the stores at night, makes a wonderful effect and helps put joy in business.

Frank A. Moore, who took over the confectionery business a few months ago from Mike Catel, has decided to quit business and has closed the store. He has made no plans for the future. He expects to inherit a moderate fortune in the near future and as soon as his ship comes in, we will hear from him again.

Not all stingy folks are Scotch. A great many are stingy with their Scotch.

C. C. Bland and Samuel Duckett, agents for the Singer Sewing Machine Co., are opening a branch office at 540 Ashmun street. They will handle all makes of the Singer Co., as well as electric appliances. A sewing class will be conducted about Jan. 1.

J. L. Erard, one of our popular jewelers, who has been conducting two stores on Ashmun street, has decided to close the branch store and is having a closing out sale. He will continue the main store.

The Soo municipal park, seventy-five

acres West of the Shallows, has been cleaned up. The underbrush and debris left by the many campers have been cleared and the river frontage, which has been an ideal bathing beach, is now in fine condition. To assist the public in enjoying the park it is planned to mark off five acres and place a correct name on each tree. Students and others interested may thus learn easily and become familiar with the flora of the Northern country. There are white and yellow birch, black oak and some white oak, a specie said to be rare in this locality, elm, maple, pine, beautiful spruce, tamarack and other evergreens and ground pine. Wild flowers and mosses will be left unmolested. The park board will soon decide upon a name for the new park, which will be an added attraction for our citizens.

A dissolution of copartnership of the long-established law firm of Davidson & Hudson has taken place. A. B. Davidson has taken over the commercial and collection business. That branch of the Walter C. Wylie Co., which for the past year has been known as the Northwestern Adjustment Co., has also been absorbed. These changes will take effect Jan. 1. They will necessitate some changes in the location of the offices of the various firms involved, but all will remain in the Central Savings Bank building. Davidson & Hudson has consisted of A. B. Davidson and Robert P. Hudson. They went into partnership in 1902 and have been one of the leading legal institutions of the city ever since. Mr. Hudson will remove his office to other rooms. It is probable that he will occupy the offices now used by the W. C. Wylie Co., which is moving to the second floor offices formerly occupied by the Jerry Lynch Lumber Co. Mr. Davidson's offices will remain in their present location, as will also the offices of the Northern Adjustment Co. This company will be managed by W. L. Freeman. This company has been purchased from the W. C. Wylie Co., which abandons the commercial and collection business, but extends its insurance and financing business, so that the larger offices will be needed.

If worry got us anywhere, some of

us would be paying much larger income taxes.

The hustling village of Pickford is soon to lose its only hotel. The property has been sold to Harry I. Best, the well-known grocer, who will move his store into the hotel building about Jan. 1, after completely remodeling the building. Mr. Best will install all new fixtures and electric refrigeration equipment. A full line of meats, as well as groceries, will be carried. Mr. Best has been in the grocery business at Pickford for the past ten years, but the present building was not large enough to care for his growing business.

Old time neighborly spirit enjoyed a revival in the vicinity of McCarron, one of our neighbor villages, last week, when thirty men with axes and ten teams of horses organized a wood bee for the benefit of one of their neighbors. More than forty cords were cut and hauled a distance of four miles. Following the wood bee the workers enjoyed a dinner prepared and served by the women of the neighborhood. Mr. Maxwell, the participant, has been an invalid for the past three years and recently suffered a more severe attack and has been confined to his home for six weeks. There are four children in the Maxwell family who are able to attend to the minor work, but require assistance with the heavier tasks of the farm. This is what we call true Christmas spirit.

The many friends of W. H. Edwards, well-known business man in Soo, Ontario, were shocked to hear of his sudden death on Wednesday night. Mr. Edwards, whose store is at 260 Queen street, had returned there after an early supper. About 10 o'clock, feeling tired, he decided to close the store and with a couple of companions walked down the street. Leaving them at the corner he proceeded to his home. On arrival he went directly up stairs and complained of not feeling well. Mrs. Edwards immediately prepared a remedy and brought him a glass of water, which he drank and asked for more. When she returned with another glass Mr. Edwards had passed away.

In training a child for a junior partner, you also train yourself.

William G. Tapert.



Season's Greetings

Sincerely appreciating the part your friendly patronage has played in our progress we extend to you our Hearty Greetings and Best Wishes for a Merry Christmas and a New Year of great success and prosperity

Hazeltine & Perkins Drug Co.

WHOLESALE DRUG PRICE CURRENT

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

Acids			Cotton Seed			Benzoin Comp'd.		
Boric (Powd.)	10	@ 20	Cubebs	5	00/5 25	Buchu	2	@ 16
Boric (Xtal)	10	@ 20	Elgeron	4	00/4 25	Cantharides	2	@ 52
Carbolic	38	@ 44	Eucalyptus	1	25/1 50	Capsicum	2	@ 28
Cutric	52	@ 66	Hemlock, pure	2	00/2 25	Catechu	1	@ 44
Muriatic	3 1/2	@ 8	Juniper Berries	4	50/4 75	Cinchona	2	@ 16
Nitric	9	@ 15	Juniper Wood	1	50/1 75	Colchicum	1	@ 80
Oxalic	15	@ 25	Lard, extra	1	55/1 65	Cubebs	2	@ 76
Sulphuric	3 1/2	@ 8	Lard, No. 1	1	25/1 40	Digitalis	2	@ 04
Tartaric	43	@ 55	Lavender Flow	6	00/6 25	Gentian	1	@ 35
Ammonia			Lavender Gar'n	1	25/1 50	Gualac	2	@ 28
Water, 26 deg.	07	@ 18	Lemon	4	00/4 25	Gualac, Ammon.	2	@ 04
Water, 18 deg.	06	@ 15	Linseed, boiled, bbl.	@	81	Iodine	1	@ 25
Water, 14 deg.	5 1/2	@ 13	Linseed, raw, bbl.	@	78	Iodine, Colorless	1	@ 50
Carbonate	20	@ 25	Linseed, bld, less	88	@ 1 01	Iron, Clo.	1	@ 56
Chloride (Gran.)	08	@ 18	Linseed, raw, less	85	@ 98	Kino	1	@ 44
Balsams			Mustard, artifi. oz.	@	30	Myrrh	2	@ 52
Copaiba	1	00/1 25	Neatsfoot	1	25/1 35	Nux Vomica	1	@ 80
Flr (Canada)	2	75/3 00	Olive, pure	3	00/5 00	Opium	2	@ 50
Flr (Oregon)	65	@ 1 00	Olive, Malaga,	2	50/3 00	Opium, Camp.	1	@ 44
Peru	3	25/3 50	yellow	2	50/3 00	Opium, Deodorz'd	2	@ 50
Tolu	2	00/2 25	Orange, Sweet	6	85/3 25	Rhubarb	1	@ 92
Barks			Organum, pure	@	2 50	Paints		
Cassia (ordinary)	25	@ 30	Origanum, com'l	1	00/1 20	Lead, red dry	13	@ 14 1/2
Cassia (Saigon)	40	@ 60	Pennyroyal	3	25/3 50	Lead, white dry	13	@ 14 1/2
Sassafras (pw. 60c)	@	50	Peppermint	4	50/4 75	Lead, white oil	13	@ 14 1/2
Soap Cut (powd.)	20	@ 30	Rose, pure	13	50/14 00	Ochre, yellow bbl.	2	@ 2 1/2
35c	20	@ 30	Rosemary Flows	1	25/1 50	Ochre, yellow less	3	@ 6
Berries			Sandelwood, E.	1	25/1 50	Red Venet'n Am.	3 1/2	@ 7
Cubeb	@	90	I	12	50/12 75	Red Venet'n Eng.	4	@ 8
Fish	@	25	Sassafras, true	2	00/2 25	Putty	5	@ 8
Juniper	10	@ 20	Sassafras, art'i'l	75	@ 1 00	Whiting, bbl.	@	4 1/2
Prickly Ash	@	75	Spearmint	6	00/6 25	Whiting	5 1/2	@ 10
Extracts			Sperm	1	50/1 75	Rogers Prep.	2	65/2 85
Licorice	60	@ 75	Tany	7	00/7 25	Miscellaneous		
Licorice, powd.	60	@ 70	Tar USP	65	@ 75	Acetanilid	57	@ 75
Flowers			Turpentine, bbl.	@	50	Alum	06	@ 12
Arnica	75	@ 80	Turpentine, less	57	@ 70	Alum, powd. and	09	@ 15
Chamomile Ged.	30	@ 40	Wintergreen,	6	00/6 25	Bismuth, Subni-	2	00/2 40
Chamomile Rom.	@	1 25	leaf	6	00/6 25	trate	2	00/2 40
Gums			Wintergreen, sweet	3	00/3 25	Borax xtal or	06	@ 13
Acacia, 1st	@	60	birch	3	00/3 25	powdered	1	@ 25/1 50
Acacia, 2nd	@	50	Wintergreen, art	75	@ 1 00	Cantharides, po.	1	@ 25/1 50
Acacia, Sorts	35	@ 40	Worm Seed	6	00/6 25	Calomel	2	72/2 82
Acacia, Powdered	40	@ 50	Wormwood, oz.	@	1 00	Capsicum, pow'd	62	@ 75
Aloes (Barb Pow)	35	@ 45	Potasslum			Carmine	8	00/9 00
Aloes (Cape Pow.)	25	@ 35	Bicarbonate	35	@ 40	Cassia Buds	30	@ 40
Aloes (Soc. Pow.)	75	@ 80	Bichromate	15	@ 25	Cloves	40	@ 50
Asafoetida	50	@ 60	Bromide	69	@ 85	Chalk Prepared	14	@ 15
Pow.	90	@ 1 00	Bromide	54	@ 71	Shloroform	47	@ 64
Camphor	87	@ 95	Chlorate, gran'd.	21	@ 28	Choral Hydrate	1	20/1 50
Gualac	@	60	Chlorate, powd.	16	@ 23	Cocaine	12	85/13 50
Gualac, pow'd	@	70	or Xtal	17	@ 24	Cocoa Butter	60	@ 94
Kino	@	1 25	Cyanide	30	@ 90	Corks, list, less	30	@ 710
Kino, powdered	@	1 20	Iodide	4	34/4 55	Copperas	40	@ 10
Myrrh	@	1 15	Permanganate	22 1/2	@ 35	Copperas, Powd.	4	@ 10
Myrrh, powdered	@	1 25	Prussiate, yellow	35	@ 45	Corrosive Sublim	2	25/30
Opium, powd.	21	00/21 50	Prussiate, red	@	70	Cream Tartar	35	@ 45
Opium, gran.	21	00/21 50	Sulphate	35	@ 40	Cuttle bone	40	@ 50
Shellac, Orange	50	@ 65	Roots			Detxrine	6	@ 15
Shellac, White	55	@ 70	Alkanet	30	@ 35	Dover's Powder	4	00/4 50
Tragacanth, pow.	@	1 75	Blood, powdered	40	@ 45	Emery, All Nos.	10	@ 15
Tragacanth	2	00/2 35	Calamus	25	@ 65	Emery, Powdered	@	15
Turpentine	@	30	Elecampane, pwd.	20	@ 30	Epsom Salts, bbls.	62	@ 03 1/2
Insecticides			Gentian, powd.	20	@ 30	Epsom Salts, less	3 1/2	@ 10
Arsenic	08	@ 20	Ginger, African,	30	@ 35	Ergot, powdered	@	4 00
Blue Vitriol, bbl.	@	07	powdered	30	@ 35	Flake, White	15	@ 20
Blue Vitriol, less	08	@ 15	Ginger, Jamaica,	40	@ 50	Formaldehyde, lb.	12	@ 35
Bordea. Mix Dry	12 1/2	@ 23	powdered	45	@ 60	Gelatine	80	@ 90
Hellebore, White	15	@ 25	Ginger, Jamaica,	40	@ 50	Glassware, less 55%		
powdered	15	@ 25	powdered	45	@ 60	Glassware, full case 60%		
Insect Powder	47 1/2	@ 60	Golden Seal, pow.	5	00/5 50	Glauber Salts, bbl.	@	02 1/2
Lead Arsenate, Po.	13 1/2	@ 27	Ipecac, powd.	5	00/6 00	Glauber Salts less	04	@ 10
Lime and Sulphur	09	@ 23	Licorice	35	@ 40	Glue, Brown	20	@ 30
Dry	09	@ 23	Licorice, powd.	20	@ 30	Glue, Brown Grd	16	@ 22
Paris Green	26 1/4	@ 46 1/4	Oris, powdered	45	@ 50	Glue, White	27 1/2	@ 35
Leaves			Poke, Powdered	25	@ 40	Glue, white grd.	25	@ 35
Buchu	@	60	Rhubarb, powd.	@	1 00	Glycerine	17 1/2	@ 40
Buchu, powdered	@	75	Rosinwood, powd.	@	50	Hops	75	@ 95
Sage, Bulk	25	@ 30	Sarsaparilla, Hond.	@	1 10	Iodine	6	@ 45/7 00
Sage, 1/4 loose	@	35	ground	@	1 10	Iodoform	3	00/8 30
Sage, powdered	@	35	Sarsaparilla, Mexic.	@	60	Lead Acetate	20	@ 30
Senna, Alex.	50	@ 75	Squills	35	@ 40	Mace	@	1 50
Senna, Tinn. pow.	30	@ 35	Squills, powdered	70	@ 80	Mace powdered	@	1 60
Uva Ursi	20	@ 25	Tumeric, powd.	20	@ 25	Menthol	7	00/8 00
Oils			Valerian, powd.	@	60	Morphine	13	58/14 33
Almonds, Bitter,	7	50/7 75	Seeds			Nux Vomica	30	@ 30
Almonds, Bitter,	3	00/3 25	Anise	@	35	Nux Vomica, pow.	15	@ 25
Almonds, Sweet,	1	50/1 80	Anise, powdered	35	@ 40	Pepper, black, pw.	45	@ 55
Almonds, Sweet,	1	00/1 25	Bird, Is	13	@ 17	Pepper, White, p.	75	@ 85
Imitation	1	00/1 25	Canary	12	@ 18	Pitch, Burgundy	20	@ 25
Amber, crude	75	@ 1 00	Caraway, Po.	30	@ 25	Quassia	12	@ 15
Amber, rectified	1	50/1 75	Cardamom	2	50/2 75	Quinine, 5 oz. cans	@	60
Anise	2	00/2 25	Coriander pow.	40	@ 30	Rochelle Salts	23	@ 35
Bergamont	6	50/7 00	Dill	15	@ 20	Saccharine	2	60/2 75
Cajeput	2	00/2 25	Fennell	35	@ 50	Salt Peter	11	@ 32
Cassia	3	00/3 25	Flax	8	@ 15	Seidlitz Mixture	30	@ 40
Castor	1	55/1 80	Flax, ground	8	@ 15	Soap, green	15	@ 30
Cedar Leaf	2	00/2 25	Foenugreek, pwd.	15	@ 25	Soap, mott cast	@	25
Citronella	1	00/1 20	Hemp	8	@ 15	Soap, white Castile,	@	15 00
Cloves	3	50/3 75	Lobelia, powd.	@	1 30	case	@	15 00
Cocoonut	27 1/4	@ 35	Mustard, yellow	17	@ 25	less, per bar	@	1 60
Cod Liver	1	40/2 00	Musard, black	20	@ 25	Soda Ash	3	@ 10
Croton	8	00/8 25	Poppy	15	@ 30	Soda Bicarbonate	3 1/2	@ 10
Tinctures			Quince	2	25/2 50	Soda, Sal	02 1/2	@ 08
Aconite	@	1 80	Sabadilla	45	@ 50	Spirits Camphor	@	1 20
Aloes	@	1 56	Sunflower	12	@ 18	Sulphur, roll	4	@ 11
Asafoetida	@	2 28	Tartar Emetic	70	@ 75	Sulphur, Subl.	4 1/2	@ 10
Arnica	@	1 50	Turpentine, Ven.	50	@ 75	Tamarinds	20	@ 25
Belladonna	@	1 44	Vanilla Ex. pure	1	50/2 00	Tartar Emetic	70	@ 75
Benzoil	@	2 28	Vanilla Ex. pure 2	25	@ 50	Turpentine, Ven.	50	@ 75
Webster Cigar Co. Brands			Zinc Sulphate	06	@ 11	Vanilla Ex. pure 1	50	@ 2 00
Websterettes	33	@ 50	Webster Cigar Co. Brands			Vanilla Ex. pure 2	25	@ 50
Cincos	33	@ 50	Aconite	@	1 80	Zinc Sulphate	06	@ 11
Webster Cadillacs	75	@ 90	Aloes	@	1 56	Webster Cigar Co. Brands		
Golden Wedding	75	@ 90	Asafoetida	@	2 28	Websterettes	33	@ 50
Panattellas	75	@ 90	Arnica	@	1 50	Cincos	33	@ 50
Commodore	95	@ 00	Belladonna	@	1 44	Webster Cadillacs	75	@ 90
			Benzoil	@	2 28	Golden Wedding	75	@ 90
						Panattellas	75	@ 90
						Commodore	95	@ 00

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

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



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

APPLE BUTTER	
Quaker, 24-21 oz., doz.	2 10
Quaker, 12-38 oz., doz.	2 35
BAKING POWDERS	
Arctic, 7 oz. tumbler	1 35
Royal, 10c, doz.	95
Royal, 4 oz., doz.	1 85
Royal, 6 oz., doz.	2 50
Royal, 12 oz., doz.	4 95
Royal, 5 lb.	25 40
Calumet, 4 oz., doz.	95
Calumet, 8 oz., doz.	1 85
Calumet, 16 oz., doz.	3 25
Calumet, 5 lb., doz.	12 10
Calumet, 10 lb., doz.	18 60
Rumford, 10c, per doz.	95
Rumford, 8 oz., doz.	1 85
Rumford, 12 oz., doz.	2 40
Rumford, 5 lb., doz.	12 50

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

BLEACHER CLEANSER	
Clorox, 16 oz., 24s	3 85
Lizette, 16 oz., 12s	2 15
BLUING	
Am. Ball, 36-1 oz. cart.	1 00
Quaker, 1 1/2 oz. Non-freeze, dozen	85
Boy Blue, 36s, per cs.	2 70

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

BEANS AND PEAS	
Brown Swedish Beans	9 00
Pinto Beans	9 25
Red Kidney Beans	9 75
White H'd P. Beans	6 00
Col. Lima Beans	11 00
Black Eye Beans	16 00
Split Peas, Yellow	6 50
Split Peas, Green	7 00
Scotch Peas	5 20

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

BOTTLE CAPS	
Dbl. Lacquer, 1 gross pkg., per gross	16
BREAKFAST FOODS	
Kellogg's Brands.	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
Pep, No. 224	2 70
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Gran Flakes, No. 624	2 45
Gran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	3 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

ROLLED OATS	
Purity Brand	
Instant Flake, sm., 48s	3 70
Instant Flake, lge., 18s	3 50
Regular Flake, sm., 48s	3 70
Regular Flake, lge., 18s	3 50
China Instant Flake, large, 12s	3 25
China Regular Flake, large, 12s	3 25
Chest-O-Silver Instant Flake, large, 12s	3 35
Chest-O-Silver Regular Flakes, large 12s	3 35

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

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 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, 6s. per box	30

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

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

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

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

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

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

Lima Beans	

Hominy	
Pearl, 100 lb. sacks	3 50
Macaroni	
Mueller's Brands	
9 oz. package, per doz.	1 30
9 oz. package, per case	2 60

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

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

Sage	
East India	10

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

Jiffy Punch	
3 doz. Carton	2 25
Assorted flavors.	

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

Lee & Cady Brands	
American Eagle	
Home Baker	

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

Ideal Glass Top	
Half pint	9 00
One pint	9 50
One quart	11 10
Half gallon	15 40

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

SURESET PRODUCTS	
Made in Grand Rapids	



Sureset Gelatin Dessert, 4 doz.	3 20
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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 25
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

MULLER'S PRODUCTS	
Macaroni, 9 oz.	2 20
Spaghetti, 9 oz.	2 20
Elbow Macaroni, 9 oz.	2 20
Egg Noodles, 6 oz.	2 20
Egg Vermicelli, 6 oz.	2 20
Egg Alphabets, 6 oz.	2 20
Egg A-B-Cs 48 pkgs.	1 80

NUTS—Whole	
Almonds, Tarragona	19
Brail, Large	23
Fancy Mixed	22
Filberts, Sicily	20
Peanuts, Vir. Roasted	11
Peanuts, Jumbo, std.	13
Pecans, 3, star	25
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	27 @ 29
Hickory	07

Salted Peanuts	
Fancy, No. 1	14
Shelled	
Almonds Salted	95
Peanuts, Spanish	
125 lb. bags	12
Filberts	32
Pecans Salted	87
Walnut Burdo	
Walnut, Manchurian	55

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

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

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

PEANUT BUTTER



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

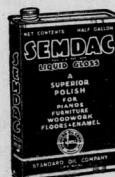
PETROLEUM PRODUCTS	
From Tank Wagon	
Red Crown Gasoline	19.7
Red Crown Ethyl	22.7
Solite Gasoline	22.7

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

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



Iron Barrels	
Light	65.1
Medium	65.1
Heavy	65.1
Extra heavy	65.1
Polarine "P"	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



Semsdag, 12 pt. cans	3 00
Semsdag, 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 Str's & Hf.	15 1/2 @ 18
Med. Steers & Heif.	14
Com. Steers & Heif.	12

Veal	
Top	16
Good	14
Medium	11

Lamb	
Spring Lamb	18
Good	16
Medium	13
Poor	11

Mutton	
Good	12
Medium	11
Poor	10

Pork	
Loin, med.	17
Butts	15
Shoulders	13
Spareribs	13
Neck bones	05
Trimnings	10

PROVISIONS	
Barbeled Pork	
Clear Back	25 00 @ 23 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	3/4
10 lb. pails—advance	7/8
5 lb. pails—advance	1
3 lb. pails—advance	1
Compound tierces	11 1/2
Compound, tubs	12

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

Smoked Meats	
Hams, Cer. 14-16 lb.	@ 24
Hams, Cert., Skinned	
16-18 lb.	@ 23
Ham, dried beef	
Knuckles	@ 33
California Hams	@ 17 1/2
Picnic Boiled	
Hams	20 @ 25
Boiled Hams	@ 39
Minc'd Hams	@ 18
Bacon 4/6 Cert.	@ 31

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

Liver	
Beef	17
Calf	55
Pork	10

RICE	
Fancy Blue Rose	5.65
Fancy Head	07

RUSKS	
Dutch Tea Rusk Co. Brand.	
36 rolls, per case	4 25
18 rolls, per case	2 25
12 rolls, per case	1 50
12 cartons, per case	1 70
18 cartons, per case	2 55
36 cartons, per case	5 00

SALERATUS	
Arm and Hammer	3 75

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

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

HERRING	
Holland Herring	
Mixed, Kegs	95
Mixed, half bbls.	11 35
Mixed, bbls	
Milkers, Kegs	1 05
Milkers, half bbls.	12 50
Milkers, bbls.	22 25

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

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

White Fish	
Med. Fancy, 100 lb.	13 00
Milkers, bbls.	18 50
K K K K Norway	19 50
8 lb. pails	1 40
Cut Lunch	1 50
Boned, 10 lb. boxes	16

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

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

SALT	
Colonial, 24, 2 lb.	80
Colonial, 30-1 1/4	1 05
Colonial, Iodized, 24-2	1 35
Med. No. 1 Bbls.	2 85
Med. No. 1, 100 lb. bk.	95
Farmer Spec., 70 lb.	95
Packers, Meat, 50 lb.	57
Crushed Rock for ice cream, 100 lb. each	85
Butter Salt, 230 lb. bbl.	24
Block, 50 lb.	40
Baker Salt, 230 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, 1/2 oz. packages	4 00

CLEANSERS



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

Gold Dust, 12 Large	3 20
Golden Rod, 24	4 35
La France Laun., 4 dz.	3 60
Old Dutch Clean, 4 dz.	3 40
Octagon, 96s	

RANDOM NOTES

(Continued from page 17)

carefully rolled and kept in rings from meal to meal. Water—see later notes—is used sparingly, even in niggardly fashion, in some odd connections, and with great liberality in others. A bath is a function, if not really an event; but on shipboard it is now supplied without extra charge. But then, that is acqua marina or, as our bath steward saith it: "Saut Wautair-r-re" and there seems to be plenty of that hereabouts. Nothing manifests late advances in ships more strikingly than this provision for ample supplies of fresh water. In the old time, ships' boilers were rinsed out in port and filled with fresh water-acqua dolce. As that was depleted during the voyage, sea water was pumpel in. It was common to hear the pistons grind and squeak with the salt after four or five days. On the Roma there is running hot and cold water in every stateroom, plenty of it, under strong head. And fresh water is used exclusively in the thirteen great boilers. Of course, the late style condensers return virtually all of the exhaust steam, reconverted to water at high temperature, to the boilers for use over and over again. It is all a marvel of advancement.

We were advised: "Don't go second-class. The cabins are fine, perfectly appointed and all that, and the food is excellent. There is also ample deck room, parlors, smoking room and a good bar; and a conservatory equal to any first class of a few years ago. But the people you meet are apt to be of the lower classes—not so bad going to Italy as returning—but not quite."

That did not faze us much. We are not greatly fearful of da peep' of any country. As for common, God, you know, must love them, He made so many of them. Also we wanted to get away from American things and ways—particularly American dog. If there is anything on earth that is tiresome, non-satisfying, bootiess, it is a bunch of Americans bent on showing the world how good they are. Not for a second have we regretted our election.

First, there was plenty of room: 120 passengers in space ample for 400. Second, immediately we discovered something interesting. Work, in America, he not so good now; and lots of these naturalized Italians are doing what seemed to us a sensible thing. Business being quiet and work less plentiful, they are exercising solid philosophy. Instead of sitting stewing over "dull times," they are taking a portion of their accumulations, which those recent Americans always seem to have handy, to run back during their enforced leisure to da olda countree to visit relatives, old friends and parents who have never seen their American wives and American born children.

What odds that experience teaches that their projected visit of six mont' or a year will almost certainly evolve into a stay of two weeks? For instance, at our breakfast table first morning was a young American, born in Sicily, had come to America nine years ago and now, newly married, was going back for an indefinite stay. His English was so strictly limited that I felt he must have gone into and remained

in an Italian speaking district. Riddle was solved when I asked his business. "Lab', working man," he explained. That accounted for his evident physical strength and superb health. Seemed like he must have lived with exceeding care and frugality to be able to undertake such a holiday after only nine years.

Therefore the suggestion: "You worked hard and saved, not play very much?" Answer: "Play? No—only once. I taka da chance one a night. Pretty soon, fourteen dollah gone. That enougha for me." Business of ample hand talk, pantomime which might have dispensed with even the few broken words. But O, boy, we thought.

Ifa, you play on only one day
An' but fourteen dollah you los'.
You learna da less' of wisdom da bes'
For only a trifle of cos'.

Say, what a sermon in simple wisdom was that slight anecdote for uncounted thousands of America's gilded youth—and age. It was not exactly the slant on play that we had in mind, but the answer gave us a nugget of sound sense purer, heavier, more valuable than the light reply we might have had from somebody skilled in small talk. Where could one find more complete deservitude? I'm for such boys as that who can go back in the wondrous luxury of a second-class cabin passage for self and wife, bought and paid for, in sturdy self-dependence, after only nine years' contact with American opportunity.

The wife—Brooklyn born and raised—that was another question. She was not only a new wife, but pretty, reared in our typical city atmosphere of public schools, movies, Coney Island, dances and cheap finery. With all these, she had caught a thoroughly worthy, serious and simple minded man, and she was not a bit downhearted over her accomplishment.

She was at breakfast the first morning, but although there was hardly perceptible motion any day, she was seasick and remained below for several days thereafter. The minute she was able to be about again she wore every gown in her Macy-Abraham & Straus wardrobe, nor did she manifest indifference to general—or specific—admiration, if any.

We thought we had a picture of that girl contenting herself in Palermo among the ol' folks. Vision of the arrival, the honest pride of the returned Sicilian in his perfectly worthy accomplishment—plus his vivacious wife—his anticipation of an old-fashioned family visit of indefinite duration with everybody happy to see him, hear of his success and hope for his continued good luck—then of this shallow pated Brooklyn girl kicking about the "slowness" of everybody and everything Sicilian and the man's reluctant but inevitable awaking to the sad truth that the scheme had not quite schum according to his fond preconceptions: the hastened departure and another dream unrealized.

At a neighboring table sat one we called the Father of Daughters. He appeared for days with his three very pretty little girls, ranging downward in regular gradations from eleven years; a sweet man with bright cheery, laughing eyes whose children evinced a perfection of training not to be

equalled by governess-handled spoiling. He had the slight soberness of aspect that comes with incipient greying around the temples.

There was pleased satisfaction in his eyes as he told us there was a baby boy below—four mont' old—with his mother, who not ver' well on account da sheep roll so mooch. He liva in Atlantic Ceety and now taking the whole dam family back to Napoli to see the old folks. "Citizen," he told us with quite honest pride. He was clearly pleased to feel himself part of the Greatest Country on Earth for there was a depth of genuine affection on his eyes as he told it.

We saw the mother and son later. Then we knew from what source had come the beauty of color and feature in the children. We also perceived the source of their wise, sympathetic and loving training in healthful restraint and obedience. We have more faith in the outcome of an extended home visit in this case than the other.

Among others going "home" for a visit for a year or so, until "times" improve, was a jolly fellow from Nort' Dakota. He was from 'way oop Nort', near da Canada. Minot? one asks. His face lights up. "Minot—you knowa Minot?" Assured we do, he tells how near Minot is to his town. Grand Forks, Fargo and Moorhead—his joy is boundless as one repeats each name, plus the Red River of the North which flows into Lake Winnipeg, not to be confused with the other Red of the South which runs through Arkansas and Louisiana into the Mississipp'.

By no manner of means the least pleasing feature of all this is the simple good will, the undisguised joy, with which each effort to "take an interest" in their lives and plans is welcomed by these plain people. They are tickled stiff when one laboriously works his awkward tongue around a few of their words of rich vowel musicality.

Running into Naples early in the morning, first glimpsing the Eastward vicinity of the big city, one says: "Bel-la Nahpolee?" Smiling, they seek eagerly to set one right. No, this is not Nahpoli, it is—well, what exactly is it? "Sooboorbah da Nahpolee?" one ventures. O, yes; you betta da life that is it. These are in very truth the suburbs of Naples. They did not know how to say it themselves, but they joyfully welcome understanding in the stranger.

We got all we came Seconda Classe to see—full measure, heaped up, shaken down and running over. We got much that we had not dreamed we should have the good fortune to find. We want no better company, no finer feelings about us, than we got among that lot of ancestral home-visiting, Italian-born good Americans. Paul Findlay.

Recent Business News From Ohio.

Wellsville—Absalom Crubaugh, aged 79, one of the oldest retail shoe dealers in this section who conducted a store for forty-two years, died recently, following a week's illness from heart trouble. He was born on a farm near Wellsville and came to the town in 1884 when he opened the shoe store and retained the active management until his death. He is survived by his

wife, a daughter and several brothers and sisters.

Cleveland—An involuntary petition in bankruptcy has been filed in the U. S. District Court here against Sam Brink, men's furnishings, by attorney Sidney Weitz, representing Irwin J. Wacht Co., \$214; Wiener & Katz, \$150; Louis Cooper, \$74; Euclid Mfg. Co., \$67.

Findlay—An involuntary petition in bankruptcy has been filed in the U. S. District Court at Toledo, against Alis Shop, Inc., women's apparel, by Attorneys Ingalls & Selby, of Columbus, representing Lish Bros., \$156; Arthur Cohen Dress Corp., \$242; Charles Warner Dress Corp., \$130.

Cleveland—An involuntary petition in bankruptcy has been filed in the U. S. District Court here against Irwin A. Schwartz, retail men's clothing, 6217 Broadway, by Attorney Sidney N. Weitz, representing Isaac Freedman, trading as I. Freedman & Co., \$2,348; Rosenthal, Goodman & Levine, \$406; Abraham Lewis, \$192.

Toledo—Sale of the assets of the Oakwood Upholstery Inc., manufacturer of upholstered furniture, which were free of liens and claims brought \$3,050. Due to the number of labor claims filed, there will be but one dividend paid to creditors. This dividend will be paid when the six months' period for filing claims expires April 15, 1931. The trustee is attempting to collect the accounts receivable and these may add to the total of assets available for distribution.

Cleveland—An involuntary petition in bankruptcy has been filed in the U. S. District Court here against Graham Jupp Boiler, Inc., retail millinery, by Attorney Jos. G. Ehrlick, representing Lindenbaum Hat Corp., \$346; Corman Hats, Inc., \$288; Abbey Hat Co., \$448.

Cincinnati—By order of the Probate Court here, Wm. R. Benham is conducting an "assignee's sale" of all merchandise of the Shannon & Sokup Co., retail men's furnishings and hats, 118 West Fifth street. The firm assigned to Benham recently, as noted.

Cleveland—Funeral services were held here for Moses B. Freedman, 73, late president of Freedman Bros. Clothing Co., manufacturer of boys' and young men's clothing. Mr. Freedman had been active in the business, with which he had been identified for thirty-five years up to the last. His death was caused by a sudden heart attack.

Change Your Window Displays Often.

A Concord merchant offers the following list of results obtained by good window displays frequently changed:

1. They hold the interest of your customers.
2. They enable your customers to become better acquainted with the variety of specialties which you offer.
3. They give every item worth showing, a chance in the window at the proper time and season.
4. They add to your reputation as a livewire merchant.
5. They attract new customers.

Babe Ruth didn't become King of Swat by coming to bat with bleary eyes.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Statistics covering November sales in the Detroit industry showed a slight increase over the previous month and a slightly less volume than in November, 1929, according to executives. The outlook for the Christmas season is fairly good, they say, and a spirit of mild optimism is abroad.

The volume of sales is, however, considered satisfactory in view of all the circumstances and the steady, if slight, increase in business is regarded as a happy omen for 1931.

Since the weather here has been comparatively mild for the season of the year, the sales anticipated have not fully materialized. Apart from two cold spells and a moderate downfall of snow, which brought a temporary rush of business, conditions have changed little.

While every effort is being made through advertising and window displays to stimulate the sale of footwear suitable for Christmas gifts, the public response has not been very marked.

An order for sale of assets has been entered by the U. S. Court here in involuntary bankruptcy proceedings against the Bloom Glaser Fur Co. The Union Guardian Trust Co. has been made trustee. Assets are given as \$7,600 and liabilities, \$39,399 in schedules filed.

An involuntary petition in bankruptcy was filed in U. S. District Court here against Abraham Purko, retail men's and women's wear, by Fixel & Fixel, attorneys, representing A. Krolik & Co., \$2,145; Edson Moore & Co., \$2,229; Ettinger Mfg. Co., \$260.

Sale in parcels for \$918 has been confirmed by the U. S. Court here in involuntary bankruptcy proceedings against B. R. Rinck Co., retail tailor, The Union-Guardian Trust Co. has been elected trustee. Assets are given as \$8,137 and liabilities, \$22,077 in schedules filed.

Specific surprises reserved for the National Automobile Show include a third sixteen-cylinder car, the replacement of a four by a six in the lowest-price field, adoption of free-wheeling by another large manufacturer, and a number of striking price developments in the class below \$1,000. In all, eight manufacturers have reserved announcements until after the first of the year. Revisions by this group alone will affect twenty-five models.

Prices are closely guarded secrets on so many new lines that it is obvious they will be startling when finally announced. In three or four cases even retailers are not being informed in advance.

In the popular-price fields, every effort has been made to bring prices down to rock-bottom. Lower material costs have been a deciding factor in the success of these efforts. Together with manufacturing economies, they have made possible the working of what will strike the public as a price miracle.

In the field where Ford, Chevrolet, Plymouth, Essex, Willys, Pontiac, Dodge and others give the competitive picture its greatest action, the reductions by Chevrolet and Essex are

regarded as the first trend. Downward revision by this pair already has born fruit, and their example admittedly will be followed by others.

Two or three more models to be exhibited in the New York show will offer safety glass, either as standard or optional equipment. The thought grows here that the feature is one for which the average buyer is willing to pay additionally.

The third sixteen to be ready after the first of the year will be a surprise to many. That is because the company hitherto has not invaded the highest-price field, although it is the sponsor of one of the most advanced innovations of current design.

With the appearance of this new sixteen, and possibly still another, together with the conversion of a popular priced four into a six, there will be at least as many sixteens as there are fours after the first of the year. That estimate, too, allows for the presentation of a new four, the Mathis, Ford, Plymouth and Austin are the others.

The next line in which it is known free-wheeling will be used is comprised of a six and three eights. Since the announcement of the pooling of patents whereby Borg-Warner will manufacture the gearset developed by Studebaker, the former has admitted orders from several other manufacturers for transmissions. That this means further early adoption of free-wheeling is the construction placed upon the Borg-Warner revelations.

Cadillac's announcement of 2,010 sales of its sixteen-cylinder model in nine months sustains the point that the luxury field suffers the least in times of depression and the further point that competition is less keen in this price tier. That is the real explanation of the trend toward multi-cylinders, as Detroit looks at it.

While the National Automobile Chamber of Commerce committee continues its study of the subject of concurrent announcement of new models, the Detroit Automobile Dealers Association has come out in support of the project. The Detroit association, one of the strongest in the country, believes that new model introductions should be reserved for the final three months of the year.

Could Another Food Dealer Boost Your Sales?

(Continued from page 21)

The question often arises in the case of such a leasing proposition: shall the departments be obviously separate or shall the two lines, meats and say dairy products, be managed as one single store under a single ownership and management, insofar as the public is concerned?

Of course where the meat dealer agrees to allow the lessor to operate under his own name, the former is responsible to a degree for the conduct of that business—for the goods passed on to the consuming public. Here there are risks unless the meat dealer has a hand in the management.

Where the department is operated separately, under the lessor's own name, a certain amount of damage is done to the meat end because the space rental is noted quickly by the local

buying public, who often think it is a result of poor business in the meat line. I have found that usually butchers, though leasing, have found it better to keep the new department under their own names.

It has been found to be desirable to make such leases for periods of one year and renewable upon the agreement of both parties. This gives the meat dealer an "out" if his tenant doesn't match up in goods and service with the standard set in the rest of the store. The fact is that a good lease arrangement of this kind is a profitable thing for the meat dealer if there are sufficient safeguards to insure a profitable working plan. With overhead expenses mounting, many dealers make great savings and often increase profits with little or no capital risk.

For the meat retailer who finds that he has more store space than he needs or than he can profitably use, or that a rising rental and overhead is eating into his profits, this leasing plan is a good bet. It has proved to be so.

It is more profitable than to leave a good location because of rising costs.

Henry Frommes.

More Slants on Italian Grocers and Their Methods.

(Continued from page 20)

So far they have come to us in omelet form except once boiled—and they were not a success boiled.

But the cheeses are what I revel in. We Americans proverbially do not understand cheese. It is truly said that Americans taste cheese and Europeans eat it. We certainly have not yet learned to age cheese sufficiently, as a people, even though we have improved during the last fifty years. But in Italy every meal has cheese in or with it in some form or connection.

Parmesan is grated and sprinkled liberally over all soups, and it is showered onto all the pastes which make up a substantial portion of every Italian luncheon and many of their dinners. Then there are many other kinds—six or more selections passed at each meal, including the hard and highly pungent Romano.

My favorite, the king of all cheese to my mind, is Gorgonzola. And because the restaurant 10c portion equals what one pays 40c to 50c for in San Francisco's eating places, I look forward to having a pretty nice time filling up on this prince of cheeses during the next few months. Let any man acquire the Gorgonzola taste and one may say his gastronomic education is fairly complete.

Paul Findlay.

A real executive is the man who can develop interest among employees.

Experience is valuable; ability to "catch on" is more valuable.

Do You Wish To Sell Out!
CASH FOR YOUR STOCK,
Fixtures or Plants of every description.

ABE DEMBINSKY
Auctioneer and Liquidator
734 So. Jefferson Ave., Saginaw, Mich.
Phone Federal 1944.

Let Your Windows Do Double Service.

I was in a really up-to-date retail store recently, and while looking over the display of merchandise, I heard an old lady exclaim in a surprised tone of voice: "I have lived in this town for a long time and passed this store often but I never knew that there was anything like this in our town."

The thought came to me: How many retail merchants sacrifice the view of the interior of their stores from the outside for the sake of having just a little better background for displaying merchandise in their show windows?

There are a lot of up-to-date stores whose owners have increased their sales by better displays of merchandise. These stores are giving better service to the public by displaying the better grades of mechanics' tools, builders' and cabinet hardware on display doors, with the stock in the rear of doors, and using the low center arrangement of show cases for cutlery and kindred lines, with tables for such merchandise as is purchased for use in and around the home. This arrangement permits the customer upon entering the store to see the whole interior, as there is nothing to obstruct the view.

Why not help modern store arrangement bring people into the store by constructing the show window backs so that the interior of store can be seen from the outside?

With this arrangement window displays should be built up through the use of pedestals and glass or wood shelves. Such displays will show the merchandise to a better advantage, and at the same time it will give the window shopper and others passing the store a view of the merchandise on display inside the store. Fred J. Sage.

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.

Position As Card Writer—Experienced. Will submit samples. Married. Reliable. Write to-day. A. B. Persing, Sturgis, Mich. 362

For Rent—Building for department store, three floors and basement, 47 x 112. Elevator. Best location in city. Long lease, reasonable rent. Business liquidated on account of death. Josephs Department Store, Fremont, Ohio. 363

FOR SALE—FURNITURE and undertaking, in small town. No competition. Address Box 131, R. D. 2, Tecumseh, Mich. 364

For Sale—On account of health, one of the finest grocery stores on shores of Lake Michigan. On U. S. 31. Large resort trade. No chain stores. Address No. 365, c/o Michigan Tradesman. 365

WANTED TO BUY—Grocery or general store. Address No. 360 c/o Michigan Tradesman. 360

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

I OFFER CASH!

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

L. LEVINSOHN
Saginaw, Mich.

Telephone Riv 2263W
Established 1909

Propose To Make Nasty Practice Illegal.

Washington, D. C., Dec. 13.—The Committee on Post Office and Post Roads had charge of some legislation on the floor of the House of Representatives a few days ago and I took advantage of the opportunity to ask the Committee about the Watson bill, as per the enclosed, which I have clipped from the Congressional Record.

I was reading last night in the Tradesman the copy of the letter which you received from Mr. Watson and your comment on it. He stated briefly in his letter about what he said to me, namely, that he got a good deal of correspondence about his bill, but when the opportunity was afforded to those interested to appear before the Committee no one appeared from away from Washington. Carl E. Mapes.

Mr. Mapes, Mr. Chairman—

The Chairman. For what purpose does the gentleman from Michigan rise?

Mr. Mapes. To ask the chairman of the committee or the gentleman in charge of the bill a question.

Mr. Kelly. I yield to the gentleman.

Mr. Mapes. A colleague of the gentleman from Pennsylvania, the gentleman from Pennsylvania [Mr. Watson] has introduced a bill which would prohibit the sending through the mail of unsolicited merchandise, which practice, in some places, has become a great nuisance. My understanding is that the Post Office Department recommends the passage of such legislation, and I would like to ask the gentleman from Pennsylvania, or any other member of the Committee on the Post Office and Post Roads, if there is any prospect of that bill being reported out of the committee in the near future?

Mr. Kelly. I will say in answer to the gentleman from Michigan that that matter has been given most extensive attention by the Post Office Committee. Two hearings taking several days have been held within the last four years. The committee desired to deal with an admitted evil and went into it with that purpose in view. Members of Congress appeared on both sides of the question. We finally decided that it is impossible at the present time to write a law which will not do a grave injustice to innocent parties, representatives of charitable organizations, religious organizations, and those who send out stamps for tuberculosis leagues, those seeking to raise funds for churches by souvenir postal cards and so forth. It is impossible under our present state of knowledge to write a bill which will deal properly with the merchandise proposition alone, and therefore, as far as this session of Congress is concerned, I cannot lend much encouragement to the hope that such a bill will be brought out. However, it will probably be taken up again in the next Congress in an effort to deal with the question.

Mr. Mapes. It is true, is it not, that the department has recommended some such legislation?

Mr. Kelly. The department recommended a measure which would have been impracticable.

Mr. Mapes. And it is also true, is it not, that this privilege of sending unsolicited merchandise through the mail has become a great nuisance in a great many parts of the country?

Mr. Kelly. I think it is a decided nuisance, and if it can be prevented it should be.

Mr. Blanton. Will the gentleman yield?

Mr. Kelly. I yield.

Mr. Blanton. Does the gentleman think it is wise for the Committee on the Post Office and Post Roads to permit preachers in Connecticut, Texas, Nebraska, or Oregon to write Members of Congress from other states soliciting subscriptions for their particular church? Did the committee have that in mind in refusing, after four years' consideration, to not report the Watson bill?

Mr. Kelly. The bill referred to does not deal with that question. It deals with sending out Christmas cards without an order and asking the addressee to pay for them or send the cards back.

Mr. Blanton. The committee has had four years on this Watson bill, and will it take four years more to prepare and draft a bill?

Mr. Mapes. I want to say to the gentleman that, so far as I am concerned as one Member of the House, I hope the committee will be able to work out some satisfactory legislation which will prevent this practice and abuse of the mails.

Proposes To Watch the Fight.

St. Johns, Dec. 15—I have received the six copies of the Tradesman you were so kind as to mail me, giving an account of the meeting of the Old Timers at your attractive Grand Rapids home.

From the account given in the Tradesman I am satisfied that the gathering was a pleasant reminder of the days of long ago. I regret, of course, that I could not be present, because of the real enjoyment the gathering always affords, and trust I may not miss another meeting.

I notice that my letter to you announcing my inability to be present was read at the meeting and that it aroused some discussion. I am glad of that, because that is what is wanted to-day—discussion and action—of one of the most important situations a Nation ever faced. If you read the editorial page in the Free Press of Sunday you found an article, a good one, along the lines given you in my letter. If you have not read it, be sure and do so, because it hits the nail on the head, and hits hard.

I cannot resist the temptation to express my congratulations to you for the splendid articles, editorial and otherwise, to be found in the issue of Dec. 10. I commenced at the front page and read through to the last and found most excellent food for thought. I cannot see how "industrial or independent"—that is, the manufacturer or the retailer—can get along without a weekly visit from the Tradesman. It is their meat and their defender. It gives facts which all of us who are thinkers can profit by.

The Tradesman was always a good publication. So far back as the days when I published the Clinton and Shiawassee Union. I clipped from its columns and would do the same to-day if in the business of newspaper making. It is the only publication to-day in the State which gives special, material and valuable information to the retail traders. To use the expression of Andy, in Amos 'n Andy, we are in a "mess," and what the outcome is going to be only time can tell.

While I was in the State Bank here we always had the Tradesman to read and I have missed it since I retired from active service. Think I will have to continue my subscription and watch

the fight you are putting up for the independent in all lines.

John W. Fitzgerald.

Grocery Chain Versus Chain Competition Grows.

No longer is the competition solely between grocery chain and independent, but between chain systems; and since all have practically the same advantages and disadvantages inherent in this method of distribution, indiscriminate price cutting, which was used effectively against the independent is merely harmful to all concerned. The stress then is very likely to be shifted from competition in price to competition in service. Credit and delivery may be extended and the number of items in stock increased by such additions as tobacco, meat markets and soda fountains.

Competition in service rather than in price may require finer buildings, more attractive equipment and better grade and higher paid personnel. It leads to advertising of an institutional nature, in the endeavor to build up good will toward the individual system. In this type of competition the personal factor will be of particular importance. With the chains on an equal competitive footing, the choice of the consumer may in the final analysis rest on the personality of the man in charge of each outlet. If a store manager is well liked he attracts a following, and when he leaves, that particular store invariably loses business.

These developments, in the long run, unless offset by further operating economies in other directions, will result in gradually rising costs of chain store operation. Friendly agreements, or mergers and consolidations may check dangerous competition.—Standard Statistics.

A Chemical Check Protector.

Indorsing a check that has been tampered with will be like signing a warrant for his own arrest to a person presenting such a check at a bank that uses a new protective system recently developed by Dr. Julian Block in Chicago. A concealed ultra-violet ray lamp is used in conjunction with a photo-electric cell and other little-known apparatus.

Detection of a raised check is instantaneous with this device, and the apprehension of the person presenting it can be brought about simultaneously, according to the inventor.

Explaining the system, Mr. Block said: "A bank needs only to have its checks printed on paper treated with an infinitesimal amount of a certain chemical which does not affect the appearance of the paper in any way, and to install a small ultra-violet ray producing apparatus beneath the counter at its paying teller's window. The chemical employed may be applied in the ink used in check writing instead of in the paper, and is thus adaptable to protective check-writing machines, or it may be applied to both the ink and the paper."

"The moment a check made with paper or ink so prepared is offered at the teller's window equipped for this process, the invisible ultra-violet rays produce a fluorescence which makes

the genuine figures shine out brilliantly while any alterations in the figures or other writing, erasures or other signs of tampering show up as dark, non-luminous spots on a glowing field."

Gabby Gleanings From Grand Rapids.

In the bankruptcy case of Percy M. Ellis, manufacturer of upholstered furniture, labor claims have been paid in full. Assets have been sold, but no dividends will be paid for the first six months, it is announced at the office of Charles B. Blair, referee in bankruptcy here.

In the voluntary bankruptcy case of Abe and Barney Katz, individually, and doing business as Barney's Hat Shop, 180 and 306½ Monroe avenue, the first meeting of creditors will be held at the office of Charles B. Blair, referee in bankruptcy, 1225 Grand Rapids National Bank building, Grand Rapids, on Dec. 23 at 11 a. m. Creditors with claims of \$500 or more are: Franklin Hat, Inc., New York, \$667; E. H. Hulet, Gloversville, N. Y., \$520; Manassa Hat Co., Grand Rapids, \$587; Old Kent Bank, Grand Rapids, note, \$700; Goodspeed Realty Co., Grand Rapids, \$675.

R. Engelsma, formerly engaged in the grocery business on Cedar street, has re-engaged in the grocery business at 779 North Coit avenue.

Late News From Indiana.

Anderson—Rufus H. Williams, 81 years old, retired shoe merchant here, is dead. He leaves two grandchildren. He was born in Muncie and came to this city when a small boy.

New Castle—In the matter of Adolph Anspach, formerly trading as the Boston Store at New Castle and Kokomo, Ind., first distribution of dividends was made amounting to \$20,000, or about 25 per cent. of claims allowed to which no objections had been filed. Carl Wilde, of Indianapolis, is the referee.

Rensselaer—George Murray, pioneer general store merchant, died recently here. In 1881 he came to Rensselaer and formed a partnership with J. H. Ellis in the general store business. In 1903 he became the sole owner and in 1906 incorporated. His son Gerald, was associated with him in the business.

Nine New Readers of the Tradesman.

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

Goble Market, Ypsilanti.
Edward H. Beecher, Grand Rapids.
Park-American Hotel, Kalamazoo.
Weaver's Hardware, Wayland.
N. G. Vanderlinde, Muskegon.
Milton Block, Charlevoix.
M. Guiffre Co., Traverse City.
B. J. Collins, Wilmington, Ohio.
J. W. Fitzgerald, St. Johns.

Will Not Be Bull Dozed.

Sparta, Dec. 16—I have just finished reading your anniversary number and have enjoyed the various articles very much. Editing such an edition as this one must be a gigantic task, and I wish to congratulate you on its very fine appearance. I have also read in the Dec. 10 issue about the National Biscuit Co. and Shredded Wheat merger. It looks very much to us that this store will soon arrange to do without Shredded Wheat Biscuit, as we are just too independent to be bull dozed like that. Johnson-Smith Co.