

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 21, 1931

Number 2470

THINGS THAT ENDURE

Honor and truth and manhood—
 These are the things that stand,
 Though the sneer and jibe of the cynic tribe
 Are loud through the width of the land.
 The scoffer may lord it an hour on earth,
 And a lie may live for a day;
 But truth and honor and manly worth
 Are things that endure always.

Courage and toil and service,
 Old, yet forever new—
 These are the rocks that abide the shocks
 And hold through the storm, flint true.
 Fad and folly, the whims of an hour,
 May bicker and rant and shrill;
 But the living granite of truth will tower
 Long after their rage is still.

Labor and love and virtue—
 Time does not dim their glow;
 Though the smart may say, in their languid way,
 "Oh, we've outgrown all that, you know!"
 But a lie, whatever the guise it wears,
 Is a lie as it was of yore;
 And a truth that has lasted a million years
 Is good for a million more!

Ted Olson.

Your Customers Know

that the **quality** of well-advertised brands must be maintained. You don't waste time telling them about unknown brands.

You reduce selling expense in offering your trade such a well-known brand as

K C Baking Powder

Same Price
for over 40 years

25 ounces for 25c

The price is established through our advertising and the consumer knows that is the correct price. Furthermore, you are not asking your customers to pay War Prices.

Your profits are protected.

*Millions of Pounds Used by Our
Government*

QUAKER COFFEE

Now Vacuum Packed
insuring Quaker Coffee
to be

Always Fresh.

A beautiful can and
with a quality that will
please the discriminating
house wife.

Ask our Salesmen about
our special introductory
deal.

LEE & CADY

MICHIGAN TRADESMAN

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Number 2470

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.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

An involuntary petition in bankruptcy has been filed in U. S. District Court here against the Peacock Shop, retail women's ready to wear, by Finkelston, Lovejoy & Kaplan, attorneys, representing Jay & Lucks Corp., \$115; F. E. D. Dress Co., \$115; Harston Costume Co., \$115.

An involuntary petition in bankruptcy has been filed in U. S. District Court here against Sweet Sixteen Shops, retail women's wear, 27 John R street, by John McNeill Burns, attorney, representing Julius Nelson, \$540; United Outdoor Advertising Co., \$200; Fred A. Ginsberg & Co., \$157.

An involuntary petition in bankruptcy has been filed in United States District Court here against Ben Bricker, retail fur merchant, 316 State street, by John McNeil Burns, attorney representing Hyman Selinger, \$176; Curtis Lewis Fur Corp., \$500, and Roth Saltzman & Co., Inc., \$38.

Increased payrolls are Detroit's immediate answer to the outlook for the motor car industry as revealed at the National Automobile Show in New York. Production, likewise, has been accelerated. The factual basis of new orders, and not the emotional basis of revived optimism, dictates the increase.

With 107,000 employes at work here and at its various plants throughout the country, Ford provides the most impressive single evidence of the industry's return to approximate normalcy of employment. At the River Rouge plant alone, 75,000 are now employed with a payroll said to be \$600,000 daily.

Chevrolet is anticipating a return to its normal employment roster this month. That means it will increase its force from the present 32,000 to 40,000 workers. The company's production for December was 64,018 units.

If the Chicago show, which opens next Saturday, sustains the indications

of the New York display, the industry will feel certain that it is headed for a normal year, with spring opening up the real wave of buying. Even more precise light on the retail situation is expected from the Chicago show.

Now that it has ratified the proposal for uniform announcement dates of new models, the industry is looking forward to the policy as offering tangible benefits. The spectre of losing out to a rival manufacturer in the correct timing of announcements has disappeared. The result is that manufacturer and dealer alike are counting upon a period of uninterrupted business during the traditional best selling season.

Gabby Gleanings From Grand Rapids.

The late Dudley Waters possessed to a remarkable degree the ability to marshal the resources of mind and character for instant decision and prompt action. His fine sense of responsibility to community, state and Nation was the occasion of much satisfaction to his fellow citizens. The breadth of his sympathies made him go through life with an open mind, a generous heart and hands outstretched to succor the afflicted and the poor. The care with which he administered his affairs brought him the filial regard of his employes and the confidence of his associates. He combined a whimsical humor and winsome gentleness with natural reserve and quiet dignity in such a way as to give his personality a peculiar charm.

Doctor William M. Leiserson, of Antioch college, will speak at the January meeting of the League of Women Voters to be held at the Woman's City Club on Monday evening, Jan. 26. Dr. Leiserson is on several boards of investigation for the employment problems and is very noted for his work on President Wilson's labor commission, besides the research he has done in the states of Wisconsin, Ohio and Pennsylvania. The problem of unemployment is a very vital one at this time and Dr. Leiserson will give us many new points of interest on the subject. He will discuss its reasons, and some of the remedies. This meeting will be open to all who are interested in the subject.

S. C. Van Houten has engaged in the grocery business at 644 West Bridge street. The stock was furnished by the Grand Rapids Wholesale Grocery Co. Mr. Van Houten was formerly engaged in the grocery business on Jefferson avenue; also at Hastings.

Geo. J. Hufford succeeds Geibe & Hufford in the grocery business at 610 West Bridge street.

You can't keep a good man — or America—down long.

Many Changes at the Michigan Trust Co.

At a special meeting of the board of directors of the Michigan Trust Co. Monday afternoon George C. Thomson, vice-president, was promoted to be executive vice-president. Arthur C. Sharpe, treasurer, was made a vice-president and treasurer. J. Donald McCormick, assistant treasurer in charge of the corporate trust department; Alexander S. Palmer, assistant secretary in charge of the real estate department; Harry B. Wagner, manager of the investment division, and Walter F. Whitman, assistant secretary in charge of the mortgage department, were chosen assistant vice-presidents.

John M. McReynolds, auditor, was made assistant treasurer and auditor; Thomas Krail, in charge of advertising and the development of new business, and George Whitworth of the investment division, were named assistant secretaries.

Officers re-elected are: Chairman of the board, John Duffy; president, Noyes L. Avery; senior vice-president, Henry Idema; vice-presidents, Guy C. Lillie, Arend V. Dubee and Charles H. Bender; secretary, C. Sophus Johnson, and assistant secretaries, Don Lil'ie and William C. Schouten.

The resignation of William H. Perkins, assistant secretary of the company, was presented, effective Feb. 1. He has been with the mortgage department of the company many years and will leave to accept a responsible position in the mortgage department of the Equitable Life Assurance Co. of New York. He is a University of Michigan graduate and recently was installed as thirty-sixth worshipful master of York lodge, F. & A. M. Mr. Perkins also belongs to DeWitt Clinton consistory and Saladin temple.

Credit Facts Sought.

Considerable sentiment has developed in credit circles recently for some modification of the Sherman anti-trust law to permit groups of manufacturers or wholesalers to place certain weak credit accounts on a cash basis only. Both the electrical and plumbing supply trades are reported to be anxious for some legislation which might permit such a procedure.

It is pointed out that credit men are allowed certain practices now which were frowned upon a decade ago and that a more liberal control of credit is the next logical step. Under the present laws members of credit groups may exchange information regarding customers among themselves and agree that some accounts should not be sold, unless for cash. Such agreements are entirely voluntary, however, and are frequently broken by members eager for business.

While there has been no concerted movement yet, it was reported that some of the credit organizations are considering the question seriously and may shortly inaugurate efforts leading either to a modification of the trust laws or new legislation.

Salesmen More in Demand.

Greater reliance is being placed upon salesmen at present than at any time in the past three years, according to a survey recently made of a group of member firms of the Industrial Council of Cloak, Suit and Skirt Manufacturers, Inc. Many garment firms, it is stated by Samuel Klein, executive director of the council, are increasing their force of salesmen, while some firms, which have not employed road representation, are engaging them.

Manufacturers cite four reasons for utilizing salesmen under current conditions, Mr. Klein said. These are: The absence of surplus merchandise is encouraging retailers to place more advance orders. Many stores are limiting the buying trips of their buyers and hence will welcome road salesmen. Some retailers show a preference to see merchandise and salesmen at their stores. The value of an experienced salesman's following has been intensified by the difficulty producers are meeting with in increasing volume. Good salesmen, with such patronage, were said to be at a greater premium than ever.

Traditions Fall.

There seems to be no escape from modernization, not even in Andorra. That tiny republic, only 175 square miles in area, is soon have a movie theater and an airdrome and already has a bank. The last resort of picturesque medievalism in the high Pyrenees, an independent state since its people helped Charlemagne in his march against the Moors, seems doomed even to street cars and radios. Andorra's 5,000 inhabitants have for centuries been pastoral folk, tending their flocks and their vineyards and letting the rest of the world go modern or go hang, as it pleased. Their country has iron mines and grain fields, but in the past neither kind has been worked extensively. Life has been keyed to the tempo of isolated freedom from industrial pressure. Bulging barns and busy looms have provided amply for the Andorran Basques. There was no need for banks or movies or flying fields. One wonders what has come over the Pyrean countryside.

An old-timer is one who can remember when the last word in youthful wickedness was to put something smelly in the water can on the school stove.

Things won't always stay cheap.

MAN'S TROUBLES.

They Can Be Solved Only By Himself.

While writing for the forty-seventh anniversary number of the Michigan Tradesman, I must have stuck my pen into a hornet's nest instead of the ink well, at least that article increased the size of my mail. Some of the letters were mad, while others were glad. I am glad that some are glad and sad because others were mad, for if I failed to make myself clear, the fault lies in my inability to paint a picture with words to depict what I had in mind. But why get out of patience with one another when we try to exchange viewpoints? We all know that the human mind is not stable, for as long as the mind is alive, it throws off the old and takes on the new and that is what makes life worth while.

Instead of answering all these letters, I am going to ask E. A. Stowe, editor of the Michigan Tradesman, to allow me a little more space in order to try to make myself clear.

It seems to me that on one point we can all agree—that this is the richest country in the world—and also that amid all this wealth there are millions in need of the necessities of life. If that be true, economically speaking, there is something radically wrong, and the main question before humanity today is not, Are we going to heaven? but are we willing to help make this earth more like the heaven of our dreams? If Christianity cannot or dare not try to solve our problems, then what good is it? We are told that Christianity is spiritual and has nothing to do with economics. May I say right here that I fully realize that when I talk about God and spirituality I am liable to run around like a horse without a bridle, but to me spirituality is man's relation to man and, if a man hates his neighbor and loves God, such a man has a bum spirit and needs a new idea of God. The God we behold we create and is a reflection of our own mind and, is it not a fact that unless what is called the spiritual side of man is woven into every act of his daily life, it ceases to be spiritual? Then, too, were not the troubles of Jesus largely economic? For if He had thrown the poor out of the temple instead of the rich, He would not have been crucified. Jesus trusted in the laws of God; Christianity has more faith in the law of man.

Just look the world over and you will see that Christianity is a most powerful machine, and if it were imbued with the rebel spirit of Jesus, it could be a great power for good. But this machine is more concerned over creeds, vying with one another in building temples than it is with human values. When Jesus spoke about the Father in heaven, he didn't mean a Catholic or Protestant Father. So I ask, not as a theologian but as a cigar maker—when we come to analyze our different religions, why is it that we allow our prejudices to over-balance our reason?

Just let me get the following in my own a-b-c language: When, among all this plenty, people get hungry, crime is inevitable. Crime is the penalty society pays for its folly. And I main-

tain that the future of this republic is far safer when the hungry turn rebel than if they meekly become beggars. When a bandit commits a crime, we call him a criminal, yet, war is simply crime in which we all participate. War and crime are caused by a faulty economic system for, if every man in the civilized part of the world had a job and received a just share of what he produced, crime waves would disappear and we could sell our products at home. When manufacturers have to look to foreign markets to sell their surplus in competition with other nations, that creates war. Man is not naturally a criminal. It is the unjust tariff, banking and patent laws and the unjust tax system that makes crim-

us was written in a language that no one understands and done so with deliberate intent to defraud and it will not only take millions but billions from the wage earners, farmers, professional class, merchants and all small business. That bill did not take form in the minds of our legislators but was dictated by the big contributors to the party, and it takes millions to elect even a Quaker president. When big business casts money into the political cesspool, they expect it to return unto them a thousand fold. Tariff bills are drawn up before elections. They are promissory notes and paid for by the people after election. You remember when this Hawley-Smoot bill was passed, we were told that it was done

troubles can be solved only by man himself.

Yours for a better world.

Gerrit J. Johnson.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Jan 20—Chippewa county is again in line capturing honors. This time it is breaking the previous record on butterfat. Miss Ruth Dennis, of the Marine Dairy is the proud possessor of this record breakage. The cow is eight years old and Holstein. She produced during December 95.1 pounds of butterfat and 2,585 pounds of milk, one-tenth of a pound of butterfat more than the previous record of 95 held by a cow owned by Harry Ploegstra, Sr. Miss Dennis' entire herd of Holsteins had a consistently high record of butterfat production, according to reports made by D. L. McMillan, our county agricultural agent.

The Florida-for-the-winter crowds are still here, enjoying the fine winter weather we have had up to this time, and if the remainder of the winter continues with this mild weather Florida will be out of luck, so far as this large winter population is concerned. The country roads are almost free from snow, so that auto travel is as good as during the summer.

E. E. Thomas, formerly in the restaurant business on Ashmun street, has been forced into bankruptcy. A meeting of his creditors will be held in the Federal building next week.

The American Legion held its opening in the new building which was turned over to them by the Government last Saturday night. About 300 guests enjoyed the banquet and dance. The Legionnaires have every reason to feel proud of their new home.

The spread of culture is a contagion that calls for no quarantine.

The many friends of A. H. Passmore, of the Passmore & Paquin shoe store, regret to hear of his serious illness at the War Memorial hospital. He has recently had a delicate operation, which has left him in a serious condition.

Joe Fenlon, the well-known merchant at Hessel, is a patient at our hospital, where he expects to remain for the next few weeks. Mr. Fenlon has not been feeling well for the past month.

Thomas Rothwell, the well-known merchant at Sterlingville, is confined to his home, suffering with indigestion. He had only a few months ago recovered from a severe heart attack. Mr. Rothwell is about 82 years of age, but has a good constitution and may possibly recover.

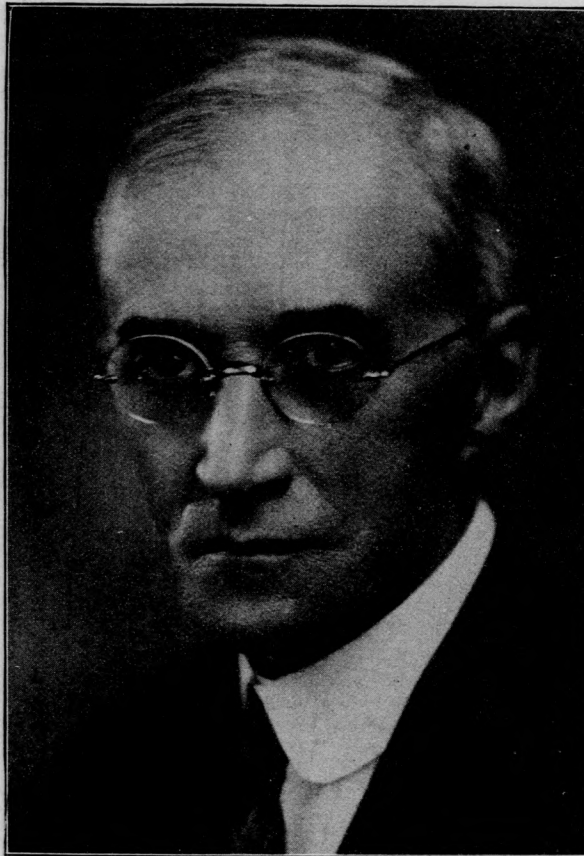
The ice on the river is about ten inches in thickness around the canal. If we get a few more cold days it will be ready for harvest, which will give employment to about 200 unemployed. Booth Bros. have the contract for putting up ice for the Pittsburg Supply Co. and Alf Richards and W. Stribling expect to put up about the usual amount for their retail trade.

The ferry operating between Sugar Island and the mainland by Elmo Kibby will be kept in operation as long as the ice will allow. Mr. Kibby is making extensive repairs and improvements at the dock and will also make some alterations of the ferry, so that cars and rigs may drive on and off at each end without turning round. Mr. Kibby also announces a reduction in fares, which is pleasing information to our Sugar Island friends.

Money talks, but not as much as man talks money.

William G. Tapert.

The only road, the sure road—to unquestioned credit and a sound financial condition is the exact and punctual fulfillment of every pecuniary obligation, public or private, according to its letter and spirit.



Gerrit J. Johnson.

inals and because of these laws you and I, the voters, are to blame.

If we could mix a little sense of humor with our religion, we might not only have a better religion, but a clearer view of economics. We might listen less and think more. Our ideas of right and wrong are largely governed by what we call respectability and that usually means white collars, a shave, manicure and shoe shine; yet a thief is a thief no matter how he is dressed. Some steal with the aid of a gun and others with the aid of the law. That gang of gangsters led by Al Capone, of Chicago, are saints compared with some of the respectables that we look up to in Washington. I am not so much concerned over the advertised sin of the one as the unacknowledged wickedness of the other. That Hawley-Smoot tariff bill that was put over on

to protect labor. We were also told that thirty days after its passage all of our industrial machinery would be joyfully humming a prosperity song, and, now that this bill has been in working order for the past six months, all that we hear is a chorus of pathetic pleas from our charity organizations.

Yes, this is the richest country in the world and, politically speaking, we voters are the biggest bunch of boobs that ever came down the pike. We have yet to learn that all our troubles are economic and of our own making and we cannot expect that by getting down on our skinny knees that God will perform our duties of citizenship. There is no use seeking aid from without, we will have to learn to generate our own power within. We have not yet awakened to the fact that humanity is endowed with brains and that man's

OUR FINANCIAL ILLS.

They Require the Talent of Great Men.

Much has been said and written about the present unemployment problem and many suggestions have been offered as a panacea for the ills which have made themselves manifest in our social and industrial life with much suddenness.

As a Nation we are blessed with more wealth than any other Nation on the face of the earth. Social, religious and economic independence has always been the boast of this American Nation of ours. These are some of the inalienable rights handed down to us as a heritage by the forefathers of this great country. But "The price of liberty is eternal vigilance." So it is in that spirit of watchfulness that we must ever consider the future.

The most important question before the American people to-day is the trend of the concentration of wealth into powerful monopolies. The world has never before witnessed the organizing of money powers on a scale so huge as has taken place during the last decade. This concentration of the monetary power into the hands of a few should be a challenge to every independent citizen of these United States to patronize and uphold independent business.

Let us consider the following statistics prepared by Joseph McCoy, Government actuary, and taken from income tax returns and found in the congressional record of May 23, 1929. They show that between 1922 and 1927 the number of people returning income of more than one million a year increased 400 per cent. The number returning income of one hundred thousand per year increased 174.5 per cent. The number of individuals returning income in excess of fifty thousand and less than one hundred thousand increased 87.2 per cent. The number of individuals returning income in excess of ten thousand and less than fifty thousand increased 66.1 per cent. While the number of individuals returning income of less than ten thousand per year actually showed a decrease.

Again the net income of corporations reporting earnings of over fifty thousand dollars per year show an increase of 42.3 per cent. While the increase in corporations under fifty thousand per year was 2.3 per cent.

The above figures were observed by me in a radio speech given by Harold McGugin, of Coffeyville, Kansas, on the chain store menace, and clearly shows that large fortunes are ever increasing, while small business is disappearing.

According to internal revenue reports on corporate profits in 1926 we find that 114 corporations, each making a net profit of five million dollars or more per year, dominated the Nation's industry to the extent of taking more than 46 per cent. of the net profits made by all the 455,000 corporations in the United States.

From these figures we can see what the ultimate outcome must be if this condition is not checked.

Roosevelt saw the evils of monopolistic power and during his day made a desperate attempt to forestall the

very condition with which we now find ourselves confronted.

Woodrow Wilson, in the World's Work of March, 1913, said: "Trusts have not grown. They have been artificially created. They have been put together not by natural processes, but by the deliberate planning of men who were more powerful than their neighbors in the business world and who wished to make their power secure against competition."

Andrew Carnegie, when asked by the United States Judiciary what the object was in the formation of trusts, replied that in ninety-nine cases out of 100 it would undoubtedly be to rob the community of its rights to the benefits of competition, disguise it as one may.

But in spite of the efforts of far sighted men to prevent it the concentration of capital into powerful industrial combinations has reached such startling figures that, according to statistics, 87 per cent. of the Nation's wealth is owned by ten per cent. of the people. We find our independent merchant disappearing from our communities. We see local business being replaced by huge corporations, which have no interest in the community, only the cold calculating business of making profits.

Our industries have, due to modern efficiency methods and improved labor saving machinery, made such gigantic strides in the art of mass production that to-day, roughly estimating, we can produce four or five times as much with the same amount of effort as we could a few of years ago. These speed-up methods in production have meant the elimination of much man power, which has resulted in unemployment to hundreds of thousands of people.

The depletion of the buying power of the American workman due to unemployment has had a far reaching and serious effect upon industrial conditions. The buying power of the wage earner is the very source of the average American's prosperity.

Here we find industry in its quest for material wealth trying to eliminate the very source to which it must look for its very existence.

So in this complex age of science, invention and educational enlightenment such as the world has never known before, we find ourselves in the midst of an economic depression, without knowing which way to turn, nor just what steps to take to extricate ourselves.

In our efforts to alleviate conditions in our respective communities we have raised community money chests and resorted to so-called "prosperity drives," urging people to increase their buying, which would, in turn, increase production and make more employment. Newspapers and sponsors of these drives have tried to inject a note of optimism into the situation, by declaring that the present depression is largely psychological, that our savings bank deposits are as large and in some instances have actually increased.

But if we will consider that under normal conditions there are in this country about 46,000,000 people working at all kinds of jobs, and in 1929 according to the World's Almanac the number of depositors in savings banks in the United States was 14,043,614.

This number includes children and people who are not employed. This shows that only a small percentage of the people who work have actual savings accounts.

A number of these people have invested what they were able to save in payments on homes, furniture, lots, automobiles, etc. When they find themselves out of a job their buying power is gone. It is upon the buying power of people that spend their money as they get it that, to a large extent, we must depend to keep industry busy.

The revolutionizing of industrial methods has in many ways had a serious effect upon the social structure of society.

Industry, in its mad race for profits, seems to have entirely forgotten, as was said by Mackenzie King: "Industry exists for the sake of humanity and not humanity for the sake of industry."

Big business, in its lack of serious consideration for the future of humanity, has occasioned the mutability which is characteristic of modern life. This has resulted in a disintegrating effect upon both home and community life.

Uncertainty and unstable conditions in regard to employment make for unstable home conditions and this in turn has its effect upon community life. Without permanent connections, either by employment or in a business way, people seldom take a real live interest in the community. This must reflect itself upon the state and Nation.

If we cannot look to the stability of the American home, where families can live a normal and happy life with reasonable assurance that with ambition and intelligence shall come the opportunity of gaining at least the ordinary comforts of life, where then shall we look for the future welfare, happiness and contentment of the American people?

Labor and capital in their mutual relations can gain or lose a great deal through the character of those who represent them in their dealings with labor and its leadership.

Subordinates and department heads in large corporations whose value to the organization is measured in terms of the methods of economy and production they are able to introduce into their departments and often receive orders from headquarters located in some other city. In their eagerness to make a good showing they sometimes become overbearing in their attitude toward employees. This condition sometimes causes a feeling of constraint between employer and employe and results in bitter feeling between capital and labor.

Fear, for example, is one of the worst impositions brought upon labor by big industry to-day. Fear of losing his job, fear of getting laid off, fear of not being able to compete with his fellow workman in the mad race of mass production and consequently fear of not being able to support his family and educate his children. These are some of the fears which beset the wage earner of to-day.

Finally he asks himself, what is it all about? Why this mad race for material gain in a country with such vast wealth? Where is the remedy for these complexities? Is it in the acquir-

ing and developing of foreign markets? Is it in a more intelligent distribution of jobs? Or must we legislate for a shorter workday with adequate pay, whereby the buying power of the wage earner shall be restored, which must mean less profit to industry.

Whatever the solution, it is a question that will require the talent of great men, men of great courage and lofty ideals. The solution of this problem must have for its aim the happiness and contentment of human life. It must be based upon that never changing principle of God: That all men are created equal and that mankind have values which cannot be measured in dollars and cents.

H. H. Christensen.

To Sell To Jobbers Only.

Three of the foremost blanket manufacturers have announced a policy of distributing exclusively through wholesalers, according to a statement by the Wholesale Dry Goods Institute. This indicates that experiment and comparison have proved to the manufacturers that through jobbers their product will reach the retailer at the lowest possible cost.

"Similar action has been taken by seven of the largest producers of fleeced goods and staples," the statement continued, "eight important underwear manufacturers, four of the outstanding producers of wash goods, percales and prints, and eighteen of the leading producers of hosiery. A very substantial number of manufacturers in other lines now acknowledge that the wholesaler is indispensable to their industry."

Sees Chains Retarded By Low Grade Help.

The outstanding problem of the chains is that of personnel. The chains commonly man their stores with employes hired because of their willingness to work at low wages and their willingness to listen to cheating suggestions. For this reason, any intelligent retailer can open a store alongside a chain unit and outstrip the chain, in spite of the advantage enjoyed by the latter because of quantity buying.

This is the opinion of M. M. Zimmerman, chain store authority, quoted in a recent issue of the New York Times. Other problems, he says, are the maintenance of amicable relations with the producer and the community.

Improvement in Glass Orders Lags.

The slight improvement evidenced earlier in the month in the demand for window glass was hardly discernible this week and marketing conditions continue rather unsatisfactory. Such business as has been placed by the jobbing trade since completion of inventories was largely for early requirements, with little evidence that stocks are being replenished to any appreciable extent. With resumption of activities in the automobile industry the outlook is for an early stimulus in demand for plate glass. The demand for rough rolled and wire glass products evidenced comparatively little change.

There are more ways than one of robbing a bank.

MOVEMENTS OF MERCHANTS.

Ahmeek—Robert E. Foley, owner of the general merchandise store here, is dead.

North Adams—The Allen State Savings Bank has removed its main business to Allen.

Detroit—Winkelman's Toggery, Inc., 6420 Woodward avenue, has changed its name to Dack's, Inc.

Dearborn — The Dearborn State Bank has increased its capital stock from \$300,000 to \$400,000.

Kalamazoo—The Geo. McDonald Drug Co. has decreased its capital stock from \$50,000 to \$4,000.

St. Joseph—The Industrial Rubber Goods Co. has increased its capital stock from \$15,000 to \$60,000.

Manistee — The Manistee County Savings Bank has increased its capital stock from \$100,000 to \$200,000.

Ecorse—The Economy Supply Co., 81 Vister Road, has changed its name to the Economy Fuel & Supply Co.

Bronson—Jay Fuller has sold his grocery stock and store fixtures to Mrs. Daisy Kelso, who has taken possession.

Detroit—The Chelsea Peat & Land Co., 320 Hague street, has been incorporated with a capital stock of \$5,000, all subscribed and paid in.

Wyoming Park — The Wyoming Park Lumber & Fuel Co. has been incorporated with a capital stock of \$50,000, \$1,000 being subscribed and paid in.

Pontiac—Sterns, Inc., 88 North Saginaw street, general merchandise, has been incorporated with a capital stock of \$10,000, \$5,200 being subscribed and paid in.

Grand Rapids—Matt Heyns has added a meat market to his grocery store at 816 Scribner avenue. Peter Beye, a meat cutter of long experience is the manager.

Mears—Fire damaged the plant, office and considerable stock of the Mears Lumber Co., entailing a loss estimated at \$10,000, partially covered by insurance.

Detroit—The Main Hardware Co., 287 Oakwood avenue, has been incorporated to conduct a retail hardware store with a capital stock of \$10,000, all subscribed and paid in.

Detroit—The Polasky-Schecter Co., 3405 Gaylord avenue, has been incorporated to deal in fuel at retail with a capital stock of \$2,000, \$500 being subscribed and paid in in cash.

Detroit—Perlman's Outfitting Co., 11318 East Jefferson avenue, has been incorporated to deal in household goods, jewelry, etc., with a capital stock of \$25,000, \$3,500 being subscribed and paid in.

Detroit—The J. C. Thomas Paper Co., 2457 Woodward avenue, has been incorporated to deal in paper and kindred products with a capital stock of \$10,000, \$3,000 being subscribed and paid in.

Coldwater — The Bromo-Hygeia Mineral Water Co., South Clay street, has been organized to produce and sell mineral water with a capital stock of \$100,000, \$24,000 being subscribed and paid in.

Bellevue—Carroll Scott, of Charlotte, has purchased the Sinder build-

ing and is remodeling it into a modern dairy, which he will conduct under the management of his son-in-law, Lyle Spooner.

Milan—With the opening of the Ideal Furnace Co. for production, all Milan manufacturing plants are now working. The factory closed the Tuesday before Christmas for the annual inventory.

Detroit—The Star Baking Co., 12931 Kercheval avenue, has merged the business into a stock company under the style of the Star Bakery Products, with a capital stock of \$1,000, all subscribed and paid in.

Detroit—Lieberwitz Bros., Inc., 9021 12th street, dealer in footwear of all kinds, has merged the business into a stock company under the same style with a capital stock of \$10,000, all subscribed and paid in.

Alpena—The Huron Cedar Shop has been incorporated to deal in lumber and assembly products made from lumber with a capital stock of 50,000 shares at \$1 a share, \$2,000 being subscribed and paid in.

Detroit—The Levin Matzo Co., 2619 Pingree avenue, has been incorporated to manufacture and deal in matzoz, noodles and other food products with a capital stock of \$2,000, \$600 being subscribed and paid in.

Detroit—The Detroit Super Sales & Service Co., 2709 East Division avenue, has been incorporated to deal in electrical appliances, etc., with a capital stock of \$10,000, \$5,000 of which has been subscribed and paid in.

Lansing—R. G. Nichols, owner of the Majestic Housekeeping Shop, 129 East Kalamazoo street, has sold the business to I. E. Carr, formerly manager of the wholesale branch of the Detroit Majestic Products Corporation, in Detroit.

Kalamazoo — William U. Metzger, who conducts a sheet metal and furnace business at 144 North Edwards street, has admitted his son, William J., to partnership and the business will be continued under the style of William U. Metzger & Son.

Kalamazoo—A. G. Doorn, dealer in dry goods at 1628 East Main street, has purchased the adjoining store and is remodeling the two buildings into one, installing modern lighting fixtures, show and wall cases, etc., as well as plate glass front.

Detroit—Meyer Hochberg, dealer in men's furnishings at 2473 Woodward avenue, has merged the business into a stock company under the style of Hochberg's, Inc., with a capital stock of 200 shares at \$10 a share, \$1,000 being subscribed and paid in.

Detroit—S. A. Shelby, dealer in lingerie, hosiery, dresses, etc., has merged the business into a stock company under the style of the Shelby Gown Shop, Inc., 2558 Woodward avenue, with a capital stock of \$20,000, all subscribed and paid in in property.

Traverse City—L Van Skiver has relinquished the management of the New Tavern—formerly known as We-Go-To Hotel—at Central Lake and taken over a rooming house located at 309 East Front street. He will furnish the transient traveler clean rooms, up-to-date, for \$1 per day.

Niles—Dr. Fred N. Bonine of this city, Pearl F. Milke and John C. Irwin, of South Bend, are the incorporators of a \$100,000 Bromo-Hygeia Mineral Water Co., organized to redevelop a mineral water well in Coldwater. This well, about 1,200 feet deep, was drilled about fifty years ago, used for a while, then abandoned. Development of the well will begin at once, it is stated. Further than this, no announcement has been made.

Ishpeming—K. Rosberg & Co., one of Ishpeming's leading mercantile establishments, have purchased the grocery of Rydholm Bros., on North Third street, in Marquette. The Rosberg firm, in addition to the two stores in Ishpeming, has stores in several towns in Baraga county and the Southern part of Houghton county. All are said to be successful, due in the main to the business ability of Mr. Rosberg and the partners who are associated with him in the managements.

Pontiac—The Bazley Meat Market, 78 North Saginaw street and the Junedale Market, 29 South Saginaw street, have opened under new management. The two stores, formerly owned by John Bazley, of Ypsilanti, have been purchased by Ernest S. Bazley, of Kalamazoo, a brother. Both stores have been remodeled, redecorated, modern lighting fixtures installed and refrigeration extended. Besides a full line of meats, both stores will handle produce, cheese and eggs. J. O. Herring is manager of the Junedale Market and John Vandenberg of the Bazley Market.

Manufacturing Matters.

Sault Ste. Marie—The Soo Woolen Mills has decreased its capital stock from \$240,000 to \$150,000.

Detroit—The Supreme Automatic Coffee Urn Co., 5325 McDougal street, has been incorporated with a capital stock of \$10,000, all subscribed and paid in.

Royal Oak — The Frank Bancroft Co., Inc., 1420 Woodward avenue, has been incorporated to do manufacturing with a capital stock of \$50,000, all subscribed and paid in.

Muskegon — The Inland Foundry Co., foundry for machinery castings, has been incorporated with a capital stock of 2,500 shares at \$10 a share, \$11,050 being subscribed and paid in.

Kalamazoo—The Kalamazoo Twisting Co., 1915 Factory street, has been incorporated to manufacture and sell fibre cord, with a capital stock of \$25,000, \$10,000 being subscribed and paid in.

Detroit—The Metal Tube Products Co., 210 C. P. A. building, has been incorporated with a capital stock of \$50,000 preferred and 10,000 shares at \$1 a share, \$6,000 being subscribed and paid in in cash.

Detroit—The Lion Chemical Sales Co., 3216 Hendrick street, has been incorporated to manufacture and deal in chemical products with a capital stock of \$3,000, \$2,400 being subscribed and paid in in cash.

Grand Rapids — The Rolls Racer Corporation, 17 Seward street, N. W., has been incorporated to manufacture toys, wheels, playground equipment,

etc., with a capital stock of \$15,000 preferred and 50,000 shares at \$1 a share, \$29,500 being subscribed and \$21,300 paid in.

Detroit—The Monitor Chemicals, Inc., 4853 25th street, has been incorporated to manufacture and deal in druggists supplies and sundries, with a capital stock of 2,500 shares preferred no par value at \$10 a share and 5,500 shares common no par value at \$1 a share, \$5,570 being subscribed and paid in.

Allegan—The Allegan branch of the Pet Milk Co. has announced that beginning Feb. 1, it will discontinue condensing milk here. The company will, however, continue to buy milk as heretofore. The milk not used in making butter will be delivered to the Wayland plant where it will be condensed and canned.

Pontiac—Dissolution of the Michigan Rubber Co. of Pontiac is asked in a petition filed in Circuit Court by C. B. Myers, R. H. Baldwin, A. M. Wentz, N. B. Higbie, Jr., Harry Morgan and H. M. Koelliker, stockholders and directors of the organization. They announce the company cannot continue in business because it is losing money. Indebtedness of \$78,174.50 is said to be outstanding of which only \$51,500 is secured. The sum of \$55,060 is said to have been invested in the company's stock. The company was formed for the manufacture of rubber products.

New Baltimore—Its founder, Joseph Stricken by death, the Engelman broom factory here is attaining close to peak production with one son, Harold, in charge of sales; another son, Elmer, in charge of purchasing and a daughter, Eleanor, in charge of the accounting system. The present production schedule of the factory which is the largest quantity producer of brooms in the State calls for about 110 dozen brooms to be turned out per day. At the peak of the season last summer as high as 130 dozen were turned out daily and with January normally a slow month in the trade, the children are feeling well pleased with the schedule that is now being maintained. Thirty-two men are employed in the plant.

Bay City—A new management has taken over the reins of the H. J. Hunt Show Case Co., now known as the Hunt Show Case Co., it was announced by Edgar M. Forde, vice-president and general manager. The company recently experienced a period of financial stringency and a general re-organization which has been in the process of formation for some time followed. William F. Jennison is the new president and J. A. Johnson is secretary and treasurer. H. J. Hunt, who is no longer affiliated with the firm, was the former president; Mr. Forde, the general manager, was the secretary, and Gordon Hunt, son of the president, was treasurer. M. J. Howarn, Detroit, a former vice-president of the company, is no longer in the firm. H. J. Reilly, also a past vice-president, is still with the company, but holds no office. The new directors include, John A. Coryell, Walter I. Foss, St., J. Stanley See, and William R. Wells.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 5.35 and beet granulated at 5.15c.

Tea—There has been a somewhat better demand for tea during the past week. Business is undoubtedly better than it was before the end of the year, but there is certainly no boom as yet. Prices are firm and sensitive and there is much reason to expect an advance if the demand shows further improvement.

Coffee—A somewhat better business in future green Rio and Santos coffee sold in a large way is reported for the week, with some slight firming up of prices. Spot Rio and Santos, however, shows no change whatever for the week. The cause for the slight increased firmness in futures is probably not permanent as there is nothing in sight to indicate any continued improvement in Rio and Santos. Milds are possibly a slight shade lower for the week, although the change is not important. Jobbing market on roasted coffee is inclined to be soft and here and there is showing an intent on the part of packers to conform with the green market. Consumptive demand for coffee is about as usual.

Canned Fruits—California fruits are in a good position to move out freely as the season of heaviest consumption is at hand. Late fall and early winter business was rather discouraging, but is regarded as somewhat of a reaction from the merchandising attention given fruits earlier in the fall. Northwest off grade pears were a weakening influence, but with prices kept at attractively low levels, stocks should commence soon to move out in an orderly manner. The record pack of pineapple, over 12,000,000 cases, would not appear excessive in view of earlier trade enthusiasm and future outlook.

Canned Vegetables—The trade should be in a receptive mood for it is generally conceded that warehouse stocks are low. It would be premature to predict price trends at present, but if statistical strength is a determining factor in quotations some items should work higher. Chief among these, perhaps, is standard tomatoes. But corn is working into a better position and the coming months are expected to see a considerable movement of corn into consumption. The past has been disappointing, but officials' statistics on the year's pack proved an encouragement to all producing markets. Peas have stood up well and heavy consumption of low grade stocks has left the market ready for extra standards and fancies. Wisconsin reports an increase in shipping instructions on the 3,000,000 cases contracted for, but still resting in the hands of the canners.

Dried Fruits—The feature of the week in dried fruits was the new offering made to commercial packers and the Sun-Maid association by the raisin pool. Coast advices say that this offering is expected to be taken up with little delay. The pool is now in virtual control of the situation with 100,000 tons of the 130,000 tons on the Coast under its supervision. Locally, the trade has shown increased confidence in the stability of the item and sales have picked up considerably. Enquiry

indicates generally low stocks in distributors' hands and buying should develop greater proportions on a slowly rising market. Large sized Oregon prunes are being offered in lieu of California and are finding encouraging outlets, local jobbers say. The Oregon crop produced a much higher proportionate share of large prunes this season than California, although the Northwest crop was light. Reports from the Coast indicate that California growers are now shading 40s, 50s and 60s, to which the crop largely runs. Low prices will be necessary to move the 80,000 tons still unsold, but export enquiry as well as domestic is encouraging. While top grades of such items as apricots, peaches, pears, etc., are scarce in all hands, and the unsold tonnages on the Coast run largely to standards and choice, there has been an easier tendency due to the failure of cheaper grades to move out. Prices are being shaded to clear the small amounts left, and thus leave the market in a good position for the coming season. Figs are without particular feature at the present time. Jobbers report a good movement here of all varieties of top grades. Package figs during the past season went into many new outlets, and were much improved in quality. Smyrnas, of course, sold up quickly, especially in bulk form.

Canned Fish—The firming up of Maine sardines raises the basis to \$3.40 on quarter keyless oils at the factory, and is pretty general so far as leading packers go. The pack this year was unusually small, and present prices would seem justified on the basis of the statistical strength of the item. Whether these higher prices will be generally adhered to, or be ignored by packers intent on crowding their holdings remains to be seen. Other canned fish show no change. Canned salmon is very dull.

Salt Fish—Demand for mackerel and other salt fish already shows an improvement since the first of the year. This is largely due to short supply. Prices show no particular change for the week.

Beans and Peas—The only news in the market for dried beans during the week is increased firmness in California limas and blackeye peas, which have moved up a little and are in fair demand. All other varieties are still sluggish and soft.

Cheese—Cheese is selling only moderately with prices steady to firm.

Syrup and Molasses—The outlook for sugar syrup is better on account of the cold weather. Prices show no change for the week, but a very fair demand. Compound syrup is selling somewhat better at the price reduction recently reported. No further change during the week. Molasses shows no fluctuations. Fair demand.

Review of the Produce Market.

Apples—Current quotations are as follows:

Spies, A Grade	\$2.50
Spies, Commercial	1.50
Spies, Baking	2.50
Spies Fancy	3.50
Baldwins, A Grade	2.25
Baldwins, Commercial	1.50
McIntosh, A Grade	2.50
McIntosh, Commercial	1.50

Snows, A Grade	2.00
Snows, Commercial	1.25
Banana, A Grade	2.00
Banana, Commercial	1.25
Delicious, A Grade	2.50
Delicious, Commercial	1.75
N. W. Greenings, A Grade	1.50
N. W. Greenings, Commercial	1.00
R. I. Greenings, A Grade	2.50
R. I. Greenings, Commercial	1.50
Grimes Golden, A Grade	1.75
Grimes Golden, Commercial	1.25
Hubbardstons, A Grade	1.60
Hubbardstons, C Grade	1.25
Jonathans, A Grade	2.50
Jonathans, C Grade	1.25
Kings, A Grade	2.25
Talman Sweets, A Grade	1.75
Talman Sweets, Commercial	1.25
Hendricks Sweets, A Grade	1.50
Hendricks Sweets, C Grade	1.00
Ontario, Baking Apples	1.75
Pewaukee, A Grade	1.60
Pewaukee, C Grade	1.25
Starks, A Grade	1.60
Starks, C Grade	1.25
Cooking Apples, All Varieties	1.00

Bananas—5½¢@6¢ per lb.
Beets—85¢ per bu.

Butter—Butter started in the week strong and advanced 1¢ per pound. Jobbers hold 1 lb. plain wrapped prints at 28¢ and 65 lb. tubs at 27¢ for extras and 26¢ for firsts.

Cabbage—85¢ per bu.; new from Texas, \$3.50 per crate of 80 lbs.

Carrots—85¢ per bu.; new from California, 80¢ per doz. bunches.

Cauliflower—\$3 per crate of 12 to 16 home grown.

Celery—2 doz. box, \$1.85; Michigan celery is about done, Next week Florida will be in market at \$3.50 per crate.

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

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

Cucumbers—No. 1 hot house, \$2.50 per doz. Very scarce.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	\$4.50
Light Red Kidney	9.00
Dark Red Kidney	9.50

Eggs—Fine fresh eggs started the week with a good demand, but later this fell off and the market declined about 3¢ per dozen. At present there are plenty of good eggs for the demand. Jobbers pay 19¢ for strictly fresh and 16¢ for pullet eggs. Storage operators offer their supplies this week on the following basis:

XX candled in cartons	21c
XX candled	19c
X candled	16c
Checks	15c

Grapefruit—Marsh Seedless from Texas is sold as follows:

54	\$4.25
64	4.00
70	3.75
80	3.50

Extra fancy sells as follows:

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

Choice is held as follows:

54	\$3.00
64	3.00
70	3.00

80	3.00
96	3.00

Grapes—\$2.75 for Calif. Emperors in 25 lb. sawdust lugs.

Green Onions—60¢ for Shalots.

Lettuce—In good demand on the following basis:

Imperial Valley, 4s, per crate	\$3.25
Imperial Valley, 5s, per crate	3.25
Hot house leaf, in 10 lb. baskets	.90

Lemons—To-day's quotations are as follows:

360 Sunkist	\$6.50
300 Sunkist	6.50
360 Red Ball	5.50
300 Red Ball	5.50

Limes—\$1.75 per box.

Nuts—Michigan Black Walnuts, \$1.50 per bu.; Hickory, \$3 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	4.00
288	4.00
344	4.00

Floridas extra fancy are held as follows:

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

Florida fancy are held as follows:

126	\$3.25
150	3.25
176	3.25
200	3.25
216	3.25
252	3.00
288	3.00
324	3.00

Bulk, \$1.65 per bu.

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

Parsley—50¢ per doz. bunches.

Peppers—Green, 50¢ 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; 90¢ per 25 lb. sack.

Poultry—Wilson & Company pay as follows:

Early Springs	21c
Heavy fowls	19c
Light fowls	13c
Ducks	14c
Geese	12c

Spinach—\$1.25 per bu.

Squash—Hubbard, \$3.50 per 100 lbs.

Sweet Potatoes—Indiana, \$2.85 per bu.; Tenn., \$2.50 per bu. Both are kiln dried.

Tangerines—\$1.75 per ½ bu. basket; bulk, \$1.65 per bu.

Tomatoes—\$1.30 for 6 lb. container, Southern grown.

Turnips—\$1.25 per bu. for new.

Veal Calves—Wilson & Company pay as follows:

Fancy	13½c
Good	10c
Medium	8c
Poor	8c

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The Federal Trade Commission has ordered the Kemper Silk Co., Inc., of New York, to discontinue representing itself as a manufacturer unless and until it owns or operates a factory where-in its merchandise is made, and from using the phrase "Sparkal Satin" as descriptive of a fabric not made entirely of silk. The company is also ordered not to use the word "Taffet-Ray" or the word "Taffeta" as a trade name for or as descriptive of a cotton and rayon fabric unless there also appear in connection therewith words clearly indicating that the fabric is not silk. Such expressions as "A Cotton and Rayon Fabric," "Made of Cotton and Rayon," and "Not Silk" or equivalent terms, are suggested by the Commission as qualifying descriptions. At the hearing held in this case the respondent announced its intention of discontinuing use of the word "Manufacturer" and consented that the Commission make a cease and desist order requiring the discontinuance thereof. The company also consented to a cease and desist order regarding use of the descriptive "Sparkal Satin" as it had discontinued the sale of that fabric, and to a consent order prohibiting use of the description "Taffet Ray" unless accompanied by words clearly indicating that the fabric so trade-marked is not silk.

A corporation manufacturing and selling a syrup agreed to stop use in advertising of the word "Maple" independently or in connection with other words to represent its product, so as to imply or have the tendency to deceive the purchaser into believing that the product is made wholly of maple syrup, when such is not the fact. However, if the product is composed in substantial part of maple syrup and the word "Maple" is used to designate the maple content, the word "Maple" shall be accompanied by another word displayed in type equally as conspicuous as "Maple" so as to clearly indicate that the product is not made wholly of maple and to otherwise accurately represent and describe it.

Selling and distributing metallic powders, a corporation agreed to stop designating its product with the name of a metal so as to imply that it is composed wholly of that metal, when such is not the fact. However, when the article is composed not purely of the metal indicated but of one in which that metal is the principal element, and the name of the metal is used to designate the product, such name shall be accompanied by the word "compound" or like words printed in type equally as conspicuous as that in which the name of the metal is printed so as to indicate clearly that the product is not composed wholly of that metal. Respondent also agreed to cease using the word "Manufacturer" in ways that would imply it owns and operates a factory manufacturing the product sold by it, when such is not the fact.

The Federal Trade Commission has dismissed a complaint charging W. H.

Bates, trading as Central Fixation Publishing Co., New York, with practicing unfair methods of competition in the sale of a book called "Perfect Sight Without Glasses."

Significant News From the Business World.

Trade reports generally referred this week to distinct gains in the post-holiday season. Whether this is significant of a real turn remains to be disclosed.

Wholesale buying gained substantially last week over the week before, according to the records of the Credit Clearing House. The New Year holiday affected the comparison, but, making allowance for that, progress was shown.

Unfilled orders of United States Steel were 303,960 tons more on December 31 than on November 30, bringing the total to 3,943,596 tons—the largest backlog since July. The gain is unusually large for any month. A year ago the increase between November and December was 291,000 tons and in 1928 it was only 132,000 tons. Observers in the industry attach importance to this news in view of other evidence that the steel trade is reviving on a satisfactory price level.

Average commodity prices sagged again last week, the Irving Fisher index number reaching 78.3 compared with 78.5 the week before.

Tire prices were cut last week to the lowest level ever reached. Firestone started the change in earnest with reductions of 7½ to 11 per cent. for first grade and from 6½ to 12 per cent. for second grade automobile tires. Truck and bus tires and solid tire prices were not disturbed. Other large companies quickly followed suit. The action was attributed to mail order house cuts.

Department store sales in December, allowing for the difference in number of trading days, were 50 per cent. more than in November, but 8 per cent. under those of the previous December, the Federal Reserve Board announced last week. The gain was somewhat less than seasonal. Adjusted the decline was 2 per cent. For the year the decrease was 8 per cent.

Plans are under discussion for a merger of Associated Apparel Industries and Munsinger, manufacturers of underwear, having combined assets of more than \$29,000,000.

Reduction of war debts, reduction of tariff rates and reasonable reduction of wages—those were the recommendations of Albert H. Wiggin, chairman of the Chase National Bank, in his annual report to the stockholders. Mr. Wiggin's comments on events touching business are looked forward to not only because he represents the largest bank but also because he speaks rarely but always to the point. Mr. Wiggin is for cancellation or reduction of war debts for business reasons only—foreign nations can't pay us and buy our goods at the same time. Our need of more exports is his reason for tariff modification. Of wages he says: "When wages are kept higher than the market situation justifies, employment and the buying power of labor fall off. It is not true that high wages make prosperity. Instead, prosperity makes high wages."

New chain store units in 1930 were

only half as many as in 1929, according to the Chain Store Research Bureau—the total number being only 1,549. Undoubtedly chain expansion was repressed by the untoward conditions. It is noticeable, however, that the trend is to larger stores at the expense of small, unprofitable units.

Sporting goods producers and dealers, according to current reports, were striking exceptions to the rule of bad showings in the poor year recently buried with little regret. Good sales of their wares are ascribed partly to the popularity of miniature golf and partly to the need of physical relief from nervous worry.

The international sugar plan for a gradual liquidation of surplus stocks has been finally consummated through the belated coming in of the German interests. Their export quota, which had been put at 1,000,000 tons for the five-year period, has been raised to 1,750,000 tons, the difference having been made good by Cuba (575,000 tons) and the European beet producers.

The general level of farm prices touched last month the lowest point reached in the last fifteen years.

Rayon yarn prices reached new low levels last week, following a drastic cut by Viscose, the largest American producer. The hope of the industry is that this radical action will have a stabilizing effect.

Late Mercantile News From Indiana.

Crown Point—Earl J. Crawford, proprietor of the Crawford shoe store here, will move his stock into the store-rooms of the Peoples State Bank building and will have one of the most modern shoe shops in the state. He also plans to add a shoe repairing department to be equipped with modern machinery and a specialist in charge.

Indianapolis—E. W. Suavian has been appointed manager of the Arch Preserver Boot Shop, 27 Monument Circle. Suavian was formerly connected with the Chisholm Boot Shop of Cleveland.

Gary—Fred S. Bogdon has moved his family shoe store from 21 West Seventh avenue to 28 West Eighth avenue.

Indianapolis—Funeral services followed by burial in Crown Hill cemetery were held for Mrs. Sarah E. Inlow, widow of John W. Inlow, connected with the Pettis Dry Goods Co. for several years. She was born in Shelby county.

Evansville—Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Raphael Bros. Dry Goods Co. by Samuel Bros. & Co., of Kentucky; George L. Mesker Co., and the Winsett System, Inc., of Evansville. The claims of the creditors total about \$3,000. The petition alleged that the debtor firm is selling its assets and immediate action to protect its creditors is advisable. The debtor company was named in a receivership action in the Probate Court here recently by the American Sportswear, Inc., of St. Louis.

Anderson—Howard Homan and Lulu B. Homan, partners, trading as Howard Homan & Co., filed a voluntary petition in bankruptcy in U. S. District Court at Indianapolis. Twenty

five creditors are listed with unsecured claims totaling \$6,135. Those with claims of more than \$500 are Crowder-Cooper Shoe Co., Indianapolis, \$935; Clarkes Meis Shoe Co., Cincinnati, Ohio, \$1,612; Air-O-Pedic Shoe Co., Boston, Mass., \$1,085; Isaac A. Loeb, Chicago, rental store, \$900. Liabilities of alleged bankrupt firm are \$6,490 and assets \$987.

Growth of the Grand Rapids Merchants Mutual Fire.

The annual meeting of the Grand Merchants Mutual Fire Insurance Co. was held last Friday at the office of the company in this city. The retiring officers and directors were unanimously re-elected.

It was decided to change Article 3 of the Articles of Association so as to permit the company to write wind-storm, tornado and other forms of insurance in addition to fire insurance and to continue the paying of 30 per cent. dividends to policyholders.

The assets of the company per one thousand dollars of insurance not re-insured with other companies is \$12.10.

The annual income of the company was \$128,947.61 and the disbursements were \$124,790.12, showing a net gain of \$4,157.49. The business in force is now \$10,259,723, showing a net gain of \$1,100,050. The net balance on hand is \$66,927.44. The percentage of loss on the premium income was 37.3 per cent. The company is in excellent condition.

Nashua Blankets Sharply Reduced.

The Nasua Manufacturing Co. opened 1931 part wool and cotton blanket lines at reductions ranging from 18 to 27½ per cent. below last season's opening prices on the part wool numbers and 25 to 30 per cent. on the staple cotton and cotton plaid styles. According to lists received by the trade, the Strongtex, a first quality part wool plaid, is priced at \$1.63 a pair for the 66 by 80 inch size; \$1.75 and \$1.86 for the 70 by 80 inch and 72 by 84 inch sizes, respectively. The Wizard, another part wool plaid, 66 by 80 inches, is 75½ cents for singles and \$1.39 for pairs. The Saxon, also a part wool block plaid, 66 by 80 inches, is listed at \$1.35 a pair, stitched, and \$1.42, bound. In cotton numbers, the Snowden, 66 by 76 inches, is listed at 91½ cents a pair; the Sunset, 66 by 76 inches, at 97 cents a pair, and the Nashua pastel color blanket, 66 by 76 inches, at \$1.01.

Show Steady Fall in Food Prices.

A steady decline in prices, broken only by a small gain in October, marked the course of wholesale grocery prices during 1930, according to figures on file at the National Wholesale Grocers' Association. Starting in January with an index figure of 100.8 the price scale had fallen to 90.5 by July and closed the year at 85.4. The index, which is based upon the wholesale prices of twenty-four standard food items has been in operation for ten years and the declines registered in the last twelve months are said to be the most drastic recorded.

Hoover, learning how to hit, is more likely to make a hit.

NATIONAL GROCER CO.

Failure Attributed To Inexperience in Retailing.

Lack of inexperience in the retail field on the part of the management, high initial costs in opening its chain of stores, poor locations for many stores and inadequate supervision of the stores in its voluntary chain, are given as reasons for the financial difficulties of the National Grocer Co. of Detroit, in the first report of the Union Guardian Trust Co., as receiver. The record of the National Grocer Co., which is in liquidation, has attracted much interest because of its effort to transform its business from old-line wholesaling first to chain store operation and then to voluntary chain operation.

Formed as the result of a merger of several wholesalers, the company restricted its operations to that field until 1929 when it started opening retail stores of the self-service type, denominated "Groceries." Later the company also organized a subsidiary, the "R" Chain Stores, Inc., which formed a voluntary chain under a plan by which it provided two-thirds of the capital and retained one-quarter of the profits, the remaining capital being provided and profit being absorbed by the operating partner.

Thanks to its concentration on its retail operations, the company virtually abandoned its general wholesale work. Of seventeen branches originally operated, only four were in operation when the receiver was appointed and these did little except service the "R" stores.

"The company's self-serve stores, says the report, "were designed on quite an elaborate basis and were of the double store type. The fixtures were high grade and expensive, and were installed at a cost of approximately \$7,500 per store. It was planned to have the prices in these stores in line with those in the large chain organizations. It was believed that the large initial cost would be offset by a considerable savings in labor, as it appeared that less help would be needed in the stores where the customers would select and carry their purchases.

"Locations were rented on principal streets in the belief that the type of person that would patronize such stores would be drawn from longer distance than the average chain store, but it was found after a short period of operation that notwithstanding all of these factors, the sales were very small.

"Considerable advertising of the chain store type was used, and prices were further reduced, but this had very little effect upon sales, and an analysis of the various stores shows that there was a steadily decreasing sales volume."

When the receiver was appointed, the company owned forty-six of the self-service stores, some of which had been bought from another corporation, in addition to thirty-four ordinary chain stores which had been bought from its voluntary chain subsidiary.

As regards the "R" stores, the receiver reports that "the retailers who

became a party to the plan, were in most cases men who had formerly owned the stores outright, and whose operations were unsuccessful. With the exception of approximately 20 per cent. of the 212 stores, all of the others were losing money. The profits from the 20 per cent. mentioned were so small in practically all cases as to be almost negligible.

"Most of the stores which were taken over had depleted inventories, and it was necessary for the National Grocer Co. to extend credit to the stores through its subsidiary in the total amount of approximately \$630,000, which amount was unpaid at the date of the appointment of the receiver.

"The company did not have funds with which to provide the proper supervision, and in most cases inventories had not been taken for at least three months. It was found that although store managers were required to make daily reports concerning the operation of their stores, these reports were given scant attention upon their receipt at the general office.

"It must be borne in mind that the plan as operated included the transfer of the responsibility for all purchases, cash receipts and disbursements to the store manager, with only such control as could be given in an audit to its daily reports, and a periodical inventory. Without exception, the receiver found that in every store in which an inventory was made there had been a merchandise shortage which could not be traced, nor could any one be held directly accountable for it."

Finding the situation hopeless, the receiver asked for and received authority to liquidate the corporation. The remainder of the report details the steps taken in liquidation. Twenty-eight of the "Groceries" stores were sold to the National Tea Co., fixtures of five stores of this type were sold intact to different persons and purchasers were found for twelve of the smaller stores. As to the "R" stores, a liquidation sale was held and proved successful despite the large proportion of private brands carried in the company's stock. The result was a reduction of approximately \$176,000 in the account of the "R" stores subsidiary.

Sale of other corporation property has proceeded, so that as of the date of the report, against total known liabilities of approximately \$1,400,000, the receiver had in cash \$1,339,731.95; the corporation's real estate, of unstated value, which has not been sold; approximately \$15,000 worth of fixtures; accounts receivable of a book value of approximately \$160,000, and the likelihood of realizing approximately \$50,000 more from further liquidation of the assets of the subsidiary. The receiver also expresses the belief that contingent claims for unliquidated damages, etc., will not exceed \$150,000.

Waffles are an American institution, like the pie that mother used to make. In London, England, somebody has just opened a quick-lunch cafe, where American waffles and coffee can be had.

People who are too fresh are likely to get in a pickle.

VICTORY FOR WOMEN.

Polishers Union Thrown in Air By Supreme Court.

The following is a statement of the progress and outcome of the efforts of the polishers union to prohibit the employment of females on wheels, buffers or belts in the factories of the manufacturers of Michigan. For several years past industry has been harassed by State factory inspectors, prodded by the polishers union in their efforts to have female employees kept off manufacturing operations involving wheels, with the claim that the law specifically states that no female can work on same. In many instances the superintendent of plant management, not being familiar with the law, complied with the request of the factory inspectors and discharged their female employees on this class of work. Others equally ignorant of the interpretation of the law, refused to discharge their employees. These superintendents or foremen have been arrested and hauled into the justice courts of the State, pleaded guilty to the accusations of employing females on this work, and have been fined anywhere from \$20 to \$50. As a general thing manufacturers of Western Michigan resented this intrusion upon their rights and for several years past have pleaded not guilty in the justice courts. They have been upheld by the judges and the cases dismissed. This, however, has only acted as a partial cure and left the matter open to be tried all over again in another section with the constant resultant interruption and annoyance to production.

The point in question revolves entirely around section 31 of the statute which reads as follows:

"(5352) Sec. 31. It shall be the duty of any factory inspector, sheriff, constable or prosecuting attorney of any county in this State, in which any such factory or workshop is situated, upon receiving notice in writing, signed by any person or persons having knowledge of such facts, that such factory or workshop is not provided with such appliances as herein provided for, to visit any such factory or workshop and inspect the same, and for such purpose they are hereby authorized to enter any factory or workshop in this State during working hours, and upon ascertaining the facts that the proprietors or managers of such factories or workshops have failed to comply with the provisions of this act, to make complaint of the same in writing before a justice of the peace or police magistrate having jurisdiction, who shall thereupon issue his warrant directed to the owner, manager or director of such factory or workshop, who shall be thereupon proceeded against for the violation of this act as hereinafter mentioned, and it is made the duty of the prosecuting attorney to prosecute all cases under his act. No person shall be employed to operate any of the wheels, buffers, or belts mentioned in this act in any basement, so-called, or in any room lying wholly or partly beneath the surface of the ground unless such workroom shall be provided with sufficient means of

light, heat and ventilation as shall be prescribed by the State factory inspector. No female shall be employed in operating or using any of the wheels or belts specified in this section."

The manufacturers contention has been that this section stipulated wheels in any basement or in any room lying wholly or partly beneath the surface of the ground should be provided with sufficient means of light, heat and ventilation that no female should be employed to operate or use any wheels so located.

The union contended that the Legislature in passing the law meant to prohibit women from working on all wheels.

In an effort to settle this perplexing question definitely it was decided by the Metal Trades Association of Grand Rapids (F. D. Campau, Counsel) and the Michigan Manufacturers Association (A. E. Under, Counsel) to make a test case for the interest of all manufacturers in the State and take it to the higher courts for a judicial opinion. In June, 1930, complaint was registered against the superintendent of the Winters & Crompton Co., and a warrant was issued by a justice of peace of the city of Grand Rapids. The superintendent was duly arrested and tried before the justice of peace, found guilty and sentenced to pay a fine of \$50 and costs or imprisonment in the county jail for Kent county for a period of sixty days. The case was immediately appealed and upon arrangement in Circuit Court defendant pleaded not guilty to said complaint, waived jury trial and the cause was submitted to the court upon an agreement of facts. On October 15, 1930, the Honorable Major L. Dunham, Circuit Judge, found the respondent not guilty on the grounds that section 31 of the statute does not prohibit females from operating or using any wheels or belts mentioned in the act, but only prohibits such employment of women on wheels or buffers in any basement or in any room lying wholly or partly beneath the surface of the ground. To quote from Judge Dunham's opinion: "In other words the legislation is one for the protection of an employe and not for the purpose of excluding any employe from employment where such wheels and buffers are used." So far as manufacturing interests are concerned this, apparently, settled the matter, but the polishers union made an appeal on a writ of error to the Supreme Court. However, their application was denied. It is also understood that some effort will be made during the present session of the Legislature to have this particular section of the law amended, also it is proposed to attempt prosecution in some other section of Michigan, with the thought of securing a reversal of the Kent Circuit Court decision.

In the United States venomous snakes include only the rattlesnake, the copperhead, the water moccasin and the coral snake. These, with their sub-species, range in practically every state. Maine, New Hampshire and Vermont are nearly free from them.

Credit comes from capital effort.

COMMODITY PRICES FIRMER.

Another slight decline in the weekly business index shows that, despite the gains reported here and there in industry, the general condition of business is still about stationary. Automobile operations have increased, but there is not much change in steel activity and the many industries using electric power are a little quieter.

About the best showing of the week was made in wholesale commodity prices, where a very slight decline meant that the fluctuations have been only fractional for the last five weeks. This may mean that finally a point of stability has been reached, although the fuel, building material and chemical groups are still out of line. The Analyst index stands at 115.5, as against 139.8 a year ago.

The employment figures for December were issued during the week by the Bureau of Labor Statistics. The general index of employment for December was 75.1, as against 76.5 in November and 91.9 for December, 1929. The decrease from November to December was larger than the normal one, and the payroll figures, which usually rise slightly, were lower. The general trend at the year-end, however, was to close down or curtail for longer periods, and the recent upturn in employment should furnish a better showing for this month.

Among several weighty statements on business conditions and prospects that were issued during the week was one that proposed wiping off our foreign debts, reducing the tariff and cutting wages as the three methods best calculated to hasten recovery. Perhaps wages will be cut, since they have been reduced in numerous instances, but it is the conviction of many practical men that a general scaling down will do more to retard our industrial progress than any other factor which can be imagined. Real earnings and purchasing power have gained where wages have not been reduced but prices lowered. To cut wages is to put off recovery and to lose all chance of that great expansion which will come if purchasing power comes out of this depression with a definite increase.

HOW COLLEGES HAVE GROWN

Thirty years ago, in a little book entitled "The Prospects of the Small College," William R. Harper, president of the University of Chicago, hazarded the prediction that only 25 per cent. of the small colleges then existing would continue to survive. The other 75 per cent., he prophesied, would die or be transformed into other types of institutions. What has happened? Dr. Robert L. Kelly, writing in the Liberal Arts College Bulletin, notes that, while a number of colleges have ceased to exist and some others have become junior colleges detached from senior colleges, the total number of colleges reported by the United States Bureau of Education increased during the first twenty-five years of the present century from 664 to 819.

The number of students has had an increase much more than proportionate to the increase in the number of

colleges, the figures having risen in the same period from 93,000 to 540,000. This means, of course, that the average small college is not so small as it used to be; but even so, more than half of the small colleges have fewer than 500 students.

Productive funds of colleges and universities have almost kept pace with the increase in number of students, but they have been very unevenly distributed. Some colleges have been richly endowed while others are facing financial disaster. President Harper was right when he said, "But after all, the greatest difficulty of the small college is its lack of means with which to do the work demanded in these days of modern methods, the methods of the library and the laboratory." This condition persists. Yet Dr. Kelly is able to remark, "Never did the small college have so secure a place in American education as to-day." During the past third of a century it has grown several times as fast as the population of the country. More than ever the small college is one of the glories of our educational system.

DRY GOODS CONDITIONS.

Retail trade maintained a fair level of activity during the week and received some benefit from cold weather, which stimulated the demand for winter apparel and accessories. Special promotions attract good response, the stores find, when outstanding values are offered in the popular price range. Lower dollar volume, smaller profits and an increased number of transactions continue to feature the retail business, as compared with a year ago.

The general impression in retail circles is that the month's business will drop somewhat under the volume in January, 1930, although the latter month began to reflect the results of the collapse in the stock market. The stores, therefore, may wind up their fiscal year at the end of this month by a loss of about 10 per cent. in dollar volume, as compared with the 8 per cent. decline shown for the calendar year of 1930.

This loss in dollar volume contrasts, however, with an estimate that transactions may be about 10 per cent. larger than for the fiscal year. This would indicate that the average transaction was made at a price about 20 per cent. under a year ago. The present transaction, of course, may average still lower. At any rate, it points to the necessity of revising prices in line with a definite trend toward lower values.

The other inference to be drawn from these figures is that consumer demand has been quite active and not restricted to the extent that has been generally imagined. In short, a great many things are being bought even though they are being purchased at lower prices. Perhaps the larger and more progressive stores have drawn their increases in transactions from smaller competitors, but otherwise it would be well to modify the theory that a great merchandise vacuum is being created by delayed purchasing whether voluntary or involuntary.

RETAIL PRICE DECLINE.

Colonel Leonard P. Ayres, vice-president and economist of the Cleveland Trust Company, has an interesting chart in his latest bulletin which shows that retail prices have declined a good deal less promptly and considerably less rapidly during this depression than wholesale prices. He points out that the tendency of retail prices has been to follow the course of the wholesale ones in major changes, and in most minor ones, but to do so rather slowly and incompletely.

"It is not likely," he writes in conclusion, "that the reductions in retail prices will go as far as those for commodities at wholesale, or terminate so soon; but it is probable that the downward movements will be more nearly equal than they have been as yet."

There is little to find fault with in this forecast, but it will be quickly questioned that wholesale prices in this depression have declined 18 per cent. while retail prices have been reduced "only about 9 per cent." Colonel Ayres has taken his retail figures from the indexes of changes in the cost of living, minus the items for rent, and admits that there is no good and conclusive index of them.

Several surveys have indicated that 9 per cent. might readily be doubled to represent the reduction in retail merchandise prices. The decline has been nearer 20 per cent. The new mail order catalogue will disclose this even without considering the additional qualities which are offered. Retail food prices are another matter and no doubt warrant the investigation now under way by the Senate.

STANDARDIZED SPEECH.

Clothing for men and women has been pretty well standardized in the United States save for the hats of the men. The Westerner and the Southerner still prefer what is known as the ten-gallon hat, and now and then a politician in the East will sport one. But the comfort of the soft Western hat has led to the virtual displacement of the stiff derbies which were worn in the East thirty years ago and the substitution of the modified ten-gallon headgear of the plains.

The head of the photoplay department of the University of Southern California is now saying that in a few years the speech of the United States will be standardized through the influence of the talking movies and that the motion picture directors are exerting themselves to bring this about. The radio broadcasters in England have been deliberately trying to accomplish a similar result by care in their pronunciation and enunciation in the hope that the dialects of the rural regions may disappear.

Whether the talking movies can wean the Southerners from their soft speech, with its charming elisions, and discourage the Harvard accent in New England is uncertain. Habits of speech are fixed by association. Daily contact with the cockney speech of London has sent Americans back home with that accent in their own talk.

If people can be induced to spend

all their waking hours listening to the talking movies, they will in time use the same accent as the actors.

BUYERS CAUTIOUS.

So far the operations of retail buying representatives in the wholesale merchandise markets have been of a cautious character although here and there manufacturers report fairly good results. Last year buying activity for the spring reached a peak in the first week of February. Easter fell on April 20, while this year it is more than two weeks earlier.

In the first week of this year the number of buyers in the New York market was some 20 per cent. under the total of a year ago. The second week reduced this decline to 12 per cent. and the earlier Easter should move forward the peak of buying to the final week of this month with increases in buyer attendance to that time.

A rather general report in the wholesale markets is that trade sentiment has improved. The better grade lines are being inspected by numerous buyers but actual sales are not so satisfactory. The best action is noted on what might be called "quick sale" merchandise or goods that either offer exceptional value or are new. Manufacturers who have the right styles and are ready to "operate close" are achieving the best results. The demand seems to be concentrated on popular price ranges of special promotional items.

WHO PAYS FOR THE ROADS?

During the past ten years special motor-vehicle taxes have increased more than 500 per cent. During the same period payments from these taxes available for highway use have increased from 10.8 per cent. of the total highway income to 41.8 per cent. Last year these taxes totaled the sum of \$780,000,000. This amount is equal to the entire expenditure last year on the main or state roads, including construction, and nearly twice the expenditure for the maintenance of all roads. Twenty-one of the forty-eight states do not levy a general property tax or make appropriations from their general funds for state roads, and in the other twenty-seven the total of such funds is less than 10 per cent. of the total state highway income. It is evident from these figures, which have been assembled by the Federal Bureau of Public Roads and appear in the 1931 edition of "Highway Tax Costs," issued by the National Automobile Chamber of Commerce, that through license fees and gasoline taxes owners of motor vehicles are bearing the chief part of the cost of our roads.

Doctor Osborn, President of the American Museum of Natural History, believes that man's origin occurred between twenty and thirty million years ago, and that he was a talking, walking, intelligent, tool-using person one million years ago. Doctor Osborn disputes the theory of descent from the ape, and calls attention to many excellent points to prove his statement.

If your enemy is too big to whip you should forgive him.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Grand Rapids has a new voice on the air Sundays in the person of Rev. J. W. Fifield, Jr., pastor of the East Congregational church. His appearance last Sunday discloses that his voice is peculiarly adapted for radio dissemination. He makes no attempt to introduce oratorical effects or beautifully rounded sentences. His style is severe in its plainness, utterly devoid of unnecessary adjectives and descriptive matter. Instead of appealing to the risibilities or aesthetic senses of his hearers, he reminds me of a blacksmith pounding out horse shoes on his anvil with even, steady strokes. His presentation of his subject is plain and simple to the nth degree, so that the topic he is discussing stands out with striking force to the ear and understanding of his hearers.

Mr. Fifield is the fourth great money raiser Grand Rapids has possessed in the clerical line. Father McManus was our first money raiser. Most of the money which was used in the construction of the original St. Andrews church, now the cathedral church of the diocese, came from Protestant friends and admirers of the sturdy Irish priest. Mel Trotter came next, having raised about a quarter of a million dollars to finance his undertaking, besides the \$25,000 he has to have every year to keep the home fires burning. Dr. Wishart comes next with his million dollar church edifice, which is probably the most valuable church property in the city. Dr. Fifield came into the picture only a few years ago as the result of a call to a church which had never cut much figure in the theological and social service work of the city. The moment he put in an appearance everything was changed. He immediately unfolded his plans for expansion and usefulness. Most of his people thought he was as crazy as a March hare, but they gave him a free hand and he has gone ahead with his vision of a great church—great in service as well as dimensions and equipment—and accomplished ten times as much as any ordinary man could have achieved within so short a period. The buildings he has already erected and the work he has already accomplished are little less than marvelous, but they are chiefly significant as indicating what may be undertaken by an earnest and robust soul who believes in himself, his work and his people—a man who never resorts to clap trap or grandstand effects, but accomplishes his ends by sane and sensible methods, wisely applied and strenuously carried into execution. If I were to tell my readers all of the things this master mind has in his vision of future accomplishment for the East end they would think I was as crazy as some of his church members thought he was when he started with comparatively nothing and entered upon the work of creating and maintaining a monster organization which has no superior in the city. As the readers of the Tradesman are well aware, I have precious little use for the man who is always telling about what he is going to do,

but I always doff my hat to any man who does great things in a great way. That's why I take my hat off to the tall and tireless preacher of the East end.

I note the Kroger Co. is out with flamboyant announcements that it has set aside a million dollars to establish a foundation to determine and establish food standards. This is all very well as a grandstand play, but how about the poor devils who are taught to be dishonest by the employes of the company and are frequently haled into court and forced to disgorge liberal fines when caught in the act of indulging in short weight, short count, shart measure and short change? How about the attitude of the company in inducing canners and other food manufacturers to put up goods short weight, slack filled and inferior in syrup content in order that the Kroger stores may be able to undersell their competitors? A foundation to cultivate common honesty would be a mighty fine thing for any chain store organization, much better in every respect than a foundation to promote uniform standards, which is the last thing in the world any chain system wishes to see put into execution.

Of course this action by Kroger is directly in line with the camouflage and treachery the chain stores are constantly playing out on the least provocation in order to fool the buying public. We do not need any food standards established by crooked chain store systems. The Federal Government and the various states of the Union can be depended on to furnish us with all the food standards we require. If the chains really want to do something practical—something badly needed—let them furnish standards of business practice and standards of honesty for the observance of their employes. If this is not enough to absorb the income on the million dollar contribution, let them assist the poor devils who pauperized themselves by purchasing common stock of the Kroger Co., which is now selling at about a third of the price at which it was exploited by the Kroger gang about two years ago.

There may have been a time when it was considered a great honor to be a member of the United States Senate, but that tradition has long since ceased to exist. No more wretched legislative body has ever been assembled than the present upper house (so-called) of Congress. As a matter of fact, it is a low down house—so low down that good Americans have no respect for the organization. Herbert Hoover may not be the most diplomatic man in the world, but he is honest and capable and faithful to his trust and has been treated like a dog by men who ought to be engaged in carrying swill to pigs instead of enrolled as members of what was once the most dignified legislative body in the world. In no other lawmaking organization are there such travesties on justice, fairness and decency presented every day. This may be pretty strong language to use in describing the great American smut shop, but it is fully

justified under the circumstances. If present practices continue, the great American people will find some way to smite the vile creatures who are responsible for existing conditions.

When Cleveland was waited on by a committee from both houses of Congress at the beginning of his second term to notify him that Congress was in session, he vehemently remarked, "Damn Congress." Considering how he had been abused and insulted by Congress during his first term I always thought the remark was fully justified. I think the American people, irrespective of political affiliations, feel the same way toward the Senate at this time and would welcome any plan which would clean out the nasty nest of imbecility and unrest which is now in control of that body.

I recently stated that the A. & P. chain gave a check for a local improvement organization and one of the higher ups stopped payment on the check. I was immediately importuned for more particulars, so here they are: The check was uttered by the local manager of the A. & P. store at Marshall, Mo. It was for the Chamber of Commerce of that place, which was then conducting a campaign to raise a fund to be used in securing more manufacturing industries for Marshall. The check was presented for payment on the First National Bank of Kansas City, where it was stamped that payment had been stopped.

I have also received many enquiries from the well authenticated case of a chain store which delivered a lady customer a dead rat instead of a loaf of bread—and paid \$2,500 for the act. This circumstance is described in the Baltimore Post of Feb. 20, 1930, as follows:

A jury in City Court to-day awarded Mrs. Sophie Roch, 3900 block Belair Road, a \$2,500 verdict for "mental and physical ill effects," she claimed she suffered last July when she opened a package and found a dead rat instead of a loaf of bread. The verdict was reached in 12 minutes.

Mrs. Roch sued the chain store from which she ordered the bread for \$10,000.

William West, manager of the store, testified the rat had been intended for delivery to Mrs. Roch's grandfather, Michael Keyser, who lives next door to the Roch home. West said he occasionally sent dead rats and meat scraps to Keyser's home for the latter's dog.

It was wrapped in a separate package, he said, but was sent from the store by the same delivery boy who took Mrs. Roch's loaf of bread.

In charging the jury Judge Frank explained they must determine whether in sending the parcel containing the rat, West was acting in his capacity as an employe of the company operating the store.

I think I never before received so many letters of protest bearing on any one topic as I did last week concerning the full page advertisement the Chevrolet Motor Co. had in the last edition of Sears, Roebuck & Co.'s catalogue.

Because thousands of Chevrolet cars and trucks have been purchased by independent merchants all over the country this act looked to me like a case of premeditated suicide. Acting on that assumption I wrote the advertising department of the Chevrolet Co. a mild letter of protest, to which I received the following reply:

Detroit, Jan. 17—Your letter of Jan. 15 came to us as a distinct surprise and somewhat of a shock, because I assure you that the point you raise never entered the minds of anyone here in the advertising department. The merits of advertising in the Sears, Roebuck & Co. catalogue were presented to us on the same basis as those of any other National magazine and we looked at it simply from a cold blooded business standpoint. It seems to us that it offered us the largest available circulation in the United States, at the lowest page cost per thousands of readers, and hence we bought it.

Certainly in spending the amount of money we are to advertise in this catalogue, we had no intention whatever to offend anyone and it must be quite obvious to you that we felt that we were promoting the business of the Chevrolet Motor Co. in the best possible manner.

However, we are very glad to have your comments and the opinions of the owners of our product are always very valuable to us. R. H. Crooker,

Assistant Advertising Manager.

I have always had a fairly good opinion of the publicity department of the Chevrolet Co., but the admission that my letter gave 'em shock leads me to believe that I must have been mistaken, because it would seem to me that even a half wit would know that any contact with a mail order house at any angle would array the independent merchants of America against the company guilty of such an act of bad faith toward the legitimate dealer. I predict that the management of the Chevrolet Co. will eat the bread of bitterness many times during the coming year for this unbusinesslike and unethical act, which will actually arouse the antagonism of a class of merchants who have been good customers of the offending organization in the past.

The death of Dudley E. Waters is a distinct loss to the city. He was born in this city in November, 1863. He is a son of the late Daniel H. Waters, who died in 1894. He was educated in the public schools of Grand Rapids, acquitting himself with credit. On the death of his father he assumed the management of the \$1,000,000 estate left by his deceased relative in behalf of his mother, two sisters and himself, under the style of D. H. Waters, Son & Co. The elder Waters was one of the original stockholders of the Grand Rapids National Bank and became one of its directors early in its history. On the death the son was elected as his successor, and in 1901, when he was only about 37 years of age, he was elected President of the bank, which office he held until a few months ago.

Outside of banking circles he was well known in his home city as a former member of the Board of Public Works, a position he held for four years, three of them as President of the Board. Under his auspices the haphazard method of water rate collections was supplanted by a system un-

der which quarterly payments were enforced. He also introduced other improvements in the Board's methods. He was mentioned as a mayoralty possibility in 1902, but did not accept. He was a Democrat, as was his father before him, he himself being of the sound money variety.

Mr. Waters lived in one of the handsomest homes in Grand Rapids, which he built for himself near the old Waters mansion at Oakhurst. He had a charming family, and his particular fancy was divided between choice editions of the famous authors and Holstein cattle. He had one of the finest libraries of standard literature in the city, and his wonderful catt' farm just East of the city is famous as the producer of prize winners.

In addition to his many local activities Mr. Waters impressed himself upon financial matters in this State. In 1905 he was elected President of the Michigan Bankers' Association, which was a distinguished honor for one so young. For years he was one of the leading Michigan investors in Michigan Telephone stock, having been a director of the old company, as he was of its successor, the Michigan State Telephone Co. Personally he was a genial, wholesome man with as good a liking for a bit of a commercial scrap as any man one could find in a day's walk, and with a lot of qualities which made him many friends.

In a communication I published in this department two weeks ago, the writer referred to George J. Schulte as editor of the International Grocer. Our correspondent should have used the word Interstate Grocer instead of International Grocer. E. A. Stowe.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 12.—In the matter of Alfred L. Hindenach, individually and as Paw Paw Drug Co., Bankrupt No. 4354. The sale of assets in this estate has been called for Jan. 28, at the premises formerly occupied by the bankrupt at Paw Paw. The stock in trade and fixtures used in a retail drug store will be sold, appraised at approximately \$800, also one soda fountain in which only the right, title and interest of the estate will be sold, the value of said soda fountain is \$1,167. All interested in such sale should be present at the date and time above stated.

In the matter of John B. Stemm, Bankrupt No. 4308. The sale of assets in this estate has been called for Jan. 28, at the premises formerly occupied by the bankrupt at Cassopolis. The stock in trade will be sold, consisting of gent's furnishings, appraised at \$877.48; dry goods and notions, appraised at \$1,701.85; men's and boy's shoes, rubbers, etc., also women's rubbers and boots, appraised at \$1,057.20, together with attendant fixtures appraised at \$459. All interested in such sale should be present at the date and time above stated.

In the matter of A. Chester Benson, doing business as A. C. Benson, Bankrupt No. 4353. The sale of assets in this estate has been called for Jan. 27, at the premises formerly occupied by the bankrupt, 312 Bridge street, N. W., Grand Rapids. All the stock in trade will be sold, consisting of household furniture, furnishings and equipment, together with attendant fixtures, appraised at \$567.50. All interested in such sale should be present at the date and time above stated.

Jan. 12. On this day was held the first meeting of creditors, as adjourned, in the matter of Harrison S. Dewey, Bankrupt No. 4316. The bankrupt was not present, owing to continuing illness, or represented. The trustee was present in person. By agreement the matter was further adjourned to Jan. 26.

Jan. 12. We have to-day received the schedules, reference and adjudication in the matter of Joseph D. Martelle, Bankrupt No. 4357. The bankrupt is a resident of St. Joseph, and his occupation is

that of a restaurateur. The schedule shows assets of \$4,500 of which \$1,000 is claimed as exempt, with liabilities of \$1,817.51. The first meeting will be called and note of same made herein.

Jan. 13. We have to-day received the schedules, reference and adjudication in the matter of Howard Trask and Charles Raschke, copartners doing business as Central Market and Grocery, Bankrupt No. 4359. The bankrupts are residents of St. Joseph. The schedule shows assets of \$9,009.40 with liabilities of \$10,386.78. The first meeting of creditors will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

Universal Credit Co., Chicago	\$ 64.00
Aretic Products Co., Benton Harbor	15.15
M. Dakin & Co., Benton Harbor	18.15
Franklin MacVeagh, Chicago	279.61
Barentsen Candy Co., Benton H.	18.15
Hartford Creamery, Hartford	34.60
Hekman Biscuit Co., Grand Rapids	46.13
Hills Bros., Chicago	15.12
Indiana & Michigan Etc. Co.,	
St. Joseph	25.46
Lockway Stouch Paper Co., Ben. H.	185.09
Mich. Bell Tele. Co., St. Joseph	11.00
Major Bros., Mishawaka, Ind.	12.95
Oscar Mayer & Co., Chicago	5.60
Producers Creamry, Benton Harbor	400.00
Bob Reinhardt, Benton Harbor	85.76
Pillsbury Flour Co., Chicago	1.80
Maude Walls, St. Joseph	360.00
Schlosser Bros., Plymouth, Ind.	9.40
Sanitary Market, Baroda	45.44
Swift & Co., Chicago	357.32
K. B. Schmidt, Niles	61.74
Sawyer Biscuit Co., Chicago	19.57
S. B. Grocery Co., South Bend	353.57
Simons Bros., South Bend	158.13
St. Joseph Herald-Press, St. Joseph	74.80
Wilson's Bakery, St. Joseph	9.18
Wilson & Co., Chicago	168.70
Hygrade Good Corp., Chicago	259.42
Pipestone Creamery Co., Eau Claire	80.48
Kidd Dater & Price, Benton Har.	6,853.78
Chamber of Commerce, St. Joseph	25.00
Modern Dry Cleaners, St. Joseph	110.00

Jan. 13. We have to-day received the schedules, reference and adjudication in the matter of Howard Trask, Bankrupt No. 4360. The bankrupt is a resident of St. Joseph. The schedule shows assets of \$3,558.37 of which \$3,058.37 is claimed as exempt, with liabilities of \$953.67. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Jan. 13. We have to-day received the schedules, reference and adjudication in the matter of Charles Raschke, Bankrupt No. 4361. The bankrupt is a resident of St. Joseph. The schedules show assets of \$3,710 of which the full amount is claimed as exempt, with liabilities of \$846.06. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Jan. 12. On this day was held the first meeting of creditors in the matter of Salih Ahdalla, Bankrupt No. 4342. The bankrupt was present in person and represented by attorney Charls H. Lillie. Creditors were present in person and represented by Grand Rapids Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Fred W. Mare, of Grand Rapids, was elected trustee, and his bond placed at \$200. The first meeting then adjourned without date.

Jan. 12. On this day was held the first meeting of creditors in the matter of Anthony H. Koning, Bankrupt No. 4330. The bankrupt was present in person and represented by attorney Fred P. Gelb. Creditors were present in person and represented by attorneys Hilding & Hilding. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. W. Moore, of Belmont, was named trustee, and his bond placed at \$100.

Jan. 14. We have to-day received the schedules, reference and adjudication in the matter of James M. Peterson, Bankrupt No. 43632. The bankrupt is a resident of Grand Rapids, and his occupation is that of a grocer. The schedules show assets of \$1,315.57 of which \$250 is claimed as exempt, with liabilities of \$1,941.84. The first meeting of creditors will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

Mrs. Anna Peterson, Grand Rapids	\$472.00
Mich. Bell Tel. Co., Grand Rapids	17.50
G. H. P. Clear Co., Detroit	3.75
Miner Pie Co., Grand Rapids	1.60
Standard Bakery, Grand Rapids	1.68
Card Seed Co., Fredonia, N. Y.	17.00
Lee & Cady, Grand Rapids	243.00
Heeringa's Dairy, Grand Rapids	50.00
Consumer's Power Co., Grand Rap.	30.43
Gas Co., Grand Rapids	10.62
Watson-Higgins Milling Co., G. R.	3.45
Conroe Coal Co., Grand Rapids	11.00
Consolidated Cigar Co., Grand R.	11.00
Family Market, Grand Rapids	6.25
Wagner Bros., Grand Rapids	75.00
Michigan Candy Co., Grand Rapids	86.60
M. J. Dark & Sons, Grand Rapids	20.00
Holland Cigar Co., Grand Rapids	12.75
Coffee Ranch, Grand Rapids	11.00
Burdale Candy Co., Grand Rapids	25.81
W. F. McLaughlin Co., Chicago	7.34
Ellis Bros, Grand Rapids	44.00
Harry T. Miller, Grand Rapids	3.22
Williams & Marcroft, Grand Rapids	17.35
Geo. T. Walbrink Cigar Co., G. R.	2.75
Vandenberg Cigar Co., Grand Rap.	41.75

Fredonia Seed Co., Fredonia, N.Y.	12.28
Wisconsin Food Products Co.,	
Norwood, Ohio	4.80
Abe Schefman & Co., Grand Rap.	76.00
Hekman Biscuit Co., Grand Rapids	110.82
R. B. Grant, Grand Rapids	67.20
John Morris, Grand Rapids	155.49
J. DeVries, Grand Rapids	7.48
Gray Beach Cigar Co., Grand Rap.	16.14
Smith Flavoring Ext. Co., Grand R.	3.33
Schultz Baking Co., Grand Rapids	23.84
Van Leeuwen Dry Goods Co., G.R.	20.20
Berghoff Products Co., Grand R.	3.75
American Laundry Co., Grand R.	9.00
Press, Grand Rapids	27.60
Thomasma Bros., Grand Rapids	4.08
Holsum Bakery, Grand Rapids	43.49
Herald, Grand Rapids	6.36
Wm. Muller Co., Grand Rapids	3.54
Beuhler Bros., Grand Rapids	10.00
Woodka Market, Grand Rapids	4.75

Jan. 12. On this day was held the first meeting of creditors in the matter of the Mamer Co., a corporation, Bankrupt No. 4341. The bankrupt corporation was present by its vice-president and secretary-treasurer, and represented by attorney Charles R. Gor. Creditors were represented by attorneys F. L. Hammond; Willard J. Banyon and Gore & Harvey, and by Grand Rapids Credit Men's Association and Central Adjustment Association. Claims were proved and allowed. The officers of the bankrupt present were sworn and examined with a reporter present. M. N. Kennedy, of Kalamazoo, was appointed trustee, on failure of the creditors to elect. The first meeting then adjourned without date.

Jan. 13. On this day was held the first meeting of creditors in the matter of Millard F. Beebe, Bankrupt No. 4340. The bankrupt was present in person and represented by attorney William Holbrook. No creditors were present or represented. No trustee was appointed. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Jan. 13. On this day was held the first meeting of creditors in the matter of Home L. Rexford, Bankrupt No. 4326. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. Creditors were represented by attorneys Hilding & Hilding and by Grand Rapids Credit Men's Association. Claims were proved only. The bankrupt was sworn and examined without a reporter. Shirley C. De Groot, of Grand Rapids, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Clarence B. Jones, Bankrupt No. 4273. The bankrupt was present in person and represented by attorney Horace T. Barnaby. The creditors were represented by attorney Dorr Kuizema and by Grand Rapids Credit Men's Association. Claims were filed only. The bankrupt was sworn and examined without a reporter. Shirley C. De Groot, of Grand Rapids, was named trustee, and his bond placed at \$200. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Henry Buihthuis, Bankrupt No. 4136. The bankrupt was present in person and represented by attorneys Corwin, Norcross & Cook. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Vienna Lunch and Rockaway Chop & Oyster House, Bankrupt No. 4312, the trustee has filed his first report and account and an order has been made for the payment of expenses of administration.

In the matter of Grames Manufacturing Co., Bankrupt No. 4211, the trustee has filed his first report and account, and expenses of administration to date, have been ordered paid.

In the matter of A. N. Shook & Son, etc., Bankrupt No. 4317, the trustee's first report and account having been filed, an order has been made for the payment of current expenses of administration.

In the matter of John E. Gogo, Bankrupt No. 4334, the trustee has filed his

first report and account, and an order has been made for the payment of current expenses of administration and liquidation.

Jan. 16. On this day was held the adjourned first meeting of creditors in the matter of Mrs. Ralph A. (Veda) Keften, Bankrupt No. 4311. The bankrupt was present or represented by attorney Menso R. Bolt. No creditors were present or represented. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Joseph C. Stehouwer, Bankrupt No. 4143, the trustee has filed his final report and account, showing no assets, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Beals Auto Body Co., Bankrupt No. 4370. The funds have been received and the first meeting of creditors has been called for Feb. 3.

In the matter of William H. Cook, Bankrupt No. 4351. The funds have been received and the first meeting of creditors has been called for Feb. 3.

In the matter of James M. Peterson, Bankrupt No. 4362. The first meeting of creditors has been called for Feb. 3.

In the matter of Howard Trask, Bankrupt No. 4360. The funds have been received and the first meeting of creditors has been called for Feb. 2.

In the matter of Charles Raschke, Bankrupt No. 4361. The funds have been received and the first meeting of creditors has been called for Feb. 2.

In the matter of Central Market & Grocery, Bankrupt No. 4359. The first meeting of creditors has been called for Feb. 2.

In the matter of Joseph D. Martelle, Bankrupt No. 4357. The first meeting of creditors has been called for Feb. 2.

In the matter of Hubert H. Woltjer, Bankrupt No. 4346. The funds have been received and the first meeting of creditors has been called for Feb. 2.

Greatest Value Ever Offered in a Calendar.

C. H. Robinson, Crathmore Hotel, Grand Rapids, who secured the State agency for the most wonderful calendar ever invented, three years ago, is out on the warpath for 1932. It is protected by patent and is sold to but one bank or mercantile house in each town. As each month passes the sheet for that month is folded back under the top portion. At the end are four sheets, printed on both sides, embodying a gestation record, farm inventory, income record, rules for measuring, official weights and measures, spraying schedules, weather forecast and other valuable information. Because it is the most comprehensive calendar made in the United States, its sale is increasing every year. It should be in every home.

If people would whistle more and whine less; hustle more and holler less; work more and worry less; boost more and beef less; give more and grab less; business would be better darn fast.

FRIED CAKES
A Delicious Home Made Product
WHOLESALE and RETAIL
MAPES FRIEDCAKE SHOP
No. 1 N. Div. Ave., in Basement
Phone 48822

STOKELY'S
Honey Pod Peas

Distributed by

Western Michigan Grocery Company

GRAND RAPIDS, MICHIGAN

DEBUNKING THE BUNK.

Advertising Which Is Worse Than Money Wasted.

They tried full page advertising to debunk the past financial depression. It may have made a few dents in the situation, but certainly candor compels the admission that the advertising did not suffice. More than newspaper advertisements was called for.

There is many a merchant, and this goes for the proprietors of both big and little shops, who thinks because he sees his name in print and he pays a smooth solicitor for the privilege, he has been doing some efficient advertising. Save the mark.

There's a maximum of bunk in the Federal Senate, in ladies' aid societies, in church and in hardware and grocer associations, but under usual procedure, bunk is the proper name for such waste of money.

Not so with advertising.

Michigan has blue sky laws supposed to protect the investor in stocks which have 100 per cent. bunk and no per cent. dividends—nor ever will have.

There should be a blue sky law to protect the average business man from the shysters and slickers who graft easy money from the gullible on advertising pretexts which have not a modicum of worth or efficiency.

These self same advertising grafters utilize all of the attributes of the fake stock salesman. The man floating stock in a patent rat eradicator points to Gillette safety razors, \$100 there made \$4,450" or "Look at ford—a few shares and on Easy Street for life." The age old story of big profits from nickles and dimes.

The sales talks of the fake advertising gentry would be laughable, if it were not for the tragic fact they so often hook the victim into parting with cold, hard cash. Think of a solicitor who is securing space contracts for a church directory—the church has 300 members—and this sort of bunk: "Look at Royal baking powder, look at Marshall Field, look at Crosley radio—what made them what they are to-day? Advertising—you can't afford not to advertise, you sell foods, this is a directory that goes to housewives—sign here."

That's not exaggerated—it is a real illustration of what has actually happened.

Retailers are not the only ones bunked by fake advertising—there is the case of a bogus trade journal asking \$100 a page and actually printing only enough papers to cover the advertisers. That's not bunk—it is highway robbery.

The slogan of the Associated Advertising clubs of the World is "Truth" and the real, bona fide advertising medium, or the solicitor for such a medium has no patience with the army of drifters and rogues who, under the guise of advertising, mulct the business world of enormous sums every year.

For the past decade business men have been educated to look upon advertising, not as an expense but as an investment. This angle is absolutely correct, if the business man invests in honest and efficient advertising. The other kind of so-called advertising is

not even a gamble—it is throwing money down a rat hole.

Speaking of trade journals, what are they? Why are they in existence?

Primarily to bring to the business world the truth, just as it is here presented to you. A trade journal is a "how" journal, packed full of what the other chap does or has done to make a success of the same business, to secure the right answer to the same problems which confront you. If we will honestly accept the successful plans and ideas of others, we won't go far wrong. As we adopt we must adapt. We must fit the shoes to our own feet or the cloth to our pattern.

Common sense tells us unmistakably, that hit and miss methods usually miss fire—there is method in government, in education, in industry and there must be method in retailing, in trade procedure. Method and system in publicity matters is vital.

The first essential is "How much money are we going to invest with a view to securing all of the trade we can profitably handle in our own trading area?"

We consider the limitations as well as the possibilities. If we have a corner store strictly cash and carry, how utterly wasteful to figure on paying for space in a newspaper covering half the state. We might just as well expect the Saturday Evening Post to be a good buy for the Main street shoe store.

But we can assume a fair working average—say 10 per cent., which is either a large or small actual sum, depending on the volume of trade. The store doing a million dollars annually thus has an appropriation large enough to do big things in a big way. Yet the store doing \$10,000 will find that perhaps \$1,000 a year will not be needed.

How shall we invest this advertising sum? Surely not on any one plan which may eat up, or tie up our entire working capital at one sweep. What constitutes safe and efficient advertising in the case of the average store? We find:

- Newspapers.
- Handbills.
- The mails.
- The telephone.
- Personal solicitations.
- The radio.
- Bulletin boards.
- Street cars.
- Store advertising.

Just as we look upon a certain list of high grade stocks as a gilt edge list in which to invest, so we can figure on this list of publicity channels.

Newspapers for stores catering to city wide trade are always to be included, if the stock and service and prices will warrant them. An established newspaper is working day in and day out, reaching everywhere, and has a definite value above circulars. For the small town dealers the newspaper used in the proper manner, with sufficient space and good copy is always to be figured on. Space rates in smaller towns are lower, the big city papers rates are often prohibitory.

Handbills are good. This does not mean simply a circular printed on cheap stock or the usual hand bills, but we can place in the handbill class those price lists, folders and novelties which

hang on door knobs or are even enclosed in envelopes and distributed to houses. With handbills we can figure exact costs of coverage for any desired district, but beware the bunk distributors, check on distribution with a careful eye. Circulation is what you pay for in newspapers and what you must secure with your handbills or circulars. Price appeal is the best of copy for the handbills.

Telephone solicitation has always worked well, if an efficient salesperson handles the job. Good lists can be thus solicited in a friendly manner and many orders secured and the expense is light. Many ideas along this line will suggest themselves and can be made to pay a good dividend.

Some of the best business in the district can be readily secured by the means of direct personal contacts. In some smaller towns dealers have solicited personally and secured an intimate contact with trade that is priceless. But paid collectors, or even the routemen, the delivery men, high school girls, all can be thus employed to drum up trade. Give them an offer for the housewives to get acquainted and let them go to it.

The radio is a very costly medium, but for the larger stores, with an appeal to a large audience, it can be used in amounts within the budget.

Bulletin boards vary. Sign boards along highways for rural districts are always good. Used liberally, they identify the store and service. In the larger cities the huge bill boards, illuminated at night, are good, but rather too costly for the average store. For

commercial bakeries or products distributed by all dealers, for laundries and department stores they have their place.

In the larger cities if the budget permits expansion, the street cars can be used. These cards are used chiefly by makers of medicines and Nationally advertised goods, although many local cards are used. Not to be recommended unless the store caters to a wide clientele.

Store advertising embraces the signs, lights, store display and appearance of clerks, modern equipment and the use of printed matter in the packages that go out. Too many dealers do not utilize the sales aids and advertising of the manufacturers as they should—the cards, circulars, window cut outs, display cards. These are costly, but they link your store with the big National best sellers. Use them. Put your own printed slips with specials in the packages and see that each and every advertisement, from your delivery wagon to your handbills, plays up your telephone number with bold prominence. This is especially vital where you do not conduct a cash and carry business. Get that phone firmly in folks minds and rainy days will be sunny ones, for the phone is always on the job. Hugh King Harris.

Service Wanted.

A portly lady of color stepped up to Mr. Merrell's desk in the banking circle t'other day.

"Pardon me," quoth the lady of hue, "but I has here a check which I wish you all would sanctify for me.

THIS Generation, Too, Prefers ROYAL

A novel and convincing Royal Baking Powder advertising campaign is arousing new interest among women in this famous product. Because now they can actually see the action of the powder in cake while baking. Microscopic photographs in each advertisement show the smooth, even action of Royal Baking Powder as compared with the uneven action of inferior baking powders. Something that has never before been done!

Let your customers know that you are selling this money-making product. CASH IN ON THE INTEREST THE ADVERTISING CAMPAIGN IS CREATING.

ROYAL BAKING POWDER

Now distributed by your local jobber

5 BIG REASONS why you should push STANDARD BRANDS Products

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

FINANCIAL

Expects Markets To Anticipate Industrial Recovery.

Charles E. Mitchell in his annual report to stockholders this year devoted most of his remarks to items of the bank's balance sheet, but he did offer opinions on two questions vitally important to the market just now, namely: (1) Do the violent security adjustments of the last year represent a deliberate reappraisal of American properties? (2) Will the next forward movement in securities precede or follow industrial recovery?

Few banking leaders would want to commit themselves on the question whether the severe declines of the last year reflect simply a repercussion from inflated levels of 1929 or a recognition that from this point on industrial growth in the United States will necessitate a new scale of security valuations. Mr. Mitchell says that additions to the gold stock resulting from the war were the basis of a market expansion in domestic loans on farm lands, city real estate and stocks, and promoted a rise in prices "which could not be sustained in view of the proportion of speculative holdings."

But in his opinion "the forced selling of such holdings and the continued decline of prices, while a depressing influence in the situation, does not signify that in the past year a deliberate reappraisal of these properties or of the future of American business has been made. It signifies only a reaction from an overextended speculative movement."

But the head of the National City Bank does not stop there. He offers hope that once these derangements are corrected we may expect a new forward movement. Indeed he says that the "business structure of the country . . . is much stronger now than in 1920-1921 or than in any previous crisis . . . the banking situation is stronger now than on such previous occasions . . . the business organization is ready to function more promptly and with greater efficiency than after any other major crisis."

Holding these views it is logical for Mr. Mitchell to entertain the thought that improvement in the security markets will start before business gets far on its upward swing. In his opinion we have passed through a year of debt paying that will eventually encourage larger buying power and introduce a new state of mind that "is likely to be reflected in the bond and security markets even before the industrial recovery is perceptibly under way."

Paul Willard Garrett.
[Copyrighted, 1931.]

1930 Profit Figures Awaited.

Corporate earnings statements for 1930, soon to make their appearance, will be studied with more than usual interest this year to determine how nearly earlier estimates have been approximated so that price-earnings ratios may be revised and market valuations may be appraised.

Preliminary figures seem to show earnings of companies of the so-called "blue-chip" classification recorded an average decline from 1929 greater than those of concerns whose shares are

regarded as speculative favorites. The "blue-chip" stocks have depreciated less severely in the market, however, so that price-earnings ratios, based on estimates of the 1930 showing, are higher for standard investments than for many speculative leaders.

A good many erstwhile "blue-chip" stocks, even on the basis of recent bottom prices, were selling at seventeen to twenty times their prospective 1930 share earnings, while several active leaders of the 1928 and 1929 bull market, such as General Motors, National Cash Register, Standard Brands, Commercial Solvents and others, were selling at scarcely more than ten times estimated share earnings for last year.

Those who attempt to forecast market prices are not agreed as to which of the two groups is more likely to benefit first in any market recovery, but since the speculative stocks have declined to a greater extent from their 1929 and 1930 peaks, it is apparent the percentage of appreciation would be greater in the case of the speculative shares if both groups regained their former high levels.

Figures presented in a pamphlet prepared by F. Y. Toy & Co., tend to support this theory. On the basis of the twenty stocks in the Short Term Trust portfolio, sponsored by this firm, it is shown that share earnings have fallen 23.7 per cent. from 1929, while in a typical "blue-chip" portfolio the decline was 29.5 per cent.

The average price-earnings ratio of the stocks in the Short Term Trust was 12.3 times estimated 1930 share profits, while that for the "blue-chip" portfolio was 15.9 times. An appreciation of 95 per cent. would be required to restore the more speculative stocks in the Short Term Trust to their 1930 highs, while a similar appreciation would be only 54 per cent. in the case of the "blue-chip" aggregation.

No one can say with accuracy, of course, what the coming year holds in store for common stocks, and this applies especially to individual issues, but past experience indicates wider fluctuations are more apt to manifest themselves in securities regarded as speculative mediums. Consequently, when the trend once more becomes upward this class of stocks might be expected to move more rapidly than shares of a higher investment standard, such as "blue-chip" issues that attracted so much attention when the bull market reached its crest.

William Russell White.
[Copyrighted, 1931.]

Believes Next Important Move Will Be Upward.

Men high in finance who reckon that by remaining silent they can keep the unpleasant truths of this depression hidden should take a lesson in constructive leadership from Albert H. Wiggin.

A dearth of frank expressions on the economic situation from those in command, to whom the country looks for leadership, presents one aspect of this epoch that makes a disappointing comparison with earlier episodes in American history. Only now and then does a leading banker in this country come forward with the searching analysis

of conditions that characterizes the statements of British bankers and that distinguishes the statement to-day of Mr. Wiggin to Chase National Bank stockholders.

Mr. Wiggin is a "bull" on America but believing that "nothing is to be gained by encouraging unreasonable hopes or by concealing unfavorable factors" he proceeds to condemn the general policy in this country following the crash of 1929 "to hold the lines firm" by maintaining high wages, expanding purchases of railroads and public utilities, holding prices up and pumping out cheap money. Whether we are right or wrong in attempting through continued high wages, increased construction expenditures and the intense application of cheap money are

vital questions controversial in character that business men might with profit face in public discussion.

Mr. Wiggin makes no attempt to dodge the issue. He believes that policy has failed. He believes that "each industry and each enterprise must adjust itself to the markets. It is "a bad policy for a government, or for an industry by concerted action, to try to keep prices permanently above the level which the supply and demand situation justifies. We have recently seen this in copper, wheat, coffee and other commodities. We must keep the markets open and prices free."

Perhaps it is a little difficult for a nation accustomed to victory to stand up and take its blows on the chin. That we have refused to face some unpleas-

Tried by Fire

During the last three months Industry has been tried by fire. There have been changes, readjustments and new policies, but all these have only proved more conclusively than ever the soundness and firm structure of American business.

Such readjustments in industry, however, demand careful scrutiny and equal readjustment of investments.

We offer you our complete facilities for this purpose. A thorough analysis of your investment problems and accurate information on any securities you hold or contemplate purchasing.

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

OLD KENT
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ant facts in business in the opinion of this leading world banker is delaying recovery.

Yet it is interesting to note that Mr. Wiggin believes we are "approximately at the worst of the depression, and that the next important move will be upward. I am confident that the credit fabric is strong enough to stand any additional strain which a continuance of the depression may impose upon it." Paul Willard Garrett.

[Copyrighted, 1931.]

Bonds Following 1921 Curve.

The pronounced recovery in prices of high grade bonds so closely parallels the movement of the early weeks of 1921 as to suggest that this year's market may follow rather closely the curve of a decade ago.

A severe decline in the latter part of 1920 was followed by a sharp rebound early in 1921, after which the market eased off gradually until mid-year, when a strong upward movement began that extended through the summer of 1922.

This rise marked the beginning of the so-called "Coolidge bull market" that inflated stocks with only minor interruptions until the crash of 1929.

The sudden spurt this year, in which most of the loss late last year has been recovered, is reminiscent of the rebound in 1921, and demand has been so persistent offerings of new issues have increased rapidly.

The bond market has experienced the novel sensation of having issues oversubscribed in active over-counter trading on a "when issued" basis before formal offerings to the public. Such a condition has not been witnessed since 1929 and testifies to the urgent investment demand that has been stimulated in high grade obligations.

Unless all signs fail, numerous issues that have been awaiting favorable conditions will come into the market and the volume may be so large as to cause a temporary setback in prices. This would follow the 1921 precedent. The reaction probably would check the flow of new offerings and pave the way for a sustained rise later in the year.

Offerings of new foreign loans, which fell off sharply in the last half of 1930, may not begin to increase again to any extent until such time as prices of second-grade obligations reflect improvement in demand.

If precedent is followed, second-grade issues will join in the upward movement after investors become convinced the trend is toward higher levels. This situation became evident about mid-year in 1921 and, if history is repeated, the second half of this year should see a buoyant bond market.

William Russell White.

[Copyrighted, 1931.]

Old Relation in Yields Exists.

A spread of a full 1 per cent. still separates the yields available from stocks and bonds in the market but the position of the two is very different as 1931 begins from what it was a year ago.

Leading common stocks do not return as much as they did a month ago when the market hit rock bottom for 1930, nor do bonds yield as much as

they did when simultaneously they were setting lows in the December liquidation, but the two security classes have moved up with a uniformity that leaves undisturbed this yield spread. Ninety common stocks now sell to return more than 5.40 per cent. to investors as against an indicated yield from corporate bonds of nearer 4.40.

Based on American experience previous to the "new era" stocks and bonds have been restored to their normal relationship but we are now entering the fourth year of debate in the market over the question whether normal in the future will mean the same that it has in the past. After undergoing violent adjustments in 1928, 1929 and 1930 we are right back where we started. Is 1931 destined to introduce a greater unanimity of opinion? Or will the markets this year as in early 1930 feel the effects of a stock intoxication so intense that it will once more drive common shares to levels relatively higher than bonds?

Some argue that with the turn in business investors will abandon bonds and that a rising market in stocks will have as its companion a falling market in bonds. If so that will shatter all historic precedents. Down to the present time bonds have never in a major depression lost their popularity with the advent of a revival in industry. Usually bonds continue upward long after business hits bottom. They move forward in price for a year or two years as business picks up.

That is why some authorities believe that any rise in stocks based on improving business will be accompanied by a simultaneous rise in bonds.

Paul Willard Garrett.

[Copyrighted, 1931.]

A Business Man's Philosophy.

One evening I was a guest at a dinner at the home of a champion woman golfer. I was told that she played eighteen holes five days a week throughout the season. She was as strong as most men and stronger than many. She was much stronger than her husband, who looked weak and unfit by comparison.

I was amused to observe the champion order her husband to perform trifling courtesies. The evening was punctuated by commands to "Hand me that book" and "Get me a match" and "Put out the dog."

I wondered if the convention that compels a man to bob about a room like a slave waiting on a woman who could knock him down with one hand will not soon be laughed out of existence. On second thought I have concluded that the nonsense will continue. In the room that evening were five other men who admired the charm and poise of the champion. They were so eager to win a smile that they would have bumped their heads in their eagerness to obey an order. The husband knew this and that accounted for his alacrity.

A worker who refuses to follow the union rules is called a scab. In the presence of a pretty woman all men are scabs. For that reason the overdue revolt of husbands will probably never occur.

William Feather.

GRAND RAPIDS NATIONAL BANK



Established 1860—Incorporated 1865 — Nine Community Branches

GRAND RAPIDS NATIONAL COMPANY

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16 CONVENIENT OFFICES

THE BOK SINGING TOWER.

Graphic Description of One of Amer.ca's Beauty Spots.

A kiss of the sun for pardon,
The song of the birds for mirth;
You are nearer God's heart in a garden
Than anywhere else on earth.

Located on the highest point in Florida is the Bok Singing Tower. It is situated on Iron Mountain, which is the peak of the "ridge" section, but is not a mountain at all, except as compared with the costal plains of the Atlantic and gulf seaboard. This peak of the ridge—an undulating plateau extending through the central part of Florida from North to South—is 324 feet above the level of the sea and from which it is separated about equal distance, approximately seventy miles, both East and West. It affords the most beautiful panoramic view to be found in the Southern Peninsular State.

The Tower is the gift of the late Edward W. Bok, Netherlands-born American editor and author, who distinguished his life with great service to his adopted country, culminating in this monument, the beauty of and music from, which will give joy to countless generations yet unborn. Few men of his day have had an equally wholesome influence upon the domestic and social life of our country. He cherished high ideals of citizenship and expressed them with convincing clarity. Perhaps he was fortunate in his medium of contact with the American people as editor for many years of the Ladies Home Journal, but he gained fame for the publication and fortunes, in which he shared, for the publishers.

His words may be forgotten, as the generation to which they were written pass on in the cycle of time, but the things which he taught will continue as enduring and indestructible as this pillar of beauty, to which they are a harmonious accompaniment.

Students of American history have long recognized the influence of the Dutch in our National life and, in particular, the people of Western Michigan, where for three-quarters of a century the characteristics of industry, thrift, enterprise and piety have been associated with the people of Dutch birth and ancestry.

The "Singing Tower" is so called because it contains one of the largest and finest carillons (pronounce it car-il-lon, accent on the first syllable) in the world. It consists of seventy-one bells, the smallest weighing seventeen pounds and the largest twelve tons. A carillon is distinguished from a chime by the size and number of bells and the tone range, a chime set usually having no more than eight to twelve bells, tuned to the notes of the diatonic scale. The Bok tower carillon has a compass of four and a half octaves. The total weight of the bells is 123,264 pounds. It is played on a keyboard, similar to a piano or organ, but the "keys" are somewhat different in size and construction. Those for the hands are projections several inches in length and the pedals are of sufficient size so that the foot will not cover more than one at a time.

Anton Brees, noted Belgian bell-master, who plays at Cranbrook, Michigan, during the summer, and is re-

garded as the world's premier carillonneur, is engaged here from December 15 to April 15 annually. He has played most of the great carillons of the world. The musical program of the season includes regular recitals on Sunday, Tuesday, Thursday and Saturday of each week, beginning at 3 p. m. and continuing for three-quarters of an hour. There are also special recitals in commemoration of various events—on Christmas and New Years eve there were concerts at 12 o'clock, midnight—and among the programs now announced are Jan. 19, birthday of Robert E. Lee; February 12, Lincoln's birthday; Feb. 22, Washington's birthday; Feb. 25, March 22, April 5, Easter morning sunrise service. At each of the recitals we have attended and in all that we have seen announced "America" is the first number on the program. This, it seems to this writer, is a natural sequel to "The Americanization of Edward Bok," a book which might well be read by many more Americans of native birth.

We first heard the "Song of the Tower" at noon on Jan. 29, 1930, when by happy accident, we arrived almost on the minute when was to begin an impressive memorial service for the donor, who had died twenty days before, Jan. 9. This year the memorial service was held on the latter date and when we visited the Sanctuary the following day, many floral tributes to the deceased donor still covered the crypt which is his burial place in front of the North door of the Tower.

This door is of copper bronze, hand wrought and developing the various motifs of the Sanctuary and Tower, which are illustrated in cabalistic manner by color and figures.

The Tower base is at an elevation of perhaps fifty feet above Mountain Lake, one of the almost innumerable lakes of the "scenic highlands" and the generally accepted designation of the Tower and its surroundings is the Mountain Lake Sanctuary and Singing Tower. Mr. Bok's home was beside Mountain Lake, which presents an attractive foreground of one view from the grounds in the vicinity of the Tower.

Visitors are guided from place to place about the Sanctuary by metallic birds with bills pointing to various paths and byways. Naturally there are certain rules to observe. One request is that visitors keep on the grass and not follow worn paths. Indeed when a path becomes worn it is fenced off and reseeded. Visitors are requested not to pick flowers, feed or frighten the birds or make the Sanctuary a picnic ground for any sort of refreshment. Gentlemen are expected to wear their coats and the nearest breach of this request we have seen has been an occasional person in a sweater. There is, apparently, no color line drawn, but the writer has seen two colored persons on his visits, one a workman and the other a woman as well dressed and as respectable appearing as the white people. This reference is suggested by the Southern rule of color separation under some circumstances.

Surrounding the Tower is a narrow moat, spanned by a bridge to which entrance is gained through a high iron

gate, which I have always found locked. At the North and Northeast are pools of clear water reflecting their surroundings. In the pools various water fowl sport about and on the banks are housed. Of especial note are ducks of varied colorings and flamingoes with their soft, pink plumage attract much attention. In repose these stork-like birds stand on one leg with their heads hidden under a wing, but at feeding time come suddenly to life, to seemingly double in size and increase attention by raucous noises.

While the interior of the Tower is not open to the public the Sanctuary itself is open every day in the year from 8 a. m. to 6 p. m. And the Sanctuary is an essential complement of the Tower. For beautiful as is this shaft of gray (creole) and pink (etawah) marble and coquina rock, it would be just another monument with bells in, except for its unique setting. And these were included in the vision and developed in the plans of Mr. Bok.

The Sanctuary, as was explained by Mr. Bok in an article published some months before his death, is a haven of rest and refuge for humans and, incidentally, for bird and small animal life. All are safe here, protected by law, regulation and practice. Yet the presence of many humans is not, as yet, especially encouraging to its acceptance and occupation by wild life.

It is the only out-of-doors which I have even seen where people, instinctively, lower their voices and move about with measured tread, paying quiet and unconscious obeisance to nature and to nature's God. In a tangle of native undergrowth we saw an attendant feeding a family of nightingales. On the limb of a tree, a little more exposed, were a pair of cardinals, the male bird resplendent in the beauty of his coloring. From unseen sources there were twitterings, warblings and snatches of song, which were, very probably, but the subdued sounds of throats which may fill the air before earth persons come in the morning and after they depart in the evening.

Unexpected, yet convenient, paths lead about the Sanctuary from one charming, interesting, romantic place to another. Every scene and spot is restful. And scattered about where people are most likely to wish a longer view or time for introspection and soliloquy are placed seats for their convenience.

Here plants, shrubs and trees grow, innumerable in variety; flowers bloom, indescribable in their beauty; men and women rest from their labors, calmly consider their problems and forget their perplexities. Cut on foot stones at the approach of one of these rest spots is the quotation at the head of this article, well expressing one's innermost feelings as he here contemplates his impressive surroundings.

Harry M. Royal.

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MUTUAL FIRE INSURANCE

Must Comply Literally With All Insurance Terms.

My attention has recently been particularly directed to a certain clause which appears in all fire insurance policies, violations of which will invalidate the policy, but which is often lost sight of by policyholders. I refer to the clause which every reader hereof will find in his policy in some form, reading mostly as follows:

This entire policy shall be void unless otherwise provided by agreement in writing added hereto * * * if any change other than by the death of an insured, takes place in the interest, title or possession of the subject of insurance.

Being roughly interpreted, this means that if I buy fire insurance on my store building, which is solely owned by me, I forfeit the insurance if I do any one of three things: 1, change my interest in the property. For instance, if I transfer a part interest to somebody else, or have it put in the joint names of myself and my wife. Or, 2, if the title in any way passes out of me, wholly or in part, into somebody else. Or, 3, if I part with possession either wholly or in part.

There are a lot of variations of all of the above which makes it a delicate and dangerous phase of the insurance policy.

Of course, if I remember to get the company's written consent, which can usually be gotten if asked for in advance of a fire, I will be all right.

In the case which directed my attention to this policy, the facts were as follows: A man named Surratt owned a business building and took out fire insurance on it. The policy contained the clause above reproduced, but Surratt apparently didn't clearly know about it. He had a chance to exchange this property for another and entered into an agreement to do that. Later he executed a deed for the insured property, deposited it in escrow for a time, and finally had it delivered to the other man, who accepted it and thus became the owner. This was of course a complete change in the title.

All the parties totally ignored the clause in the policy which provided that the policy should be void if change in title occurred without the company's consent. That is, they ignored it in every practical sense.

Came a fire, as you might have expected. The company refused to pay the damages on the ground that the above clause had been violated. When the case got in court, the old and new owners of the property made this defense: We did not violate the clause, on the contrary we had it in mind and did our best to comply with it. At the time these properties were being exchanged, we notified one Rollins, local agent of the insurance company, that the insured property was to be conveyed to somebody else, and that the fire policies should be transferred to the new owner. Rollins agreed to have that done and we thought he had. (Rollins said he told them he would do it as soon as he was notified that the deal had actually gone through, but was never notified.) So it wasn't done at all.

Now note that while the insured probably thought he was doing everything to comply with the policy that a reasonable man could be expected to do, he was not in any sense doing what the policy required. The policy didn't say that the policy should be void unless an agent of the company was told that the property was to be transferred; it said it should be void if a transfer was made unless the company agreed to it in writing. And moreover, another provision of the policy was:

No one shall have power to waive any provision or condition of this policy except such as by the terms of this policy may be the subject of agreement added hereto, nor shall any such provision or condition be held to be waived unless such waiver shall be in writing added hereto. * * *

The court therefore decided the case in the only way it could be decided, viz.: that the transfer in title voided the policy and the fact that the agent had been notified wasn't important, because by the policy's express terms nobody had any right to waive any of its terms. This was from the decision:

There can be no question that the policies were avoided by the transfer of the property. The fact that the agent of the companies may have had notice of the contract between Glenn and Surratt is immaterial; for it is settled law in the Federal Courts that, where a policy provides that no officer or agent of the company shall have power to waive any of its terms or conditions except by written endorsement, knowledge on the part of the agent does not waive breach of the conditions nor estop the company from insisting upon forfeiture because of such breach.

And so neither the old owner nor the new one collected a cent of this insurance.

Possibly a thousand cases have decided that you cannot comply with an insurance "practically," or "substantially," or by doing "about what it said." You must comply with it literally. Elton J. Buckley.

Cite Reasons For Opposing Tax.

Fourteen points of opposition to the one per cent. general retail sales tax, proposed by the Indiana tax survey committee, have been raised by W. E. Balch, manager of the Indianapolis Retail Merchants' Association, and circulated to merchants throughout the State.

As a result, mass meetings of retail merchants are being held in cities and towns throughout Indiana and concerted opposition of all merchants is expected to thwart any attempt at passage of such a tax by the 1931 legislature. The points of opposition raised are as follows:

1. A general retail sales tax is troublesome and expensive to administer.
2. It cannot be passed on the customer, except in a few cases.
3. It is retrogressive in effect and will bear heavily on that class who can least afford to pay high tax.
4. It will increase the cost of living to the customer, as the retail selling price necessarily will include the tax wherever possible, which in the final analysis will be paid by the customer.
5. It puts the retailer to the inconvenience and annoyance of becoming a tax collector for the state.

6. Because of the involved record keeping and additional accounting, the cost of doing business will be increased, not counting the tax.

7. It encourages the consumer to purchase from mail order houses located outside the state, the sales of which are not subject to tax.

8. It serves as a deterrent factor in keeping industries out of the state.

9. It is a greater hardship on those of limited income because a larger percentage of such incomes must necessarily be expended in retail channels than is spent by those in the large income classes.

10. It differentiates between commodities and service. Professional men are really in business just the same as the merchant, only the wares they sell are not actually commodities, but services and, therefore, exempt. The lawyer, doctor, public accountant, architect and many others go untaxed.

11. It is not a tax based on ability to pay. It is effective in times of depression as well as in periods of prosperity. It is based on sales regardless of profit or loss.

12. Once there is a sales tax enacted there is nothing to prevent succeeding state legislatures from increasing the rate of taxation when they are confronted with the problem of raising additional state funds.

13. It taxes luxuries on the same basis as necessities, placing upon the latter commodities an unfair proportion of the burden.

14. In thousands of instances it will be impractical to pass the tax on to the consumer, thus making it neces-

sary for the retailer to pay the tax out of his own pocket.

It is pointed out that the tax is based on volume and not on profit and that a merchant whose business is operated at a loss is taxed to the same extent as one operating at a profit and able to pay.

It is distinctly class legislation. A merchant doing \$100,000 annually on a net profit of 5 per cent. will be required to pay 20 per cent. or one-fifth of his profit, in retail sales tax. Experience in other states, mostly in the South, is set out and in each instance it is pointed out that the result has been bad for the retailing business.

Collection Letter Gets Results.

This letter is credited with obtaining fine results in collecting from good customers who are temporarily slow in paying obligations:

Dear Mrs. Jones:

Our books show that you owe a balance of \$31.80.

Please do not think that this is a "hardboiled" credit letter.

We know that your account is perfectly good, but we want to ask your co-operation in improving collections.

At this time of year all our new goods are coming in, and we are called upon to pay out a great deal of money.

The amount which you owe is not a great deal in itself, but multiply it by 150 or 200 and you can see how it complicates our financial position when payments of the money due us on accounts are a month or two late.

For your convenience we are enclosing a self-addressed, stamped envelope. Won't you write a check NOW—before you overlook it—and mail it in?

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Grand Rapids, Mich.

FEDERAL FOOD PLAN.

Developed To Guide Families With Small Incomes.

A "Food Plan" to be used as a guide particularly by families with small incomes has been developed by the Bureau of Home Economics to prevent malnutrition which might injure the health of children and adults, Dr. Lillian M. Gilbreth, chairman of the Women's Division of the President's Emergency Committee for Employment, describes the plan as follows:

Many families with small incomes face the problem of obtaining food this winter. The plan presented is designed to "make every cent count" in maintaining a healthful diet. The statement by the Bureau and the Committee contains suggestions for the make-up of meals which will be satisfactory from the standpoint of nutrition and will be inexpensive. The Committee's statement follows in full text:

A plan to make every cent spent for food count in preventing malnutrition and in maintaining health has been developed by the Bureau of Home Economics of the Department of Agriculture for the President's Emergency Committee for Employment. This food plan or guide is designed, primarily, to help families with low incomes, according to the announcement made by Dr. Lillian M. Gilbreth, chairman of the Woman's Division of the Commission.

"This winter many families throughout the country are confronted with the problem of getting a satisfactory food supply with very little ready cash," says Dr. Gilbreth. "Our immediate relief necessity is no longer conservation. What we need to know now is how to spend money wisely for food."

Dr. Gilbreth has appealed to the women of the country, and to the many organizations that worked with Mr. Hoover on food during the war period to rally and meet the demands of this new problem that faces the Nation. "Our food standards," she says, "must not be lowered or adults will suffer and the children may be handicapped for life."

"Because of the drought there is less than the usual reserve of home produced foods and in many rural sections practically everything must be bought," she points out. "In periods, such as we are experiencing now, the danger is that lack of funds will result in a diet which is not properly balanced from the standpoint of health. For this reason the President's Emergency Committee for Employment asked the Bureau of Home Economics to work out an adequate diet at the lowest possible cost."

The following food guide has been tested thoroughly by the Bureau, and the diet outlined will prove adequate from the standpoint of thrift as well as health. The Bureau will also offer weekly articles dealing with food news. In these articles the food guide will be applied to families of differing sizes. The articles will outline the kinds and quantities of foods required, and, where practicable, prices will be quoted.

Most of the foods shown are what are known as staples, so, with the exception of meat, the price fluctuation throughout the country is not especially great. The Bureau will suggest, from time to time, new and attractive ways to prepare the simple foods in order to offset monotony.

Every meal: Milk for children, bread for all.

Every day: Cereal in porridge or puddings; potatoes; tomatoes (or oranges) for children, a green or yellow vegetable; a fruit or additional vegetable.

Two to four times a week: Tomatoes for all, dried beans and peas or peanuts; eggs (especially for children); lean meat, fish or poultry, or cheese.

Families with limited incomes, as a rule, do not need to be reminded that simple meals are always best, says the Bureau of Home Economics. When the income is small most adults as well as children will find their appetites are satisfied with an abundance of a few foods rather than a little bit of several things.

You can follow your family food guide, the bureau advises, if you serve meat or fish three or four times a week as the main dish for dinner. Other days you may choose cheese, baked beans or a thick pea or bean stew.

The meat allowance is small but its flavor can be extended and the whole meal made more palatable if vegetables are cooked with it. Other ways in which this can be done are by stuffing, making dumplings and gravy, or by cooking the meat with potatoes, rice or macaroni. The skillful use of onions, carrots, celery and tomatoes in small amounts heightens the flavor of stews and soups while at the same time it adds to the attractiveness of meals. You should definitely plan to use part of the weekly allowance of vegetables for this purpose.

Potatoes and one other vegetable or fruit should be served every day for dinner. Some days the vegetable may be served raw as a salad. Canned tomatoes, shredded cabbage, grated carrots and turnips, sliced onions, and many greens may be eaten raw with salt or salad dressing. They are delicious, and more healthful raw than cooked. Then none of the mineral salts or vitamins are lost. This also saves fuel cost.

A dessert is not absolutely necessary, but adds interest and flavor to the diet. Some inexpensive and very good ones include bread, rice or Indian pudding and shortcake made with dried fruit.

Where fresh milk costs more than 10 to 12 cents a quart, we suggest that unsweetened canned milk or dry skim milk be substituted for the greater part of the milk allowance. The index calls for a large quantity of cereal and milk, the two things which supply the greatest food value for the money.

In choosing your meats be sure to adapt your menu for the day to the prices in your local markets. There are many inexpensive cuts to choose from ranging in prices from 8 to 25 cents a pound. The flavor is equally as good as the more costly kinds and from week to week we will give you



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recipes for serving them in different ways. In most parts of the country lamb is cheaper than it has been in years and there is a plentiful supply of it.

Potatoes and the other root vegetables are reasonably low in price this year as are citrus fruits. Tomatoes or citrus fruit are essential to the diet of families living by the Food Index. A No. 2 can of tomatoes, which is medium sized, ought not to cost more than 12 cents. Flour is cheaper than it has been in years, about 4¼ cents a pound but bread has remained at about the same price. Baking your own bread may mean a saving, providing there is time and the cost of fuel is taken into consideration.

A family of five, including the father, mother and three young children, should buy every week:

Flour and cereal (1½ lbs. of bread counts as 1 lb. flour), 18 to 20 pounds.

Whole milk, 23 to 28 quarts.

Potatoes, 1 to 1½ pecks.

Dried beans, peas, peanut butter, 1 to 2 pounds.

Tomatoes, canned, 3 quarts.

Other vegetables (including some of green or yellow color) and inexpensive fruits, 15 to 18 pounds.

Fats, such as lard, salt pork, bacon, margarine, butter, etc., 2½ pounds.

Sugar and molasses, 3 to 4 pounds.

Lean meat, fish, cheese, eggs, 5 to 7 pounds.

Eggs (for children), 8 eggs.

General Pershing in a New Role.

Grandville, Jan. 20—Major General John J. Pershing is writing the story of his part and the part taken by the American army in the world war. It is sure to be an interesting narrative of fact with regard to the part the A. E. F. had in the world war.

The death of General Joffre brings vividly to mind scenes and incidents of that giant struggle. Although there may seem to be nothing new on the subject, yet the immediate actors have perhaps not told all there is of interest in the tale.

At the beginning, when American troops landed in France, the basic idea seemed to be with English and French minds that our army was to be absorbed into the ranks of the two principal allies and the name American flooded in forgetfulness.

Not by any means decided General Pershing. America had sent her troops to fight the Huns who had attacked her, a peaceable Nation, on the high seas. Because of the German attack America went into the war and was the means of sending the kaiser into Holland, an exile.

When war again breaks out in Europe the warring nations will be very careful how they fling down a challenge to the great republic across the sea. The kaiser's foolish bullying saved Europe and America was in at the saving. To General Pershing more than to any other American do we owe the fact of American conspicuousness in the world war. He saved the day for our army and left his mark on the page of history.

The general's book will have a wide sale throughout the country and will be well worth a careful perusal by the students of history, especially among the college boys and girls of America. It is well that such a book should be written, clearing some of the clouds that have obscured America's part in the great war.

Now that we are at profound peace is a good time to study the facts and figures relating to former wars. It is said that all Europe hates America.

This may be a slight exaggeration, nevertheless it is in the main true and we should take any friendly advances at this time with a few degrees of allowance.

When the next war crashes Europe, America will not be invited to attend. One experience of this kind has been quite sufficient. We are far from European broils and hereafter should take no part in them.

Had we gone into the league of nations our position would be quite different. Keeping aloof from that has secured peace for this country most effectually. Let us not be deceived into making any bargains with those who hate us above board.

Had France and England had their way we would not to-day occupy the proud position in the world that General Pershing is to tell us about in his book on the world war.

It is time for America to assert her rights wherever they are assailed by a foreign enemy. Germany was our enemy to her own hurt, a position she is hardly likely to occupy again in history.

America never before stood on safer ground than she does to-day if her statesmen only heed the warnings of history and hold the Great Republic from all entangling alliances with any foreign country.

Washington's advice stands as good to-day as it did in the early days of this Nation. There are always meddlers who seek to open lanes down which a foreign enemy may find excuse for assaulting America. Our future peace and happiness lies within ourselves.

Will we heed the warnings of history and adhere strictly to our own affairs? If we do there will not soon be another American war. Not so with Europe, however. The smothered fires of jealousy and hatred are burning beneath the surface and time will not be long ere the Alps will swarm with moving armies seeking conquest and revenge.

France and Italy are not satisfied. Discontent is gnawing like a worm at the very vitals of those two nations, and there are others. Germany will one day assume the offensive once more and then farewell to peace for a long time to come.

This time when the avenging hosts of the North rush over the plains and hills of countries adjacent to the Rhine there will be a different story to tell. With America left out of the scheme the end will in all probability be far different from that of the last war.

The United States has nothing in common with the ambitions of the nations of Europe on whichever side of the Rhine they serve. No doubt there will be large immigrations to the United States from these troubled nations of the old world. It will be well for the Americans to watch this influx of foreigners since too many may breed trouble.

It would not be surprising should notes of war ring down the lanes ere another winter rolls around. If this country is alive to its own interests it will fight shy of too much immigration. Let us live more within ourselves and we shall be safer and consequently very much happier.

Doubtless a reading of General Pershing's book will prove not only interesting but good stuff for every American man and woman to become acquainted with. The booksellers certainly ought to experience no trouble in disposing of several millions of copies through the mails and from the news stands.

Stand by America, boys and be on the right side. Old Timer.

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Laces of Rainbow Tints Are Being Combined.

Lace, which has been a favorite with American and French designers during the Winter, holds a front rank place for Spring evening gowns. Models in this fabric are shown in infinite variety, they are equally pleasing for debutante or matron.

There is an apparent preference for white—luscious cream and ivory tints. Delicate flesh, pink, "plaster" (a new shade), tunisian and coin yellow, bright red, vivid green, dark blue and brown are the recent shades used by Parisian couturiers. Worth has made a delightful creation in pink point de Venise lace; it is on princess lines over pink crepe; the lace is eased gently over the bodice, and lies softly about the waist and hips, at which point it is stitched in diagonal lines. Shoulder straps of strass, fastened with ornaments to the front of the décolleté neck, are crossed suspender fashion over the back. Four flounces of lace cover the back of the skirt, descending from belt to hemline, which touches the floor. A dance frock of a different type is built on simple, almost tailored lines; it has a flaring skirt and a narrow peplum below the hips.

Laces of two colors are combined in some interesting evening gowns. One is of mellow ivory lace that has a medieval appearance. The square-necked bodice is wrinkled about the figure, this in combination with long tight sleeves gives it a Juliette-like touch. A brown lace jacket is worn over the gown; its sleeves, cut less than elbow length, are edged with a tiny frill. The same idea is carried out in different color combinations. Premet has just brought out an evening gown in which bias stripes of pale and deep rose lace are joined in horizontal lines, that swing from the neckline of the décolleté bodice to the hem of the skirt. The ends of the two upper sections on the skirt are released to cascade at one side of the front.

The skirts of these lace dresses conform to the fashionable silhouette; they are closely fitted at the top and flare at the bottom. Some are of amazing yardage. The skirt of one of Cheruit's latest models—a black chiffon dance frock trimmed around the bottom with scarlet lace mitred to form deep squares—is fully six yards in width.

A Chanel version of the late evening gown is in pink; the full skirt is gathered on a tight-fitting girdle; the simple bodice is almost entirely covered with a deep, pointed bertha of the lace.

Black lace frocks are being shown in new and exceptionally chic models. Skirts are long and full, gathered to a plain yoke, or fitted snugly around the hips with the aid of bias seaming. Some have deep flounces that are lifted in the front or on one side. An amusing detail in a few of these filmy frocks is the horsehair facing that stiffens and

holds out the ruffles. The softly fitted bodices of the black lace gowns are enriched with fichus, cape collars or scarf arrangements. Not a few have lace jackets which render them practical for many occasions—without them they are informal, with them they become ideal hostess gowns.

White is still strongly in vogue for evening dress, both in town and Southern resorts. Pastel shades are second in favor. One poetic gown, created by a leading New York house, is of white crepe; the skirt is circular and long; the bodice is softly fitted; both are edged with a narrow band of mink. The fur outlines the deep V at the back and is tied in a fascinating little bow at the belt. The combination of creamy silk and brown is lovely. In his latest creations Lucien Lelong is indulging his fancy for the draped skirt; he is making evening gowns of crepe Romain in white and pastel shades in which the material is literally festooned from the hips to the floor. Ardanse uses flame marquisette for a startling but chic dance frock.

Among the interesting and distinctive gowns designed for women who like something out of the ordinary, is an adapted Victorian model of nymph green taffeta printed in large roses. It has the quaint off-the-shoulder décolletage. Narrow black lace edges the almost circular skirt, and the ungathered ruffle that finishes the neck line. A costume that emphasizes the growing interest in styles of the Empire is made of heavy emerald-green crepe; stripes of beads run the length of the dress.

The new materials are used for romantic as well as modern and sophisticated gowns. Lanvin keeps closely to her taffeta for bouffant, ruffled, frocks. Molyneux and Jane Regny are using a lot of satin.—N. Y. Times.

Penney Swinging To Larger Stores and Towns.

The scheduled opening next Summer in Seattle of what will be the largest unit of its chain of approximately 1,500 stores foreshadows the lines along which future expansion of the J. C. Penney Co. will develop. An "invasion" of the East by a greater number of stores of the company was also reported as a likely major development.

Possessing significance in relation to both chain and department store merchandising, a marked evolution of the policy of the company with respect to size of stores, the cities and sales areas in which they operate and in types of merchandise carried has been materializing. Started by Mr. Penney with one store in 1902 in Kemmerer, Wyo., the sales volume of which was \$28,898 in its first year, the total business has grown until a volume of \$210,000,000 was reached in 1929, with the 1930 sales approximating \$193,000,000.

In contrast to their original inception as "country general stores," the Penney organization to-day is fast becoming a chain of modern department stores. The chain, company officials said, is entering larger cities and renting choice retail locations for new units. The leasing announced during

the week of the space formerly occupied by the Bon Marche department store in Seattle on a long-term basis, the total rental to approximate \$2,000,000, was cited as an instance in point.

In Spokane, the Penney chain now has the second largest department store in that city. In Portland, Ore., the Penney establishments rank among the five leading stores, doing an annual volume in excess of \$1,000,000. Units in Oakland, Ogden, Salt Lake City and Reno also do a large volume of business, with the expansion of the chain in St. Louis also furnishing another indication of the trend toward larger units in the bigger cities of the country.

Of particular significance is the likelihood that future expansion of the Penney chain will give a larger degree of attention to the East. At the present time two-thirds of the 1,452 stores of the company are located West of the Mississippi. The major developments from now on, company officials admitted, point to larger expansion in the East, with continued growth in units in the larger cities of the West.

Underlying reasons prompting the trend toward larger stores and locations in bigger cities are the important shifts in population involving the transfer of shopping formerly done in the smaller towns to the larger towns and, progressively, to the cities. In this development the use of the automobile by farmers and small town residents has played a large part. To meet this trend and generally to tap the wider trading areas of the city, the Penney stores are being enlarged in size, personnel and stocks. The new Seattle store, for example, will carry a stock valued at several hundred thousand dollars, it was said.

To meet the changes in consumer demand which have been felt in recent years in the dry goods field, the Penney chain is carrying out a marked expansion in the variety, quality and style of the merchandise carried. The merchandising policy places a great deal more emphasis on assortments of stocks. In women's ready-to-wear, for example, there has been a marked degree of attention to well-styled coats and dresses in the middle price ranges.

In men's wear there has been material increase in the selection offered consumers in shirts, overcoats and haberdashery. Ranges of Children's school clothes and shoes have been increased notably.

In 1930 the Penney chain opened fifty-seven new stores. It was indicated that the future expansion of the company would be conservatively carried on. Executives expressed confidence of continued gains, pointing out an increase in total sales of \$119,000,000 from 1924 to 1930, compared with \$74,000,000 in the period from 1902 to 1924.

Scant Surplus Stocks Found.

The fact that the \$1,000,000 offer of the W. T. Grant Co. for job lots of merchandise uncovered "very little" distress goods is significant of a quick improvement in production when Spring buying sets in, according to K. D. Gardner, director of merchandising for the company. Aside from offers of dresses and some items of

notably substandard merchandise, the response indicated surplus stocks were very low. The purchase offer was made a few days ago in six large cities of the country, and the report from each showed a lack of surplus stocks. Referring to Spring buying by the Grant company on regular lines, Mr. Gardner said this was well advanced and compared well with last year.

Pepperell Blankets Cut 20 Per Cent.

Reductions of 15 to 20 per cent. in prices on their part-wool blankets for 1931 have been made by the Pepperell Manufacturing Co., which bring quotations to the lowest in history. The list price of the key number blanket, the Portland, a 66 by 80 inch 3½ pound blanket, is \$1.62½, compared to \$2 last year. Three new numbers have been added, the Berwick, 66 by 80 inches, 3¼ pounds, in block plaid pairs; the Beverly, 70 by 80 inches, 3½ pounds, in block plaid pairs, and the Belmont, 66 by 80 inches, 2½ pounds, in double-woven singles. The Nashua Manufacturing Co. will make prices on their part-wool and cotton blankets this week.

Marquisesettes Lead in Curtains.

Figured marquiseette curtains in all pastel shades were featured in displays of Spring cotton and rayon curtains opened to the trade in manufacturers' show rooms in New York last week. Wide-ruffled and tailored styles predominated in the models shown. Price ranges showed few changes from last year but qualities available were said to be better because of lower raw material costs. Manufacturers are holding displays in their own show rooms instead of participating in a general trade exhibition as they did at Boston last year and report that a heavier volume of orders has resulted from the new plan.

Glass Show Reports Favorable.

Buyer attendance and orders at the Pittsburg showing of china and glassware lines last week were heavier than expected, according to reports reaching the Grand Rapids market. Stores are giving most attention to the medium price lines of both china and glassware, and orders booked have been chiefly in the medium ranges. The heavy pressure for extreme low-end merchandise, which selling agents anticipated, has not materialized. The local market was practically at a standstill this week because of the Pittsburg showing.

Jobbers To Handle Glastonbury.

Glastonbury underwear, distributed for the last forty-eight years in the New York market by Robert Reis & Co., will be sold by Carson, Pirie, Scott & Co. in both the Chicago and New York territories, effective Feb. 1. An aggressive selling campaign will be undertaken by Carson, Pirie & Scott, it was stated. The Glastonbury Company was established in 1855, and is one of the oldest and largest manufacturers of men's underwear and knit goods.

Mexico is probably the only country where it is more dangerous to be a general than a private, and where a colonel is almost a curiosity.

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.

Capitalize Your Service in the Shoe Business.

This has been a strenuous year not alone in the shoe business, but in all businesses. In spite of all the activities and energies that have been applied, from President Hoover on down, we have not been able to restore the full confidence of business as yet. But we can say with reasonable certainty that things have been shaken down to the point where we think we have reached bottom. And the ball of business will soon be on the rebound.

Nineteen thirty-one, I believe, is opening a door to a new business era, which will establish new hope. A development is about to take place in business that will lay a foundation for something better than we have enjoyed in the past, which will be more sound and based upon better business principles. Principles which were forsaken during the last boom. It will be comforting, at least, to know that we are approaching a year in which we will not be matching daily sales with 1929, known as the greatest year in our retail history. We will therefore, in 1931, feel a little more hopeful when we approach or better the past year. This thought alone will give business a favorable aspect from the very start.

There has been a great deal of liquidation all along the line. We have reason to believe it will continue through January and February. The business tree is being pruned of everything burdensome and unwholesome to its future growth. At times like these, the public discards everything that is inefficient—the inefficient employe, merchant, manufacturer, and banker. All those who have had no really good foundation or knowledge of their particular pursuit will be eliminated. And all unsound business practices will be cast off. The sound and efficient merchant will be left in command. This elimination, coupled with the constantly increased population (a new customer every twenty-three seconds) with further help to encourage the remaining dependable merchants in 1931.

The N. S. R. A., I am happy to report, feels itself more confident. As an organization, it is stronger and more powerful in its influence with every year since it was first organized and inspired by our President Emeritus, Andrew C. McGowan. In direct membership, it is not as big as it has been—due to the fact that all national associations are patterning themselves upon the United States Chamber of Commerce, with leadership influence more important than numbers. Every member of the N. S. R. A. answering the Detroit roll call is virtually a member of the Reserve Officers' Training Corps of the Shoe Industry. In case of emergency, these properly trained merchants and leaders can recruit overnight companies, battalions and regiments of fellow merchants to fight any legislative or economic battle. There isn't a shoe retailer in the United

States so associated who is not vitally interested and enthusiastically cooperative in the welfare of the N. S. R. A., the parent organization, of which he regards himself a part.

The N. S. R. A. recognizes that there are four main established systems for the distribution of shoes in our country:

1. There is the master shoe store in demand in every community of size in this country, when properly conducted. The management of this store must be expert in every branch of the shoe business, familiar with the task of organizing its personnel to a scientific fitting of shoes, which requires a certain knowledge of good foot health and strength, a knowledge of leather and shoe making to that degree that enables them to dictate and detail such shoes to the best advantage of their consumer, and to have a first-hand knowledge as to style and fashions of the day; a store that may grant credit, provide delivery; in short, have first-class service that American retailing has well established. Such a store must be, above all, a service store; a store of authoritative knowledge, and a shoe guide to the community. Such a store cannot do otherwise than to merchandise its service, for service adds to the value of the shoes. It adds insurance to the purchase. Therefore, he cannot be guided by the set prices of other dealers. The master shoe store must have freedom of price. Shoes cannot be worked out to perfection by being limited to fixed prices. Price freedom is essential to a master shoe store's best service. Neither can such a service be mechanically unified because of the scientific methods peculiar to each institution of this kind. The master store is the jewel of shoe distribution—America's favorite.

2. Often adversely criticized is the chain store, but it has its proper function and does a good job in its limited field. It narrows a shoe stock to a minimum as to sizes, widths and styles. It reduces its salesmanship to a mechanical basis. Under this system, high-grade merchandise, with its various complications, cannot be sold. Usually, the chain store adopts a catchy price appeal. It draws many from the great masses to its stores on an almost "serve yourself" basis. By this method it is possible to effect certain economies, thus cutting the overhead of the master shoe store approximately 10 per cent. This service answers the purpose of many, but cannot make an appeal to the more particular customer who desires special attention, individuality, personal service, practical advice, credit, insurance, proper fitting and delivery, and the manifold attentions that are demanded by this class of consumer. The chain store is a child of mass production.

3. Next comes the subway store—a legitimate outlet for the mistakes of the industry; mistakes in regard to style, buying, lasts, patterns, over-estimation of demand—the distress merchandise of the Nation. These shoes cannot be wasted—they must be disposed of. There is always somebody to buy them at a price. Therefore, the bargain store has a legitimate place in the distribution of shoes. The subway store is the incinerator of

the errors and anarchy of production.

4. Then there is the mail order idea. Its special appeal goes to a consuming class in remote sections, smaller towns, where people desire to contact with our great centers through the use of the catalogue. Distribution of this kind sometimes can be done quite economically, because they have to confine themselves to a limited field, a low price and standardized styles. The mail order system is a child of the correspondence school.

In describing these various methods of retailing shoes, I have endeavored to classify them, so that their operation might be clearly understood, with the idea of calling the retailers' attention to the fact that you cannot successfully serve all of these methods in one store. You must select your plan of merchandising and not be bothered about the other man's. Every method has a definite service to perform for its community. Whatever service in these lines you select, be an expert in it, be efficient in it. And don't demoralize your plan by endeavoring to adopt the other man's plan, for you cannot successfully serve two masters.

Why should a master shoe store be bothered about the chain store with its catchy fixed price. Why should a chain store be bothered about the bargain shoe store with its clean-up prices, and why should either of these systems pay any attention to mail order houses, with their standardized merchandise sold by mail. Let me impress upon you, it is a simple case of minding your own business. Have you a message? Have you a service? Capitalize it, merchandise it, stand by it, and don't try to be all things to all people!

How are we to approach the problems which 1931 is certain to produce? Are we going to continue with the same bad practices which have put us in trouble? Are we to end on the bigger mortality list predicted by R. G. Dun? In short, how can we make 1931 financially successful and healthier? This I shall try to analyze for you in the light of modern economics. First, Government statistics show that the purchasing dollar has advanced to \$1.30. In short, living expenses are a little over 20 per cent. less now than they were a year ago. Second, a careful survey of the country reveals the fact that the merchandise price levels of the consumer have depreciated 15 per cent. This means that where a customer formerly bought \$10 shoes,

to-day he or she is satisfied with an \$8.50 shoe. The \$20 customer is satisfied with a shoe at from \$15 to \$18. The \$6 customer will pay \$5 and so on down. Therefore, the volume of your business will be reduced by this amount. This means that your overhead will enhance, unless you cut it. This means that just as a laborer can live for 20 per cent. less, so can your organization, including the boss, live for 20 per cent. less. My advice, therefore, is that all shoe retailers should contemplate these figures and have the courage and the initiative to dump your unnecessary cargo. In the rough, take 20 per cent. from the present income out of your expense account. This will put your overhead in line with the shrinking sales.

(Continued on page 31)

Announcing The Torson Arch Shoe for Boys

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styles in
Men's,
Young Men's and
Boys'
Shoes for Spring.

Four, Five and Six Dollar
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President — Gerritt VanderHooing, Grand Rapids.

First Vice-President—William Schultz, Ann Arbor.

Second Vice-President—Paul Schmidt, Lansing.

Secretary — Herman Hanson, Grand Rapids.

Treasurer—O. H. Bailey, Sr., Lansing.

Directors — Ole Peterson, Muskegon; Frank Marxer, Saginaw; Leigh Thomas, Ann Arbor; M. C. Goossen, Lansing; R. J. LaBarge, Pontiac.

How the Findlays Eat and Drink in Rome.

Though Italian retail single line stores are tiny in size, often no bigger than a china closet, the common, usual though not universal practice is to have splendid, permanent signs, kept immaculately clean.

The color scheme is black ground with large, easily read, well cut letters, and the whole sign covered with plate glass, air tight. So it is easy to keep the sign bright, clean, glistening. Other signs are of cut metal, brass or copper, dull finish, set directly against the buildings. The Romans are true artists when it comes to lettering. Signs of 1930 have much the same character as those of 30 A. D. or 500 B. C. They know one thing well; that anything like "fancy work" in letters is bad. Herein we could copy the Romans to vast advantage.

The shop barker plan persists in Naples. Stop to look in a window and immediately the boss or another steps to the door, invites you in or asks what you want, generally in pretty fair English for they all have the sort of clairvoyance which enables them to guess accurately. If you indicate that you are not interested, there comes something like:

"Fine corals and cameos, all our own make, ver chip. Come in and look—not obliged to buy."

There is a hungry look about all merchants. Their eyes are peeled for any chance sale. I found it annoying even to stop to look in a coffee seller's window, interested merely in his machinery, wanting to see whether it was made in Hornell, New York. Immediately I was spied by the sharp faced woman in charge, but I dodged away before she could get to the door. Let grocers who think they have hard times contrast such conditions and practices with American ways, customs and necessities.

When we were last in Europe, in 1924, the French franc was worth about 25 per cent. more than the Italian lira. Since then the situation has reversed, due, probably, to stabilization under the guidance of El Duce. The franc is now worth little more than 4c, while the lira is worth 5¼c. But whether it be the Italian lira, the French franc or the Spanish peseta, all are worth 19c and some slight fraction within the several countries.

I forget how the French franc is subdivided. The Italian lira is cut into 100 centesime—chen-tay-zim-y. The smallest coin now in circulation is 5 centesime, though formerly the soldo was also coined, said soldo being 1/100th of a lira. As things stand, the 5 centesime bit is about a disappearing quantity from an American standpoint; but the Italians take it—and every other fraction of the lira—seriously.

This leads to some complicated and anomalous situations. During sixty days of travel, paying bills, buying car fares, hiring taxis, purchasing merchandise, paying for the daily needs of two housekeeping old folks, I have puzzled about the real effects of such computations and money.

Restaurants—ristoranti, rees-to-ranti—are more or less international affairs, for they touch natives and foreign visitors. Their managements must know world exchange equivalents. They would be apt to fix prices on the basis of what they could just as well get from Americans, for example, as on any other basis. The fact that they also fed natives would complicate such procedure because natives would have the native outlook on money.

Result seems to have been the choice of a middle course. This, too, has undoubtedly been forwarded by the rule lately established by Mussolini that all prices must be plainly stated in every connection. I think it quite likely that foreigners paid more than natives in former days.

We have eaten at several Roman restaurants and hotels. We have tried all grades from the Embassy tearoom where they serve American coffee with cream at about 22½c for a small cup to the Ristorante della Salute—Restaurant of Health—where a liberal, well cooked meal for two, somewhat slap-bang as to service, but prepared in a perfectly clean kitchen, has cost us about 58c for two, beer included.

Rampoldi runs an American bar place. It is clean, comfortable and the cooking is like home in many respects. By the Roman scale, prices are high and the service charge is 15 per cent. Even so, an excellent lunch for two has cost us \$1.58, beer included.

Figured datings, by the way, are confusing. December 5, with us, would be written 12/5/30. It is written 5/12/30 in Italy. And there are other figured peculiarities, as you may note by reference to specimen bills herewith.

Some travelers have spoken highly of the simple lunches served in latterias—Lat-tear-ee-yas, which are milkeries. I expect to say more on that in another story. Now I shall say that the Ristorante Cremeria Reale at 43-D Via XX Settembre is where we get the best cooking, best all-round service, best foods and perfectly satisfactory prices in Rome. Service charge is 12 per cent. of the bill, but with that included we have filled up twice, eating to complete repletion, for \$1.12½ and \$1.50 respectively.

The Ristorante Abruzzie—rees-to-ranty ah-brute-zy—is a typical Roman eating place; good from the Roman standpoint without being at all fancy or doggy; serves good food, well cooked according to Roman ideas; hence is authentic reflection of what Rome likes and is accustomed to pay for its feedings.

Here, as in most other places of standing, one is notified by signs that the tax paid to the municipality or government—or both—is charged in the bill. Here, too, as in most places above bottom grade, there is a cover or place charge, said charge, however,

(Continued on page 31)

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"The Flour the best cooks use."

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PUTNAM'S Junior Valentine Assortment

Packed with four kinds of hearts. Only 10 Lbs. per deal. Two dozen attractive Valentines FREE.



Order Now.

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MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

Are You a Clerk or a Salesman?

In the merchandising of meat the retail salesman should be as well versed as he can make himself on the merits of his products. He should know why certain cuts of meats are worth more money to the housewife than others, and he should know the advantages of the various brands of meat which his store handles.

With those two facts in mind he is able to be of assistance to the consumer beyond taking her money and giving her the package of meat. But his responsibility does not stop with these two points. If he is to retain his customer's good will, which, of course, ultimately means her business, he must give an extra service.

In some meat shops extra service may mean credit and delivery. In cash stores it may mean that the price must be lower than in the credit and delivery stores. In either case it also means that the salesman must be able to tell the housewife how to use the product so that she can get the greatest possible value from it.

The salesman should be able to tell the housewife how she should take care of her meat when she brings it into her home. He should be able to tell her about the method of cooking to which the cut of meat she has purchased is best suited. He should be able to tell her what foods go well with the meat, and approximately how many people it will serve. It is not difficult to acquaint oneself with these facts. The methods of caring for meat in the home are simple. The wrapping paper should be removed from meat and it should be placed in the coldest compartment of the refrigerator at once, either uncovered or with rice paper over it to keep it from drying out. Another method of preserving meat is to sear the surface, allow it to cool and put in the refrigerator. This method is an effective way of retaining the meat juices in the cut.

The average housewife usually knows approximately how she should cook the meat which she has purchased. If the salesperson is able to tell her of a novel method, or of some improvement on the better-known methods of preparing the cuts she has purchased, the suggestions will be appreciated by the housewife.

Methods of cooking meat are comparatively simple, and recipe books are always available to sales people who are interested. The time spent in becoming familiar with this information will reflect directly in increased sales. The logic of making such suggestions as those mentioned is simple: the customer likes to feel that the salesman is taking a personal interest in her needs.

The importance of the sales person in a retail store is becoming more apparent continually to merchandising experts. As the only link in the chain from producer to consumer having

personal contact with the consumer, his ability to sell is a prominent factor in the success or failure of a product.

The word "clerk," with its former meaning, is going out of style. People catering to the needs of consumers should be "salesmen," and should be considered as such by food manufacturers, processors, distributors and consumers.

John Meatdealer.

Food Value of Nuts Found in Fat Content.

Fat is the most important ingredient of nuts, so that nuts do not take the place of meat in the diet as protein foods, it is declared at the Bureau of Home Economics. Fat is by far the largest single ingredient in most nuts, although there are important exceptions, such as chestnuts, it was stated. Chestnuts are mostly starch, and peanuts, although very oily, supply protein fairly efficiently. The following additional information was made available:

Fat so far exceeds protein in the oily nuts—which include almonds, pecans, walnuts, hickory nuts, filberts, and others—that it is practically impossible for the average person under ordinary conditions of living to get sufficient protein from them without an excess of fat in the diet. Under most circumstances it is better to consider nuts as sources of fat, rather than protein, and to use them interchangeably with other fatty foods, such as butter, oils, and bacon.

In places where nuts are raised and can be obtained at small cost it may be a means of economy to use them in large quantities in place of other fatty foods. A pound of shelled nuts of the oily kind supplies about two-thirds of a pound, or one and one-third cupfuls of fat.

Nuts, if finely chopped or reduced to the consistency of peanut butter, can be used in place of oil in salad dressings and in the place of butter in pudding sauces. In club sandwiches finely chopped nuts may be substituted for the bacon.

Ruling On Substitute For Butter Opposed.

Opposition to a recent ruling of the Commissioner of Internal Revenue providing that manufacturers of oleomargarine and other butter substitutes are allowed to use palm oil in their product without being subject to the tax on colored butter substitutes, was voiced by a group of Senators and Representatives from dairying sections at a hearing before the Commissioner, Jan. 10.

Representative Hoch (Rep.), of Marion, Kans., a majority member of the House Interstate and Foreign Commerce Committee, explained that when Congress passed legislation establishing a 10 cent per pound tax on artificially colored butter substitutes it meant that law to apply to all materials used for coloration.

The butter substitute makers, he said, contended palm oil is not used to color their product, but as an ingredient, since 10 per cent. of it goes into the butter.

"It is the duty of the Administration officials to so interpret a statute, when

it can be done, to accomplish rather than defeat the intent of the legislation," Mr. Hoch stated.

Meat Is Cut With a "Radio Knife."

In a demonstration before the American Association for the Advancement of Science, meeting in Cleveland last Wednesday, meat was cut with a "radio-knife"—a new device which cuts by disintegrating the molecular organ-

ization, if you know what that means, of the tissue. The knife made clean incisions through bone as well as through fat and flesh.

In spite of the fact that it would perform the operations of knife, cleaver and saw, the new apparatus was intended, not for butchers, but for surgeons. Meat was used in the demonstration for want of more suitable material.



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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.

Because every package of Mrs. Grass' Genuine Egg Noodles makes steady customers for your store, we urge you to write to us to get the name of your nearest Wagon Distributor.

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

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 4 Fast Services Daily To Big Rapids and North on U.S. 131. East to Belding, Greenville, Edmore, Alma, and Saginaw District.

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Michigan Retail Hardware Association.
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Vice-Pres.—Waldo Bruske, Saginaw.
Secretary—Arthur J. Scott, Marine City.
Treasurer—William Moore, Detroit.

Stunts That Other Hardware Dealers Have Tried.

The average hardware dealer can learn a great deal from the stunts, successful or otherwise, tried by the other fellow.

For instance, a good many dealers make use of some mailing list advertising. A small town merchant, whose sales run about \$50,000 a year, instead of sending the same material to everybody on his list, adopted the expedient of classifying his customers.

This dealer used a card-index list. He classified his list as steady customers, occasional customers and prospects. The classification was in this case indicated by the position of a small clip on the top edge of each card. For a steady customer, the clip was near the right hand edge; for an occasional customer it was in the middle; and for a mere prospect it was near the extreme left of the card.

With this classification to guide him, the dealer concentrated his heaviest direct-by-mail fire on his prospects. He was only a little less assiduous in sending advertising matter to occasional customers. Steady customers, on the other hand, received only occasional advertising matter—special items that involved new lines or innovations.

This classification enabled the dealer to specialize to good advantage; to prepare special advertising matter for different classes of customers. For example, he sent out a letter the aim of which was to discover why non-customers did not patronize his store. The letter contained of course strong arguments why they should buy from him. Several recipients were sufficiently interested to respond, giving a number of suggestions which were helpful in future advertising. Some individuals came into the store, made purchases, and discussed the matter with the merchant.

To occasional customers the dealer sent a somewhat different letter, telling them that he certainly did appreciate the business given him and that he hoped they would take advantage of this, that or the other opportunity—in each case naming some feature line and quoting prices.

Adoption of this plan gave the dealer a more definite check on results. From time to time a survey of the card-index list showed instances where the little clip could be transferred to the right hand side of the card, showing that the scheme was really getting results. Moreover, the plan saved money, for it cut down appreciably the amount of matter it was necessary to send out through the mails.

"How not to do it" is revealed by the methods of occasional dealers who are not fully awake to their opportunities. Thus, a young farmer in need of a feed cooker called at the hardware store where he was accustomed to do business. He found that cookers were not carried in stock. The dealer had

no catalogs on hand and was unable to quote prices.

"Well, I'm not in any great rush," said the farmer. "You find out what you can get me, and the price, and I'll drop in next week."

He called again a couple of weeks later, to discover that the dealer had made no effort whatever to secure information. Whereupon the farmer returned home, borrowed a mail order catalog, and sent his order to the mail order house.

At another time a farmer ordered a grain drill he had seen advertised in a farm paper. The drill was not handled in the local stores, so the manufacturer gave him a \$5 discount from the usual selling price. The drill was rather late in arriving, it took the farmer and his hired man a day to set it up; one part was missing; the farmer sent for it, receiving it some days later, losing the use of the drill in the meantime.

Another farmer in a different community called up the local store to know if the hardware dealer handled a drill. The hardware dealer didn't. Moreover, he added the information that none of his competitors handled the line.

"But, hold on," he said. "We don't stock these drills, but I'll get you one inside of three days." He got the catalog, gave particulars of several types, quoted prices, and volunteered to set the drill up.

"Hop to it," said the farmer.

The result was a sale where, in the other instances, the dealer was satisfied to pass up an opportunity merely because he did not have the article in stock.

Woven wire fencing is a line strongly featured by mail order houses. In many rural communities, this line has been instrumental as a sort of "spearhead" to enable the mail order house to break down the local dealer's line of defence.

Right now is a time of year when the average farmer, with little work on his hands, is in a receptive mood. Selling conditions may not be as favorable as in other years, yet there is business to be done, and this is the time to do it.

"For some years," said one dealer, "I found the situation exceedingly aggravating. I'd give the farmer credit for stuff he got from me. In January, along would come the mail order proposition, with its attractive suggestions of money saving by bulk orders. And the farmer, without troubling to come to me for quotations or giving me the slightest chance to show what I could do, sent a cash order to the mail order house.

"After this had been going on for several years, I took a tumble. 'What,' I asked myself, 'is the use of getting sore? Why can't I get a share of this business?'

"I studied the problem. While I sat in my store and waited for the farmer to come to me for price quotations, the mail order house—through the medium of printers' ink—went out after the business. I decided I'd take a leaf out of the mail order book. I'd not merely go out after the business,

but I'd beat the mail order house by going after it in person, and going after it first.

"What's more, I'd do the thing with a minimum of capital investment. I got in touch with a dependable manufacturer, and arranged to carry samples in stock, from which I could order with absolute confidence as to deliveries, quality and gauge. I knew of local instances where mail order stuff, supposed to be nine-gauge, was nearer ten-gauge. Every farmer knew about them, too. That gave me a certain leverage. I went to the farmer and, without mentioning my mail order competition at all, stressed the point that fencing I sold would be exactly as ordered or the farmer didn't have to take it.

"From then on I had the edge on the outside houses. If a farmer needed a little accommodation, I was prepared to give it—something the farmer couldn't get from the mail order house. I sold a lot of fencing half cash and half time. When it came to a cash proposition, I could make my proposition look mighty attractive. I went out and did a lot of canvassing, but usu-

ally at some stage of the deal the farmer visited the store. That meant an opportunity to interest him in other lines and make additional sales.

"I found another advantage. I'd got into the habit of sticking pretty close to the store. In sizing up the situation I firmly decided in my own mind that if I was to get results I'd have to go right out after the business. That first winter I got into my car, day after day, and went out. Business was quiet and I could spare the time. I established personal contacts with a lot of country customers and a lot of new prospects. Where I'd been getting cold and stiff in my attitude to people, I found myself warming up. These personal contacts helped me later, with other business; and I never again had to canvass so strenuously as I did that first busy winter."

Another dealer recalled his early days when the motor car was less common than it is now.

"We had a good old delivery horse in those days," he said, "and when I bought that little car, I had the uncomfortable feeling that it was an unjustified extravagance. Isn't it funny,

Michigan Hardware Co.

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Wholesalers of Shelf Hardware, Sporting
Goods and
FISHING TACKLE

BROWN & SEHLER COMPANY

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Sets

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes

Sheep Lined and

Blanket - Lined Coats

Leather Coats

GRAND RAPIDS, MICHIGAN

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

Wholesale Only. We Protect our Dealers.

THE BEHLER-YOUNG CO.

342 Market St., S. W.

Grand Rapids, Mich.

that not so many years ago a car made one feel like that. Anyway, I hadn't run it more than a month before I was deperately trying to figure some way to make it help pay for itself.

"Then I got the idea of becoming better acquainted with my customers, their homes and their surroundings. That done, I argued that I could gauge their needs and their buying power more accurately.

"So I started making little trips, about town and through the country. In the long run I made these trips my very best advertising medium. At first I simply took along circulars exploiting the business in general. These I left wherever I called. One day I thought, 'Why not take along a sample or two of the new things while they are new and interest my customers the same way the traveling salesman interests me?'

"I tried this out in a small way, taking along at first one or two paint specialties, usually lines that needed demonstration. The interest I aroused and the orders I actually took before I got back woke me up to the possibilities.

"After that I never thought of making a trip without carrying samples for demonstration; and if I got back to town without at least a few orders, I thought something was wrong with me. What's more, I got to know my customers. For instance, I got business right along from farmers that other merchants were afraid to touch because they had been slow pay. By the time my competitors woke to the fact that these farmers were turning the corner, I'd sized them up for good risks, given them credit and got a cinch on their future trade. On the other hand, I've picked up tips that led me to be wisely and profitably wary with individuals whose shaky position my stay-in-the-store fellow dealers never would have suspected.

"The motor car has long since become a commonplace. It has helped to bring the farmer closer to the local store. But it still pays, I find, to go out and meet the farmer on his own ground, get a line on his position and his needs, and put yourself in a position to cater to him intelligently."

Victor Lauriston.

Shoe Turns Up a New Industry.

When James G. Martin stepped on a cherry pit in the cannery at Sturgeon Bay, Wis., some years ago and noticed the oil spot made by the smashed seed, an idea was born that to-day is reflected in a profitable, new cherry oil industry for Sturgeon Bay that is preventing the loss of nearly 1,000 tons of cherry pits here this year.

When spread to the Nation's principal cherry raising areas in Michigan and New York, as well as Wisconsin, nearly 9,000 tons of pits annually will be utilized.

The discoveries made by Mr. Martin have seemed so important that two Federal chemists have been sent there by the United States Department of Agriculture. They, too, have been making experiments recently, taking their cues from Mr. Martin, and they believe that the cherry oil would find

a ready market if produced in large quantities.

At the time his first discovery was made, Mr. Martin managed a large orchard company.

In his spare time he experimented with his new idea until he eventually withdrew entirely from the fruit business to devote his whole time to the new industry and the operation of a small factory built in 1927.

The factory since has been enlarged to include a refinery and was in full working operation last year for the first time.

Not a particle of the cherry pit is wasted. The oil extracted from the seed is the principal and most valuable product, being sold to jobbers who in turn sell it for use in cosmetics, but the remainder of the seed is ground up for lawn and flower garden fertilizer and the shell itself will be commercially used this year for the first time as a fuel for mechanically fired furnaces.

Several other uses for the cherry pit have been discovered by Mr. Martin, but have not yet been found practical to work out commercially. The oil itself has already been made up and tried out at dinners here for salads and also has been found excellent for cooking and frying. Bein non-rancid, the cherry oil is especially useful in tropical countries where common greases used in cooking spoil easily.

The meal, left after the extraction of the oil, has been found to contain 32 per cent. protein, 8 per cent. fat and other feeding properties beneficial as a food for dairy cattle, but in the natural state the meal is bitter, so must be altered to be made palatable for cattle.

The same meal, if made from cherry seeds that have been thoroughly picked free of bits of the shell, has been tried out in baking cookies and cakes, used as an addition to flour, to give the delicacies an almond flavor. About 500 tons of pits were run through at the last half of the season for this purpose and some of the ground meal was sent to a Milwaukee bakery for further experiment.

Although no large business has been worked up in the sale of the seed meal as a lawn and flower garden fertilizer, this angle of the industry is expanding sufficiently to take care of selling the supply on hand just as the shells are disposed of profitably.

Kidney Beans Found High in Food Value.

The Pinto and Great Northern bean thrive under drought conditions so that there is an abundant supply of them and they are the cheapest beans on the market, it was stated orally by the Bureau of Home Economics. Their cheapness, together with their high food value and their general availability, have led the Bureau to give special study to them. The Bureau suggests them as valuable and cheap reinforcement of the diet at this time and has worked out many recipes for their use. The following additional information was forwarded:

Both the Pinto and the Great Northern bean belong to the group of common kidney beans. They are good foods and when properly cooked are most palatable. The Pinto bean is a

dark bean and the Great Northern is light in color, quite like the Navy bean in appearance and composition.

Their concentrated form makes these beans cheap sources of energy. The large amount of protein contained and relatively large amount of calcium make valuable additions to the diet at any time. The presence of vitamin B in these beans makes them especially desirable in Winter because during this time of the year the diet is likely to be low in this much needed vitamin.

Generally speaking, it may be said that the Pinto and the Great Northern beans may be used interchangeably in preparing recipes for almost any part of the meal. They lend themselves equally well for soups, vegetables, meat substitutes, salads, and in cases of emergency may even be used as a basis for desserts. Especially tasty dishes may be prepared by combining these beans with salt pork, tomato sauce, and onions. If the beans are boiled, baked, scalloped, or made into soups with these combinations, pleasing and inexpensive variations may be added to the meal.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Sally's Waffle Shop, Inc., Detroit. Rosedale Farms Land Co., Flint. National Paper Co., Detroit. Plymouth Corp., Plymouth. Apartment Garages, Inc., Detroit. Village Utilities, Inc., Mt. Clemens. Lake States General Electric Supply Co., Inc., Detroit. Crystal Ice Co. of Detroit, Detroit. Bostonian Shoe Stores, Inc., Detroit. Saginaw Theater Co., Detroit. Belgian Breeding Association, White Pigeon. John H. Thompson Co., Detroit. Stern & Field Stores, Iron Mountain. S. T. Jessop Co., Inc., Detroit. Gould Fox Ranch, Inc., Swartz Creek. H. and L. Sandwich Shop, Grand Rapids. Warner Sales and Service Co., Highland Park. Minwool Insulating Products Corporation, Kalamazoo. Minwool Insulating Co. of New England, Kalamazoo. Pittsburgh Natural Gas Co., Detroit. Tri-City Dairies, Inc., Negaunee. Kalamazoo Industrial Electric Co., Kalamazoo. Federal Television Corp., Lansing. Knollman-Spidel Fireproofing Co., Detroit. Girard Ice & Service Corp., Detroit. Plymouth Redford Co., Plymouth. 8960 Grand River Avenue Realty Co., Detroit. Academy Land Co., Detroit. Tri-City Loan Corporation, Muskegon. Hughes Steel Equipment Co., Allegan. Teter Rabbit Co., Detroit.

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.

Piper Co-Operative Development Co., Detroit.
City Motors, Inc., Muskegon.
Levine and Cole Plumbing and Heating Co., Detroit.

Utopia begins with U.

The Brand You Know by HART



Look for the Red Heart on the Can

LEE & CADY

Distributor

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.

I. Van Westenbrugge
Grand Rapids Muskegon
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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



SARLES

Detective Agency

Licensed and Bonded

Michigan Trust Bldg.

Grand Rapids, Mich.

Jennings' Pure Extracts

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

Jennings Flavoring Extract Co.

Grand Rapids, Mich.

HOTEL DEPARTMENT

News and Gossip Concerning Michigan Hotels.

Los Angeles, Jan. 17.—M. V. MacKinnon, manager of the Wardell Hotel and secretary of the Greater Detroit Hotel Association, has sent out a notice to all members of the organization conveying to them the information that arrangements have been concluded with Edward Schutz, chief restaurant inspector of the Detroit Board of Health, to provide a food analysis service for Detroit's hotels free of charge. The members are advised that all canned goods or other food believed to be unwholesome for any reason will be picked up by the Board of Health laboratories, analyzed, and a report on them given to the hotel at once. Mr. MacKinnon points out the fact that a single case of food poisoning in a hotel might result in a very costly lawsuit if the guest wishes to prosecute it, besides giving the hotel much undesirable notoriety. It is through efforts like this that the various hotel and restaurant associations are becoming of inestimable value to members in a substantial way besides being enjoyable reunions.

Arthur Kiernan, of the Detroit Trust Company, receiver for the Continental-Leland Hotel Corporation, was elected president of the Hotel Olds Operating Co. at a recent meeting of the organization, succeeding E. A. Sweet. Reports showed that under the management of George L. Crocker, the Lansing institution is doing well.

Arthur L. Roberts, president of the Roberts Hotel Co., with headquarters at Winona, Minnesota, operating in many states, with a large holding in Michigan, has taken over the operation of the Saulpaugh Hotel, at Mankato, Minnesota, with several others. I mention the Saulpaugh for the reason that my good friend, H. F. Heldenbrand, the "Hildy" of Hotel Heldenbrand, at Pontiac, once conducted the Minnesota hotel successfully.

A lot of Michigan's prominent hotel operators recently accepted an invitation of Preston D. Norton, chairman of the executive committee of the Michigan Hotel Association and general manager of the Detroit Norton, and Norton-Palmer, at Windsor, to cross the river into Canada, to honor Charles W. Norton, president of the company operating the two hotels, and veteran Michigan hotelier. Preston Norton held open house at the Norton-Palmer for the hotel industry of the surrounding area in honor of his father, who has been in the harness for many years and probably enjoys the acquaintance of as many hotel patrons as anyone I know of.

F. E. MacDougall, proprietor of the New North Branch Hotel, at North Branch, was recently injured as the result of a severe fall, but is said to be improving. He slipped on the basement stairway, falling headlong to a concrete floor.

When Hull House was started in Chicago, Jane Addams, its founder, declared that the real work was with the new generation, that the parents were hopeless. Now comes President Hoover with the prediction of a superchild to lead "the new generation" out of the bondage of crime. But unless our eyes and ears deceive us the younger generations will continue their predatory tendencies until the older generation point by example the right road to honesty and good citizenship. The real trouble is that at present the parents are worse than the children.

One of the real institutions of Los Angeles is what is known as the Midnight Mission, where human derelicts

of all ages and nationalities are brought together by stern necessity, to participate in charitable offerings on what might be called a humanitarian basis. Not from necessity, but from deep interest in the accomplishments of the institution, have I paid frequent visits to the institution, which dispenses charity on the broad principle of the Redeemer who proclaimed: "Bear ye one another's burdens." Now "Brother Tom" Liddecoat many years ago established this Mission, has been at the head of it ever since, and in Southern California he is really more than his name—he is an institution. He was never an ordained minister, yet he has awakened the slumbering spark of religion in many an outcast whom organized churches would have found no means of reaching. He was never an advertised reformer, yet he in many a seemingly hopeless case has "turned the hearts of the disobedient to the wisdom of the just." He has mastered the problem of giving himself and some of his own goodness along with the food and shelter offered to the homeless and to the hungry. I mention "Brother Tom" at this time for the reason that each year the Los Angeles realty board presents a beautiful watch to the citizen who, in the opinion of a majority of its members, has performed the most conspicuous service for the community during the preceding year. It usually requires several meetings to decide this momentous question. In this particular instance it required just three minutes to go through the formality, and everybody is radiantly happy over the bestowal.

Hereafter, in Chicago, for dogs who hang around restaurants or enter hotel rooms it is going to be nothing more than the customary dogs' life, for the city officials have decreed that no animals, except cats, shall be permitted entrance to any place where food or drink is prepared, cooked, mixed, baked, exposed, bottled, packed, handled, stored, manufactured, offer for sale or sold, or in any hotel, apartment, designed for human habitation or occupied as a place of residence. Frank A. Boland, general counsel for the American Hotel Association, when his attention was called to the matter, had this to say: "Cats kill mice, therefore, we can make an exception of cats, but dogs are out. The only dogs that are permissible are the 'hot' variety, in the frying pan." California authorities, on account of the recent discovery that germs of rabies sometimes continue to function for forty days after inoculation, have decreed a quarantine for that length of time for nonresident canines.

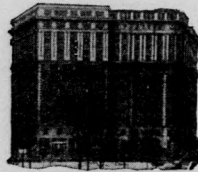
D. J. Gerow, who came to Michigan about eight years ago, and acquired by purchase Hotel Elliott, Sturgis, brought with him a knowledge of hotel operation acquired by many years of experience at Wisconsin Rapids, Wisconsin, which he immediately applied to practical use. His entry into the business was immediately felt and appreciated. The traveling men began to talk about him, as you know they will, his geniality was at once accepted as a tangible asset, his meals were the best ever, and his hotel soon became so popular that commercial men and tourists began overcrowding his capacity. There was much talk about another hotel, but a second hotel without the Gerow atmosphere couldn't be thought of, so "Dan" conceived the idea of spreading out. And that was exactly what he did. Last week he opened up what I would call the New Elliott. The addition just completed, and opened with a dinner and ball, gives him a 100 room proposition, and undeniably one of the best properties in Southern Michigan, and a fitting monument to the virile individual who, notwithstanding financial depression has completed a metamor-



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

GEO. W. DAUCHY, Mgr.



NEW

Decorating and Management

FAMOUS

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

Rates from \$2.50.

HOTEL TULLER
HAROLD A. SAGE, Mgr.

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

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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

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms - 400 Baths

RATES

\$2.50 and up per day.

In

Kalamazoo

It's

PARK-AMERICAN

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HOTEL OLDS

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

Occidental Hotel

FIRE PROOF
CENTRALLY LOCATED
Rates \$2.00 and up
EDWARD R. SWETT, Mgr.
Muskegon - Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

HOTEL CHIPPEWA

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

Up-to-date Hotel with all Modern Conveniences—Elevator, Etc.
150 Outside Rooms
Dining Room Service
Hot and Cold Running Water and Telephone in every Room.
\$1.50 and up
60 Rooms with Bath \$2.50 and \$3

"We are always mindful of our responsibility to the public and are in full appreciation of the esteem its generous patronage implies."

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.

Republican Hotel

MILWAUKEE, WIS.

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

Park Place Hotel

Traverse City

Rates Reasonable—Service Superb
—Location Admirable.
R. D. McFADDEN, Mgr.

HOTEL KERNS

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

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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.

phosis of his entire establishment, and given employment, in a most substantial manner, to many of Sturgis' unemployed. When the guests arrived they were not all townspeople—not by a jugful. Of course the townspeople, from a sense of local pride, vied with each other in extolling the many good qualities of Mr. and Mrs. Gerow, who have a strong hold in the civic affairs of Sturgis, but there were a lot of traveling men who wanted to show their appreciation of that most worthy couple who have been sustaining for years, for them, a "home away from home." The floral offerings were many, giving evidence of that popularity I have just spoken of. Long corridors in the new building are lined with the new rooms for transients. They are as comfortable and convenient as modern hotel construction can provide. Each has its private bath, new furniture of the period, draperies and rugs. A very unique and attractive idea in decorating is used at the windows where colored silk hangings on one side are offset by voiles and transparent hangings on the other—an arrangement that makes for greater light. Quilts in quaint patterns and suggestive of a gone by period add not a little to the hominess of these rooms. A most inviting lobby open from the North street side of the hotel, very welcoming in effect, without any formal or standardized hotel atmosphere. The dining room proper has walls of soft tints, with tables for parties of various numbers, and upon occasion opens into a large banquet hall. Along the side opposite the wide doors that make it a part of the initial dining room, is a cozy and hospitable fireplace. This will make a most attractive gathering place. There are still other rooms for private dinners. The kitchen is provided with equipment of the most modern sort, which I will not claim will enable the Gerows to dispense any better meals than they have always been providing, but with a greater degree of convenience.

For a good many generations the Elliott has been the leading hotel of Sturgis, from the time of stage coaches to the present date. It has been changed many times since the village males used to relax in the evening along its cow path, and play with horse shoes in the back yard, but it has remained for the Gerows to make of it an institution which is in keeping with the food which they have dispensed for the past eight years. Specifically what they have done is to add a three-story wing housing a beautiful dining room, lobby, with 36 new bedrooms, lower all the entrances to the street level, and make available two more rooms for shops. The beauty parlor and barber shop are reached by inside stairways. The entire building has been repainted a tan over the stucco and the older rooms have either been redecorated or are undergoing that process.

In every way Hotel Elliott has been brought up-to-date and I congratulate the Gerows as well as the good people of Sturgis on their success with the application of good horse-sense in approximating the supplying of a first-class establishment without taking the long chance of erecting a new building, loaded down with debts, a few steps ahead of the sheriff. And now for that apple pie—not sauce.

Detroit hotel operators were guests of Harold A. Sage, general manager of Hotel Tuller, at a pre-opening banquet of the new Everglades Club, which has been established in the former Arabian room, formerly the main dining room of the Tuller. For several weeks the Arabian, the foyer outside of it, and the Adams avenue entrance of the hotel, have been shut off from the rest of the structure and crews of workmen have been mysteriously busy, so that the invitations to the pre-opening event came as a surprise to

many Detroit hotel executives. In order to launch the night club, which is the modern successor of last year's balloon room, but is now located on the main floor, Mr. Sage and his associates were hosts to 450 persons at the pre-opening of which everything was complimentary. In addition to most of the city's hotel men, connected with the larger houses, there were city officials, radio men and scores of night club "first-nighters," upon whom the club must depend for a large share of its business if it is to be successful. Notwithstanding its numerous vicissitudes, the Tuller, under the management of Mr. Sage, has dispensed a greater degree of metropolitan atmosphere (and by this, Harold, I do not mean "hot" air) than any similar institution in the Central West, and I predict that this particular offering will prove another of his outstanding successes.

Royal S. Copeland, United States senator from New York, whose birthplace was Dexter, in our own State, and for years head of the American Institute of Homeopathy, has given his endorsement to legislation proposed by the American Hotel Association, in the interest of hotel and restaurant sanitation. For a long time I have maintained that the evils of irresponsible wayside inns, might be reached and abated through health legislation of a most radical type, but that the hotels themselves must be careful to have their own establishments in order for inspection by the proper authorities. Now that the A. H. A. has taken up the subject I am much inclined to think tangible results will develop.

It is announced that Miss Mary Ruth Myhan, she of Hotel Shamrock, at South Haven, and vice-chairman of the educational committee of the Michigan Hotel Association, under whose supervision the hotel course was so successfully conducted at Michigan State College, last spring, is already planning for the second one to be held at the same place early this spring.

Members of Western Michigan charter of greeters are planning to publish a Greeters' Guide, and the preliminaries are in the hands of Ernest W. Neir, manager of Hotel Rowe and Raymond Reid, manager of Hotel Herkimer, Grand Rapids. A similar publication has proven a success here in Los Angeles and while the field may not be quite so broad in the Furniture

City, I am very much inclined to think it can be carried out successfully.

The old Berrien Hotel, in Berrien Springs, probably one of the oldest hotels in Southern Michigan, is being torn down. The hotel was erected 94 years ago, and its last proprietor was John C. Hoopingorner, who operated it for 20 years. Recently it was abandoned for hotel purposes.

Larry Briggs, for several years chief clerk at the Morton Hotel, Grand Rapids, has resigned his position with that institution and has been succeeded by Raymond Baker, formerly with the Morton, but for several seasons manager of Roachdale Inn, at Montague.

The Forler Hotel, at Niles, which catered to the public for more than half a century and is widely known throughout Southern Michigan, has been re-opened after being closed for several months. The house has been renamed the Niles Inn, and M. E. Daley, of Chicago, has taken a five year lease on the property and will personally operate it. The hotel which has forty rooms, all with telephone and many with baths and running water, has been repainted and decorated and partially refurbished by the new owner, who contemplates operating a combination commercial and residential hotel. It is situated near the Michigan Central passenger station, and under the former management of John S. Forler was exceedingly popular.

Harry J. McLean, 59, proprietor of Hotel Dec, Houghton, passed away last week. For many years Mr. McLean operated the Elk Hotel, at Ontonagon, prior to acquiring Hotel Dec.

The advent of Harry R. Price, former manager of Hotel Durant, Flint, now in Detroit, in an executive capacity with Hotel Whittier, in that city, has been unusually well received, not only by Detroit hotel operators, but by guests at his hotel. Mr. Price's personality is such that he can cash it in anywhere, especially with hotel patrons.

Approximately fifty members of the Kletzsch, Blatz and Kremer families, all related, attended the annual reunion recently, at the Republican House, Milwaukee, which has been operated for many years by the Kletzsch family. This re-union had

its inception fifty-five years ago, the first year that Mr. and Mrs. Charles F. Kletzsch lived in Milwaukee. Mr. Herman Kletzsch is manager of the hotel, with Dr. Gustav A. Kletzsch and Alvin P. Kletzsch on the executive board. Frank S. Verbeck.

Ann Arbor Grocers and Meat Dealers Active.

Ann Arbor, Jan. 19—The Retail Grocers and Meat Dealers Association selected the following officers and board of directors at a meeting of the organization held Thursday evening at the Chamber of Commerce building: President, Lee Thomas; vice-president, William Schultz; secretary, Clayton Hollis, and treasurer, A. Lemble. The board of directors includes Ralph Freeman, Otto Zill, William Gates and William Fry.

Arrangements were made for the State convention to be held next April in Ann Arbor. It is expected by officials of the local organization that 800 to 1,000 members from other associations in the State will be present.

At 8 o'clock next Thursday evening a meat cutting demonstration will be held at the Masonic temple. A representative from the National Live Stock Meat Cutters Association will be present to demonstrate.

St'll There.

Teacher: I have went. That's wrong, isn't it?

Pupil: Yes, ma'am.

Teacher: Why is it wrong?

Pupil: Because you ain't went yet.

Wise saws should be filed in the archives of the memory.

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.

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



The Hotel Elliott

DRUGS

Michigan Board of Pharmacy.

President—Orville Hoxie, Grand Rapids.
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—P. W. Harding, Yale.

Physical Education For Pharmacists.

Some weeks ago, while in the well known pharmaceutical establishment of my equally well known father, a former clerk came in for a chat. The boy—he is only twenty-two and a senior in a college of pharmacy—attracted my attention as he had changed considerably during the two years since I had last seen him. His chest and face were sunken in and he had lost considerable weight. No doubt his confining work in the various pharmacies in which he had been employed and his heavy studies—he is an honor man—have impaired his health to some extent. After he left I thought over his case for some time. Four years ago, when I knew him as an apprentice, he was full of life and vigor, but to-day he has lost most of his enthusiasm for the profession of pharmacy.

My attention has been drawn to the fact that in 1932 the majority of the pharmaceutical colleges in the country will give a four year course leading to a degree in pharmacy and I believe therein lies the solution to the problem of graduating physically fit boys with the proper interest and enthusiasm for their chosen profession. Why not have a compulsory physical education program in the new curriculum of the college of pharmacy? With the extra year added to the course of instruction the pharmacy schools of the country could not make a better move than to add a four year compulsory course in physical education of, let us say, two one-hour periods weekly.

It is true that some of the colleges of pharmacy have basketball and there is a fine pharmacy basketball league in existence to-day. That, however, is not compulsory physical education and benefits only those few with the natural attributes to play the game and does not aid the physical betterment of the masses in the college who need such benefit.

The underlying principle of present day physical education is that of an equal opportunity for every boy. In other words, athletic training for the masses rather than for the individual. While the inter-school and intercollegiate games of to-day are given emphasis in the press, the physical education activities of the masses are keeping pace with the other phases of physical education. If we desire to improve the physical, religious and health conditions of the students in our pharmaceutical colleges, results

can be obtained through a properly supervised course in physical education.

Physical education in the schools and colleges a quarter of a century ago met with disapproval from the heads of the various institutions. Later the physical education program was tolerated but not encouraged, the students themselves organizing and managing the entire department. Later faculty regulation was recognized as necessary if school physical education program was to be kept free from various abuses, while to-day the physical education program is recognized as a definite part of the college educational plan, the purpose of which is physical and moral training. The colleges of pharmacy now have the opportunity to include the program of physical education as a definite part of their educational plan.

Too many people think of physical education as of value only from the physical standpoint. On the back lots of the city, on the pastures of the small towns, in the grade and high schools throughout the country, youngsters are learning to be social beings. They are learning to battle their own way, to respect the rights of others and to appreciate fundamental values. It is there, on the back lots or pastures, in the grade or high schools, that worth and not wealth decides one's standing in the game. More and more people are realizing the tremendous value of the right kind of physical education when it is used as a medium for teaching young men and women how to play together, live together and work together. The boy or girl who learns in play to be a friend and a comrade has developed a social attitude that applies to similar social relationships anywhere.

Physical education develops a social intelligence which enables one to get along with one's comrades and to understand and appreciate their point of view. Physical education properly supervised affords a laboratory for the development of character such as is not afforded elsewhere in the life of the average boy. His mind is being improved and disciplined and his intellectual powers developed. Physical education teaches him to control and collect his own powers and to mobilize them quickly and completely with a chivalrous regard for the rights of others and for the rules of the game. Physical education teaches the youth not to stoop to that which is base and mean in order to win. Such training is serving an educational purpose.

I am sure that the heads of our pharmacy schools can see the benefits to be derived by their students if they add to the curriculum of the college a properly supervised course in physical education—benefits which will endure through life and prove lasting.

When I think of the physical education course, I do not mean the old time course consisting of a one-hour class in calisthenics, chinning the bar, etc. If the course is to be added let us have a modern one, consisting of recreative athletics, which includes mass and group games and gymnastic work, corrective work for every indi-

vidual, health building—hygiene—and intramural competition.

And so I offer this suggestion to the attention of the board of directors and to the deans of colleges of pharmacy—add a four year course in physical education to the new curriculum and have physically fit pharmacists instead of physical incompatibilities.

Herbert C. Raubenheimer, Phar.D.

Merchant's Liability For Assault Upon Customer By Employee.

Needless to say, every retail merchant demands that his employees meet the public in a courteous, tactful manner so as to reflect credit upon his establishment. But, regardless of what rules are enforced to this end, no merchant can guarantee the conduct of his employe at all times, and the question of his liability for injury resulting from disputes between his employes and customers is one of importance.

This point has been the subject of considerable litigation, and generally speaking, the courts have held if an employe commits an assault, in attempting to obey the merchant's order, the latter will be liable. If, however, the assault is committed by the employe for reasons of his own, and unconnected with the scope of his employment, the merchant will not be responsible. As an illustration of judicial reasoning in a case of the first class the following will serve.

Here a merchant directed a clerk to make a delivery of goods to a customer, and to collect therefor. The customer refused to accept the goods because of the way they were packed. The clerk insisted on leaving the goods, and further demanded that he be paid for same at that time.

The clerk and the customer began to argue about the matter, and finally they came to blows over their differences. In this encounter the customer was severely beaten by the clerk, and thereafter brought the instant action for damages against the merchant, as the employer of the clerk. The merchant denied liability, on the ground that he gave no instructions that would justify the clerk in getting into a fight with the customer. The court, however, held the merchant liable, and in so doing reasoned as follows:

"When the servant is doing or attempting to do the very things which he was directed to do, the master is liable, although the servant's method of doing it be wholly unauthorized or forbidden. Here the (clerk) was instructed to collect for goods delivered, and the assault complained of grew out of his attempt to enforce payment. What followed was a direct consequence of the servant's tortuous method of performing the duty delegated to him."

So much for that, and now let us turn to a case in which an assault by an employe was held not to render his employer liable. For this purpose, the following is a decision of force and value.

In this case, the merchant sent a salesman in a car to call upon a woman customer and try and get her to come to the store to look at a certain line. The salesman picked up the prospective

customer, and while driving her to the store was alleged to have made an improper proposal to her. The customer declined the proposition, and the salesman in trying to enforce it handled her rather roughly, but she finally escaped and, "walked back home", as the saying goes.

For the indignity alleged to have been suffered, the woman sued the salesman's employer and sought damages, on the ground that the salesman was acting within the scope of his authority, when he insulted her. The court, however, failed to see how the salesman could be held to have been engaged in his employer's business when he was alleged to have insulted the customer, and in declining to hold the merchant liable said:

"It appears to be well settled that, while the master may be liable for the willful torts of his servant, the test of the master's responsibility is not the motive of the servant, but whether that which he did was something his employment contemplated, and something which, if he should do it lawfully, he might do in his employer's name."

In the light of the above facts and holdings, it is obvious that a retail merchant will not be liable for every wrong action indulged in by his employes, merely because they so indulge on his time. And, that, before he may be held responsible, the acts of the employe must have been committed for the merchant's benefit in some degree. So, if an employe commits an assault or an insult, for purposes of his own, the merchant will not be liable.

However, cases of this kind are frequently borderline, and it is not always easy to determine from the facts involved whether the merchant should be held liable or not. And, even though a merchant escapes liability, if he is called upon to defend a lawsuit growing out of an affair of this kind, it may cost him substantially in time, trouble, and money. In view of which, common prudence would seem to dictate care in employing help to the end that only persons of even temper, judgment and tact, be put on the payroll, so that danger from dispute with customers may at least be reduced to the minimum. Leslie Childs.

Seven Commandments.

Don't stand at the front door of the store. If you want air, go out at the back door.

Don't serve a customer out of his or her turn no matter how busy you may be. Observe the order in which they present themselves at the counter and act accordingly.

Be always ready to exchange goods which are not approved by the customer.

Don't over-praise goods of any kind. Let the customer's choice prevail whenever possible.

Do not fail to price window goods. It is as important to price goods as to state quality.

Do your devilmost to rid the store and shelves of dust.

Never heve smeary windows.

'Tis with men as with books, the cover counts but not as much as what's inside.

ARTHUR HERPOLSHEIMER.

Analysis of the Large Estate He Left.

Emerson W. Bliss and Sanford P. Wilcox, appraisers of the estate of the late Arthur Herpolsheimer, have filed the result of their labors in the Kent Probate Court. Their finding is as follows:

Real Estate
1/3 interest in real estate in Northern Michigan \$ 1.00
Residence Cor. College & Logan 10,000.00
This property is mortgaged to Hattie H. Amberg for \$30,000 at 6 per cent.

Bonds
Athletic Building Ann Arbor \$500 @ 469.65
Book Cadillac Hotel \$1,000 1.00

Stocks
American Auto Felt Co., 200 preferred \$1,200.00
100 common 400.00
Dormitories Corp. 4 shares Pref. 1.00
Dormitories Corp. 4 shares Com. 1.00
A. L. Dennis Salt & Lumber Co. 13 shares 13.00
Ford Paint & Varnish Co., 50 shares preferred 250.00
50 shares common 1.00
Greenwich United Securities, 2 shares preferred 2.00
3 1/2 shares common 3.50
Hahn Dept. Store, 15 shares common 246.88
50 shares common 806.25
Hillsboro Timber Co., 150 shares 1,617.00
Lake Hills Land Corp., 10 shares 40.00
Masonic Country Club, 9 shares 360.00
Scharl Construction Co., 220 shares 3,850.00
Sparta Foundry Co., 62 shares 1,178.00
3/4 shares scrip 7.50
Union Guardian Trust Co., 455 shares 3,673.12
West Michigan Steel Foundry Co., 110 12/40 shares 1,979.00
Collateral at Grand Rapids National Bank

Bank
Guardian Union Group, 382 shares \$31,180.75
Hahn Dept. Store, 5000 shs. com. 80,625.00
Hahn Dept. store, 758 shs. com. 12,222.75
A. B. Herpolsheimer Realty Co., 310 shares 47,910.50
Wheeler Van Label Co., 1400 shs. 11,200.00
Collateral with Mrs. Caroline K. Herpolsheimer.

Accounts Receivable
J. J. Yeenstra \$100 \$100.00
J. F. Lemon 200 200.00

J. F. Lemon 300 1.00
J. F. Lemon 300 1.00
Hahn Dept. Store, Check for Sept. salary 500.00
Travelers Ins. Co. 16.45

Cash Items
Grand Rapids National Bank \$1,857.23
Hahn Dept. Store, Aug. salary 500.00
Household goods 554.95

Recapitulation
Real Estate \$ 10,001.00
Bonds 470.65
Stocks 15,624.26
Collateral Grand Rapids Nat. 183,139.00
Collateral Mrs. Herpolsheimer 222,964.95
Accounts receivable 619.45
Cash items 2,357.23
Household goods 554.95

Total \$435,731.49

The Michigan Trust Co. has filed a memorandum of the funds which came into its hands between Sept. 24 and Nov. 3, as follows:

From Life Insurance
Central Life Insurance Society \$ 9,493.68
N. W. Mutual 14,028.37
Union Central 50,643.53
Continental Assurance 4,765.09
Mutual Benefit 32,950.23
Aetna 69,894.41
Equitable Insurance 4,733.87
New England Mutual 28,233.51
Travelers 137,613.83
Equitable Assurance 28,285.60
Penn Mutual 9,404.69
Aetna 9,335.14
New York Life 121,935.42

Salary \$521,317.40
Refund on insurance premiums 1,000.00
\$522,333.35

This money has been placed on certificate in five local banks as follows:
Old Kent \$320,000
American National 50,000
Union Bank 50,000
Security National 50,000
Grand Rapids National 50,000

The will of Mr. Herpolsheimer named his wife and mother executors. They declined to serve, so Judge Higbee appointed the Michigan Trust Co. special administrator. He has subsequently appointed the Michigan Trust Co. executor.

Oct. 28 Judge Higbee granted the wife an allowance of \$500 per month, beginning Sept. 19.

The slacker hasn't a tight hold on his job.

WHOLESALE DRUG PRICE CURRENT

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

Acids	Ammonia	Balsams	Berries	Extracts	Flowers	Gums	Insecticides	Leaves	Oils
Boric (Powd.) 10 @ 20 Boric (Xtal) 10 @ 20 Carbolic 38 @ 44 Cutric 50 @ 65 Muratic 3 1/2 @ 8 Nitric 9 @ 15 Oxalic 15 @ 25 Sulphuric 3 1/2 @ 8 Tartaric 43 @ 55	Water, 26 deg. 07 @ 18 Water, 18 deg. 06 @ 15 Water, 14 deg. 5 1/2 @ 13 Carbonate 20 @ 25 Chloride (Gran.) 08 @ 18	Copaiba 1 00 @ 1 25 Fir (Canada) 2 75 @ 3 00 Fir (Oregon) 65 @ 1 00 Peru 3 00 @ 3 25 Tolu 2 00 @ 2 25	Cassia (ordinary) 25 @ 30 Cassia (Saigon) 40 @ 60 Sassafras (pw. 60c) @ 50 Soap Cut (powd.) 20 @ 30	Licorice 60 @ 75 Licorice, powd. 60 @ 70	Arnica 75 @ 80 Chamomile Ged. 30 @ 40 Chamomile Rom. @ 1 25	Acacia, 1st @ 60 Acacia, 2nd @ 50 Acacia, Sorts 25 @ 40 Acacia, Powdered 40 @ 50 Aloes (Barb Pow) 35 @ 45 Aloes (Cape Pow.) 25 @ 35 Aloes (Soc. Pow.) 15 @ 30 Asafoetida 50 @ 60 Pow. 90 @ 1 00 Camphor 87 @ 95 Guaiaac @ 60 Guaiaac, pow'd @ 1 25 Kino @ 1 20 Kino, powdered @ 1 15 Myrrh @ 1 15 Myrrh, powdered @ 1 25 Opium, powd. 21 00 @ 21 50 Opium, gran. 21 00 @ 21 50 Shellac, Orange 50 @ 65 Shellac, White 55 @ 70 Tragacanth, pow. @ 1 75 Tragacanth 2 00 @ 2 35 Turpentine @ 30	Arsenic 08 @ 20 Blue Vitriol, bbl. 07 @ 07 Blue Vitriol, less 08 @ 15 Bordea. Mix Dry 12 1/2 @ 23 Hellebore, White powdered 15 @ 25 Insect Powder 47 1/2 @ 60 Lead Arsenate, Po. 13 1/2 @ 27 Lime and Sulphur Dry 09 @ 23 Paris Green 26 1/2 @ 48 1/2	Buchu, @ 60 Buchu, powdered @ 75 Sage, Bulk 25 @ 30 Sage, 1/2 loose @ 40 Sage, powdered @ 35 Senna, Alex. 50 @ 75 Senna, Tinn. pow. 30 @ 35 Uva Ursi 20 @ 25	Almonds, Bitter, true 7 50 @ 7 75 Almonds, Bitter, artificial 3 00 @ 3 25 Almonds, Sweet, true 1 50 @ 1 80 Almonds, Sweet, imitation 1 00 @ 1 25 Amber, crude 75 @ 1 00 Amber, rectified 1 50 @ 1 75 Anise 2 00 @ 2 25 Bergamont 6 00 @ 6 25 Cajuput 2 00 @ 2 25 Cassa 3 00 @ 3 25 Castor 1 55 @ 1 80 Cedar Leaf 2 00 @ 2 25 Citronella 1 00 @ 1 20 Cloves 3 50 @ 3 75 Cocunut 22 1/2 @ 35 Cod Liver 1 40 @ 2 00 Croton 8 00 @ 8 25
Cotton Seed 1 35 @ 1 50 Cubeba 5 00 @ 5 25 Eigeron 4 00 @ 4 25 Eucalyptus 1 25 @ 1 50 Hamlock, pure 2 00 @ 2 25 Juniper Berries 4 50 @ 4 75 Juniper Wood 1 50 @ 1 75 Lard, extra 1 55 @ 1 65 Lard, No. 1 1 25 @ 1 40 Olive, pure 6 00 @ 6 25 Lavender Flow 1 25 @ 1 50 Lavender Gar'n 4 00 @ 4 25 Lemon 4 00 @ 4 25 Linseed, balled, bbl. @ 78 Linseed, raw, bbl. @ 75 Linseed, bld, less 85 @ 98 Linseed, raw, less 82 @ 95 Mustard, artifi'l. oz. @ 30 Neatsfoot 1 25 @ 1 35 Olive, pure 3 00 @ 3 00 Olive, Malaga, yellow 2 50 @ 3 00 Olive, Malaga, green 2 85 @ 3 25 Orange, Sweet 6 00 @ 6 25 Origanum, pure @ 2 50 Origanum, com'l 1 00 @ 1 20 Peppermint 3 25 @ 3 50 Peppermint 4 50 @ 4 75 Rose, pure 13 50 @ 14 00 Rosemary Flows 1 25 @ 1 50 Sandelwood, B. I 12 50 @ 12 75 Sassafras, true 2 00 @ 2 25 Sassafras, artifi'l 75 @ 1 00 Spearmint 6 00 @ 6 25 Sperm 1 50 @ 1 75 Tany 7 00 @ 7 25 Tar USP 65 @ 75 Turpentine, bbl. @ 54 Turpentine, less 61 @ 74 Wintergreen, leaf 6 00 @ 6 25 Wintergreen, sweet birch 3 00 @ 3 25 Wintergreen, art 75 @ 1 00 Worm Seed 6 00 @ 6 25 Wormwood, oz. @ 1 00	Potassium Bicarbonate 35 @ 40 Bichromate 15 @ 25 Bromide 69 @ 85 Bromide 54 @ 71 Chlorate, gran'd. 21 @ 28 Chlorate, powd. 16 @ 23 or Xtal 17 @ 24 Cyanide 22 @ 30 Iodide 4 34 @ 4 55 Permanganate 22 1/2 @ 35 Prussiate, yellow 35 @ 45 Prussiate, red 70 @ 75 Sulphate 35 @ 40	Roots Alkanet 30 @ 40 Blood, powdered 40 @ 45 Calamus 25 @ 65 Elecampane, pvd. 20 @ 30 Gentian, powd. 20 @ 30 Ginger, African, powdered 30 @ 35 Ginger, Jamaica 40 @ 50 Ginger, Jamaica, powdered 45 @ 60 Goldenseal, pow. 5 00 @ 5 50 Ipecac, powd. 5 50 @ 6 00 Licorice 35 @ 40 Licorice, powd. 20 @ 30 Orris, powdered 45 @ 50 Poke, Powdered 25 @ 40 Rhubarb, powd. @ 1 00 Rinswood, powd. @ 50 Sarsaparilla, Hond. ground @ 1 10 Sarsaparilla, Mexic. @ 60 Squilla, powdered 35 @ 40 Squilla, powdered 70 @ 80 Turmeric, powd. 20 @ 25 Valerian, powd. @ 60	Seeds Anise @ 35 Anise, powdered 35 @ 40 Bird, 1s 13 @ 17 Canary 12 @ 18 Caraway, Po. 30 25 @ 30 Cardamon 2 50 @ 2 75 Coriander pow. .40 30 @ 25 Dill 15 @ 20 Fennel 35 @ 50 Flax 8 @ 15 Flax, ground 15 @ 25 Foenugreek, pvd. 8 @ 15 Hemp @ 1 30 Lobelia, powd. @ 1 30 Mustard, yellow 17 @ 25 Musard, black 20 @ 25 Poppy 15 @ 30 Quince 2 25 @ 2 50 Sabadilla 45 @ 50 Sunflower 12 @ 18 Worm, American 30 @ 40 Worm, Lavant - 6 50 @ 7 00	Tinctures Aconite @ 1 80 Aloes @ 1 66 Asafoetida @ 2 28 Arnica @ 1 60 Belladonna @ 1 44 Benzoin @ 2 28	Paints Lead, red dry 13 1/2 @ 13 3/4 Lead, white dry 13 1/2 @ 13 3/4 Lead, yellow oil 13 1/2 @ 13 3/4 Ochre, white pbl. 4 1/2 @ 4 7/8 Ochre, yellow less 3 @ 6 Red Venet'n Am. 3 1/2 @ 7 Red Venet'n Eng. 4 @ 8 Putty 5 @ 8 Whiting, bbl. @ 4 1/2 Whiting 5 1/2 @ 10 Rogers Prep. 2 45 @ 2 65	Miscellaneous Acetanald 57 @ 75 Alum 06 @ 12 Alum, powd. and ground 09 @ 15 Bismuth, Subnitrate 2 00 @ 2 40 Borax xtal or powdered 06 @ 13 Cantharides, po. 1 25 @ 1 50 Calomel 2 72 @ 2 82 Capsicum, pow'd 62 @ 75 Carmine 8 00 @ 9 00 Cassa Buds 30 @ 40 Cloves 40 @ 50 Chalk Prepared 14 @ 16 Chloroform 47 @ 54 Choral Hydrate 1 20 @ 1 50 Cocaine 12 85 @ 13 50 Cocoa Butter 60 @ 90 Corks, list, less 30 @ 10 to 40 @ 10 Copperas 03 @ 10 Copperas, Powd. 4 @ 10 Corrosive Subim 2 25 @ 2 30 Cream Tartar 35 @ 45 Cuttle bone 40 @ 50 Dextrine 6 1/2 @ 15 Elyer's Powder 4 00 @ 4 50 Emery, All Nos. 10 @ 15 Emery, Powdered @ 15 Epsom Salts, bbls. 00 1/2 @ 10 Epsom Salts, less 3 1/2 @ 10 Ergot, powdered @ 4 00 Flake, White 15 @ 20 Formaldehyde, lb. 12 @ 15 Gelatine 80 @ 90 Glassware, less 55 % Glassware, full case 60 % Glauber Salts, bbl. @ 02 1/2 Glauber Salts less 04 @ 10 Glue, Brown 20 @ 30 Glue, Brown Grd. 16 @ 22 Glue, White 27 1/2 @ 35 Glue, white grd. 25 @ 35 Glycerine 17 1/2 @ 40 Hops 75 @ 95 Iodine 6 45 @ 7 00 Iodoform 8 00 @ 8 30 Lead Acetate 17 @ 25 Mace powdered @ 1 60 Menthol 6 75 @ 7 40 Morpaine 13 58 @ 14 33 Nux Vomica 15 @ 20 Nux Vomica, pow. 15 @ 20 Pepper, Black, pw. 35 @ 45 Pepper, White, pw. 15 @ 20 Pitch, Burgundy 20 @ 25 Quassia 12 @ 15 Quinine, 5 oz. cans @ 60 Rochelle Salts 28 @ 35 Saccharine 2 60 @ 2 75 Salt Peter 11 @ 32 Seidlitz Mixture 30 @ 40 Soap, green 15 @ 30 Soap, mott cast @ 25 Soap, white Castille, case @ 15 00 Soap, white Castille less, per bar @ 1 60 Soda Ash 3 @ 10 Soda Bicarbonate 3 1/2 @ 10 Soda, Sal 02 1/2 @ 08 Spirits Camphor @ 1 20 Sulphur, roll 4 @ 11 Sulphur, Subl. 4 @ 10 Tamarinds 20 @ 25 Tartar Emetic 70 @ 75 Turpentine, Ven. 50 @ 75 Vanilla Ex. pure 1 50 @ 2 00 Vanilla Ex. pure 2 25 @ 3 50 Zinc Sulphate 06 @ 11			

LEDGERS — JOURNALS — RECORDS

DAY BOOKS — CASH BOOKS

MEMORANDUM BOOKS, Retail 5c and up
LETTER FILES—LETTER CAP—CARD INDEX—ORDER BOOKS—PETTY DAY BOOKS—TALLY BOOKS—AUTO AND WAGON DELIVERY BOOKS—INCOME TAX RECORDS

Complete Assortment. Ask Our Salesmen, or See Samples in Our Sample Room.

Hazeltine & Perkins Drug Co.

Grand Rapids Michigan Manistee

Webster Cigar Co. Brands
Websterettes 33 50
Cincos 33 50
Webster Cadillacs 75 00
Golden Wedding 75 00
Panatallas 75 00
Commdore 35 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

White Hand Picked Beans
Lamb

DECLINED

Col. Lima Beans
Pork
Lard

AMMONIA

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

Kaffe Hag, 12 1-lb. cans	6 15
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 3/4 oz.	2 00

ROLLED OATS

Purity Brand	
Instant Flake, sm., 24s	1 80
Instant Flake, sm., 48s	3 60
Instant Flake, lge., 18s	3 40
Regular Flake, sm., 24s	1 80
Regular Flake, sm., 48s	3 60
Regular Flake, lge., 18s	3 40
China, large, 12s	3 15
Chest-o-Silver, lge., 12s	3 25

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

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

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

K. C. Brand

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

BLEACHER CLEANSER

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

BLUING

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

Perfumed Bluing

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

BEANS and PEAS

100 lb. bag	
Brown Swedish Beans	9 00
Pinto Beans	9 25
Red Kidney Beans	9 75
White H'd P. Beans	5 90
Col. Lima Beans	8 75
Black Eye Beans	3 10
Split Peas, Yellow	5 60
Split Peas, Green	6 50
Scotch Peas	4 95

BURNERS

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

BOTTLE CAPS

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

BREAKFAST FOODS

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

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, Mince, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysers, 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
Salmon, Red Alaska	4 75
Salmon, Med. Alaska	3 75
Salmon, Pink, Alaska	2 85
Sardines, Im., 1/2, ea.	10@22
Sardines, Cal., 1/2, ea.	2 25
Tuna, 1/2, Curtis, doz.	3 60
Tuna, 1/4, Curtis, doz.	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 30
Beef, 2 oz., Qua. sil.	1 35
Beef, 3 1/2 oz. Qua. sil.	2 25
Beef, 5 oz., Am. Sliced	2 00
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions, s	3 70
Chili Con Car., is	1 35
Deviled Ham, 1/2, ea.	1 35
Deviled Ham, 1/2, ea.	2 85
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, 1/2 Libby	52
Potted Meat, 1/2 Libby	90
Potted Ham, 1/2 Qua.	85
Potted Ham, Gen. 1/2	1 45
Vienna Saus., No. 1/2	1 35
Vienna Sausage, 1/2	90
Veal Loaf, Medium	2 25

Baked Beans

Campbells, 16 oz.	1 05
Quaker, 16 oz.	1 35
Fremont, No. 2	1 25
Snider, No. 1	1 10
Snider, No. 2	1 10
Van Camp, small	90
Van Camp, med.	1 45

CANNED VEGETABLES

Hart Brand	
Medium, Plain or Sau.	80
No. 10, Sauce	5 60

Lima Beans

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

Red Kidney Beans

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

String Beans

Little Dot, No. 2	3 30
Little Dot, No. 1	2 50
Little Quaker, No. 1	2 00
Little Quaker, No. 2	2 90
Choice Whole, No. 10, 12 1/2 oz.	1 10
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 80
Cut, No. 10	10 50
Cut, No. 2	2 10
Cut, No. 1	1 60
Pride of Mich. No. 2	1 75
Marcellus, No. 2	1 50
Marcellus, No. 10	8 25

Wax Beans

Little Dot, No. 2	2 75
Little Dot, No. 1	2 00
Little Quaker, No. 1	2 65
Little Quaker, No. 2	1 90
Choice Whole, No. 10, 12 1/2 oz.	1 10
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 75

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

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

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

Corn

Golden Ban., No. 3	3 60
Golden Ban., No. 2	2 00
Golden Ban., No. 10, 10 7/5	7 50
Little Dot, No. 2	1 80
Little Quaker, No. 2	1 80
Little Quaker, No. 1	1 45
Country, Gen., No. 1	1 45
Country Gen., No. 2	2 05
Pride of Mich., No. 5	5 20
Pride of Mich., No. 2	1 70
Pride of Mich., No. 1	1 35
Marcellus, No. 5	4 30
Marcellus, No. 2	1 40
Marcellus, No. 1	1 15
Fancy Crosby, No. 2	1 80
Fancy Crosby, No. 1	1 45

Peas

Little Dot, No. 2	2 60
Little Dot, No. 1	1 80
Little Quaker, No. 10, 12 00	12 00
Little Quaker, No. 2	2 40
Little Quaker, No. 1	1 65
Sifted E. June, No. 5	5 75
Sifted E. June, No. 2	1 90
Sifted E. June, No. 1	1 40
Belle of Hart, No. 2	1 90
Pride of Mich., No. 10	3 10
Pride of Mich., No. 2	1 75
1 lb. Rose Tin Bon	18 00
Bons	9 00
7 oz. Rose Tin Bon	9 00
Bons	13 20
12 oz. Rosaces	10 80
1/2 lb. Rosaces	7 80
1/2 lb. Pastelles	3 40
Langnes De Chats	4 80

Pumpkin

No. 10	5 50
No. 2 1/2	1 80
No. 2	1 45
Marcellus, No. 10	4 50
Marcellus, No. 2 1/2	1 40
Marcellus No. 2	1 15

Sauerkraut

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

Spinach

No. 2 1/2	2 50
No. 2	1 90

Squash

Boston, No. 3	1 80
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Succotash

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

Tomatoes

No. 10	6 00
No. 2 1/2	2 25
No. 2	1 65
Pride of Mich., No. 2 1/2	2 25
Pride of Mich., No. 2	1 60

CATSUP.

Beech-Nut, small	1 60
Beech-Nut, large	2 40
Lily of Valley, 14 oz.	2 25
Lily of Valley, 1/2 pint	1 65
Sniders, 8 oz.	1 55
Sniders, 16 oz.	2 35
Quaker, 10 oz.	1 35
Quaker, 14 oz.	1 80
Quaker, Gallon Glass	12 00
Quaker, Gallon Tin	7 25

CHILI SAUCE

Snider, 16 oz.	3 15
Snider, 8 oz.	2 20
Lilly Valley, 8 oz.	2 25
Lilly Valley, 14 oz.	3 25

OYSTER COCKTAIL

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

CHEESE

Roquefort	62
Wisconsin Daisy	21
Wisconsin Flat	21
New York June	32
Sap Sago	22
Brick	22
Michigan Flats	21
Michigan Daisies	21
Wisconsin Longhorn	21
Imported Leyden	28
1 lb. Limburger	26
Imported Swiss	56
Kraft Pimento Loaf	29
Kraft American Loaf	27
Kraft Brick Loaf	27
Kraft Swiss Loaf	35
Kraft Old Eng. Loaf	44
Kraft Pimento, 1/2 lb.	1 90
Kraft American, 1/2 lb.	1 90
Kraft Brick, 1/2 lb.	1 90
Kraft Limburger, 1/2 lb.	1 90
Kraft Swiss, 1/2 lb.	2 00

CHEWING GUM	
Adams Black Jack	65
Adams Bloodberry	65
Adams Dentyne	65
Adams Calif. Fruit	65
Adams Sen Sen	65
Beeman's Pepsin	65
Beechnut Wintergreen	65
Beechnut Peppermint	65
Beechnut Spearmint	65
Doublemint	65
Peppermint, Wrigleys	65
Spearmint, Wrigleys	65
Juicy Fruit	65
Kringley's P-K	65
Zeno	65
Teaberry	65

Pet, Tall	4 20
Pet, Baby, 8 oz.	4 10
Borden's Tall	4 20
Borden's Baby	4 10

COCOA



Droste's Dutch, 1 lb.	8 50
Droste's Dutch, 1/2 lb.	4 50
Droste's Dutch, 1/4 lb.	2 35
Droste's Dutch, 5 lb.	6 00
Chocolate Apples	4 50
Pastelles, No. 1	12 60
Pastelles, 1/2 lb.	6 60
Pains De Cafe	3 00
Droste's Bars, 1 doz.	2 00
Deift Pastelles	2 15
1 lb. Rose Tin Bon	18 00
Bons	9 00
7 oz. Rose Tin Bon	9 00
Bons	13 20
12 oz. Rosaces	10 80
1/2 lb. Rosaces	7 80
1/2 lb. Pastelles	3 40
Langnes De Chats	4 80

CHOCOLATE

Baker, Caracas, 1/2 s	37
Baker, Caracas, 1/4 s	35

CLOTHES LINE

Hemp, 50 ft.	2 00@2 25
Twisted Cotton, 50 ft.	3 50@4 00
60 ft.	2 25
60 ft.	2 25
Sash Cord	

Table listing various food items such as Hominy, Macaroni, Bulk Goods, Pearl Barley, and Flour.

Table listing items like Pecans, Salted Peanuts, Almonds, and various nut products.

Table listing Dill Pickles Bulk, PIPES, PLAYING CARDS, and POTASH.

Table listing HERRING, Mackeral, White Fish, and Shoe Blackening.

Table listing Gold Dust, Soap, and various cleaning products.

Table listing TABLE SAUCES, TEA, and Gunpowder.

Table listing Sage, Tapioca, Jiffy Punch, and Flour.

Table listing MINCE MEAT, OLIVES, and PARIS GREEN.

Table listing FRESH MEATS, Veal, Lamb, and Mutton.

Table listing STOVE POLISH, SALT, and various household items.

Table listing SOAP, SPICES, and Pure Ground in Bulk.

Table listing TWINE, VINEGAR, and WOODENWARE.

Table listing Lee & Cady Brands, Fruit Cans, and Ideal Glass Top.

Table listing PEANUT BUTTER and various nut products.

Table listing PROVISIONS, Dry Salt Meats, and Lard.

Table listing SALT, BORAX, and various household items.

Table listing SPICES, Pure Ground in Bulk, and Seasoning.

Table listing WOODENWARE, Baskets, and Traps.



Table listing Bel-Car-Mo Brand Peanut Butter products.

Table listing GELATINE and various food items.

Table listing PETROLEUM PRODUCTS and various oils.

Table listing SUASAGES and various meats.

Table listing SALT, BORAX, and various household items.

Table listing Pure Ground in Bulk, Seasoning, and various items.

Table listing WOODENWARE, Baskets, and Traps.

Table listing JELLY AND PRESERVES and various food items.

Table listing PETROLEUM PRODUCTS and various oils.

Table listing SUASAGES and various meats.

Table listing SALT, BORAX, and various household items.

Table listing Pure Ground in Bulk, Seasoning, and various items.

Table listing WOODENWARE, Baskets, and Traps.

Table listing JELLY GLASSES and various food items.

Table listing ISO-VIS MOTOR OILS and various oils.

Table listing SUASAGES and various meats.

Table listing SALT, BORAX, and various household items.

Table listing Pure Ground in Bulk, Seasoning, and various items.

Table listing WOODENWARE, Baskets, and Traps.

Table listing OLEOMARGARINE and various food items.

Table listing ISO-VIS MOTOR OILS and various oils.

Table listing SUASAGES and various meats.

Table listing SALT, BORAX, and various household items.

Table listing Pure Ground in Bulk, Seasoning, and various items.

Table listing WOODENWARE, Baskets, and Traps.



Table listing Nucoa Oleomargarine products and other items.

Table listing Iron Barrels and various metal products.

Table listing SUASAGES and various meats.

Table listing SALT, BORAX, and various household items.

Table listing Pure Ground in Bulk, Seasoning, and various items.

Table listing WOODENWARE, Baskets, and Traps.

Table listing MATCHES and various food items.

Table listing Iron Barrels and various metal products.

Table listing SUASAGES and various meats.

Table listing SALT, BORAX, and various household items.

Table listing Pure Ground in Bulk, Seasoning, and various items.

Table listing WOODENWARE, Baskets, and Traps.



Table listing Safety Matches, Muller's Products, and various food items.

Table listing Iron Barrels and various metal products.

Table listing SUASAGES and various meats.

Table listing SALT, BORAX, and various household items.

Table listing Pure Ground in Bulk, Seasoning, and various items.

Table listing WOODENWARE, Baskets, and Traps.

Table listing NUTS-Whole and various food items.

Table listing Iron Barrels and various metal products.

Table listing SUASAGES and various meats.

Table listing SALT, BORAX, and various household items.

Table listing Pure Ground in Bulk, Seasoning, and various items.

Table listing WOODENWARE, Baskets, and Traps.



Table listing Morton's Iodized Salt products.

Table listing BORAX and various household items.

Table listing CLEANSERS and various household items.



Table listing Kitchen Klenzer products.

Table listing WASHING POWDERS and various household items.

Table listing Gold Dust, Soap, and various cleaning products.

Table listing SOAP, SPICES, and Pure Ground in Bulk.

Table listing Pure Ground in Bulk, Seasoning, and various items.

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AMERICA

God built a continent of glory and filled it with treasures untold. He studded it with sweet flowing fountains and traced it with long winding streams. He carpeted it with soft rolling plains and columned it with thundering mountains. He planted it with deep shadowed forests and filled them with song.

Then he called unto a thousand people and summoned the bravest among them. They came from the ends of the earth, each bearing a gift and a hope. The glow of adventure was in their eyes and in their hearts the glory of hope.

And out of the bounty of earth and the labor of men, out of the longing of hearts and prayers of souls, out of the memory of ages and hopes of the world, God fashioned a nation of love, blessed it with purpose sublime and called it America.

RABBI A. H. SILVER

Capitalize Your Service in the Shoe Business.

(Continued from page 19)

Also, you must have the ingenuity to purchase your goods to meet the consumer price demand, without endangering your mark-up. It is a crime to do business without profit. It is your business to so merchandise your goods as to be able to lay a balance sheet before your banker that will insure your future credit. Therefore, a careful analysis of your stock should be made, and your purchases so regulated as to square them with the demand. Fail in this, your mark-downs will be too great for any mark-up to insure a net profit. A legitimate mark-up, covering a reasonable profit, should never be ignored, but that mark-up must be protected by such purchasing and such merchandising as will not encourage the terrific mark-downs; the slaughter of prices so evident in the past year must be avoided.

There is a time to clean your stock, and there is a clientele who waits for that time, and legitimate losses are then in order, but these losses are not wholesomely taken unless throughout the seasonable times of the year you overcome them with regular prices, with seasonable shoes that interest the public—at a fair mark-up.

For as your price levels meet the consumer, the consumer will be pleased with its advantages, and they need not be done at the cost of your net profit.

Inasmuch as the price basis, though regarded as having touched bottom, is still uncertain, I advise all retailers to take a lesson from the chain stores in simplifying their stock, and the smaller dealers where possible to buy their goods out of stock, instead of loading their shelves with uncertain goods. Keep your stocks liquid, so that any change in price or any change in style will not trouble you much. Be constantly in the market. Frequent buying and cautious buying, keeping your stocks complete, but with fewer styles—this should be your practice until things become more stabilized. Strive for bankable profit rather than shelf profit.

I have said this before, but I repeat it, and it can never be told too often. Line up either men's, women's or children's shoes . . . remove all their marks as to where they are made or who made them, and there isn't a shoe man in this room who can put an accurate cost on them. So concealed from surface appearance is the value of a shoe that your estimates will vary in men's and women's shoes from one to two dollars a pair. Then why the hesitancy to get what is properly due you on a mark-up as a result of your expert service.

In closing my remarks I want to say that I have the utmost confidence in the future welfare of our business and of our country. Every earnest, sincere retailer who studies his business is learning that every generation brings forth new problems.

Standards change, life changes, habits change, and the successful man adapts himself to these changes. No man can continue his business along the lines on which his forefathers conducted it.

One of the great purposes of associa-

tions should be the unification of the industry in its thinking . . . in its determination to accomplish a certain, definite result.

This requires educational publicity to accomplish, and I have always felt, and cannot be persuaded otherwise, that the advertising campaign started on the men's shoes, though but modestly supported, should be continued, be enlarged, be improved, be bettered, be broadened . . . for it is important, not alone to the industry to have unification in thought, but that the public should be appealed to, to understand the shoe business better, to sympathize with our services, to secure their good will for the purposes that we wish to achieve.

May I hope that my message to you, as we have outlined, will at least stimulate thought along these lines, and let me advise you in leaving here, and this is entirely for your own good, that you will all take a little more interest in the welfare of your industry as a whole. Think a little more broadly. Have the interest of your fellow shoe retailers at heart as well as the manufacturer and tanner.

I recommend very strongly, therefore, that the tanners, manufacturers, and retailers organize a Ways and means Committee (or give it some other title) to undertake by this method to unify our industry and to bring about that harmony and that teamwork that will stabilize it and make it prosperous. We in the family of industry need to realize in 1931 that no one of us is entirely individualistic—we are part and parcel of an industrial fellowship stretching from the skin to the finished sale over the fitting stool. We have talked co-ordination and unification—let's do it now.—Annual address of President A. H. Geuting at National shoe convention at Detroit.

How the Findlays Eat and Drink in Rome.

(Continued from page 20)

including two rolls—butter always being an extra everywhere. Coperto, incidentally—co-pair-to—is what one also says when one wants another blanket. We eat fish in restaurants because hereabouts it is well cooked, fresh, nicely served.

Sample bills may be hard to read because of odd writing, particularly the figure 7 which is crossed like a capital F, and the lackadaisical way the figures 5 and 4 are written, plus surprising flourishes otherwise. Note that in all cases service is definitely computed and written on the bill—a splendid way of disposing with mutual understanding of this usually vexed question.

Here again occurs question of actual and exchange values, some prices being so low, apparently, others not so low. Two generous portions of steaming hot vegetable soup cost 9½c—4¾c each—enough perfectly cooked spinach, also steaming hot, for two, costs inside of 8c; gorgonzola cheese ample for the two of us costs 6¼c; small bottle of sweet wine, enough for us two, is less than 8c; generous portions of rich, wine soured dessert are 10c to 12½c each—would cost 35c, even if obtainable, in the United States.

Fish, boiled, with generous and excellent mayonnaise, is not high at 17c

to 18c each; nor is beer for two at 18c, though more costly than wine; but fillet of sole at 32c each is not cheap and in some good places this is 37c for quite skimpy portions, though here the cooking and service are really perfect.

Thus some sidelights on Roman eating and cost thereof.

Paul Findlay.

Predicts Drastic Changes in Retailing Methods.

"Blaming excessively high prices for stopping production and causing unemployment, Edward A. Filene, the Boston merchant, predicts tremendous changes in distribution methods in an article in the January "Vision" number of the Wharton News of Finance and Commerce of the University of Pennsylvania. Our present system of distribution is basically anarchistic and lawless, he contends.

The average commodity sold in our stores doubles in price from production cost to cost to the consumer, and a very important part of the goods is three to five and even more times higher in price than the production cost, he states. This discrepancy between production cost and cost to the consumer is not due to profiteering on the part of the merchandiser, he believes, but it is caused by the great wastes involved in our present distributing system.

"It seems clear that a considerable part of the distribution of twenty-five years hence, or sooner, will be in the hands of chains of department stores extending over the country, in each of which stores each department will itself be a unit in a chain of like departments of all the other stores comprising the chain."

Such an organization, Mr. Filene maintains, will make possible the employment of scientifically trained men for each of the chains. These men will do the buying, advertising, and carry on all the other functions of the chain. With one hundred stores in the chain, he estimates that salaries which are now five thousand to twenty-five thousand dollars for a single store would be reduced to five hundred or one thousand dollars per store. Individual salaries will actually be constantly raised because improved methods of production and distribution will make higher wages possible, and will, he believes, eventuate in a higher standard of living than has ever been dreamed possible.

Chain department stores "will almost surely not be open over five days a week and probably less than eight hours a day, because we have learned that mass production is production for the masses, and that the masses must have time to use or consume the mass of products if mass production is to succeed."

Reduction of such costs of distribu-

tion will in itself decrease the cost to the consumer and will thereby increase the buying power of the masses, he believes. This will in turn increase sales and make possible still lower production costs in the same way that greater sales of the ford and Chevrolet have decreased factory costs.

"In twenty-five years all the necessities of life will be as standardized at least as much as bread making and selling are standardized now. As a result there will be no bargain advertising such as is common to-day," Mr. Filene predicts. However, he believes that there will probably be more advertising in twenty-five years but that it will be directed to helping the public inform itself on the products offered rather than a concentration on prices.

With greatly bettered standards of living, shorter working hours, greater time for recreation, Mr. Filene believes that a long step will be taken toward lasting peace, because the masses of people will not wage war if their economic condition is satisfactory and their standard of living very high. The realization of these bettered conditions may be guaranteed if each consumer will shop intelligently; that is, if he will only buy the best values and thereby create a demand for the best methods of production.

I would say that when from the human heart the cry goes up, "What is it all about?" it is no true answer to look only at that part of experience which comes to us through certain sensory organs and reply: "It is about atoms and chaos, it is about a universe of fiery globes moving on to impending doom; it is about non-computed algebra"; but rather is it about a spirit in which truth has its shrine, with potentialities of self-fulfillment in its response to beauty and right.

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.

WANTED—TO BUY A GENERAL STORE in country town in the vicinity of Grand Rapids or Kalamazoo. Write every detail. Address No. 369, c/o Michigan Tradesman. 369

For Sale Or Rent—Two-story brick building, good condition, well lighted, on alley, entrance front and rear; half block from business center. Successful grocery and meat business conducted here for thirty years. Building suitable for department store. Only reliable parties considered. Write Smith & Lake, Petoskey, Mich., c/o Lake Drug Co. 370

MILLINERY—For Sale. Established twenty-five years, doing \$7,000 business. Low rent. Beauty space rented out. Sacrifice for quick sale. Best reason for selling. Address Owner, No. 371, c/o Michigan Tradesman. 371

For Sale—A real bargain. Modern meat market in heart of business district, thriving town 8,000 population. Address No. 372, c/o Michigan Tradesman. 372

Do You Wish To Sell Out!
CASH FOR YOUR STOCK,
 Fixtures or Plants of every description.
ABE DEMBINSKY
 Auctioneer and Liquidator
 734 So. Jefferson Ave., Saginaw, Mich
 Phone Federal 1944.

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

Recent Business Changes in Ohio.

Newcomerstown—John Schlupp, of Newcomerstown, was appointed trustee in bankruptcy for the Titus Furniture Co. by Paul Roach, of Canton, referee in bankruptcy. J. H. Streb, of Dover, is attorney for the trustee. Liabilities of the Titus Furniture Co. are listed at \$8,000 and assets at \$2,000.

Cleveland—Reserve Men's Shop, Inc., men's furnishings, 5417 Woodland avenue, disclose forty creditors with unsecured claims. Those of \$500 or more are: A. Gold, Cleveland, \$680; Knicker Knit, Cleveland, \$1,040; Mallory Hat Co., Danbury, Conn., \$588; U. S. Hat Corp., Cleveland, \$570.

Columbus—Walter Horn, 62, formerly a shoe retailer of Columbus, who prior to his death conducted a shoe store in St. Louis, died at St. Louis. The body was brought for burial in Columbus. He is survived by a brother, Dr. D. C. Horn, superintendent of the Minnesota conference of the Methodist Episcopal church, and three sisters.

Toledo—Schedules filed in the bankruptcy case of Ross Scorziell, trading as Home Bedding Co., in the U. S. District Court here show liabilities of \$13,441, and assets of \$6,521. The secured claims amount to \$8,928 and are mainly mortgages on the equipment. It appears at this time that there will be little, if anything, for general creditors.

Bellaire—Involuntary bankruptcy proceedings have been filed in U. S. District Court at Columbus against William Davis and Charles Appel, trading as the United Dollar Stores, by the Ranger Mfg. Co., \$525; L. & H. Mfg. Co., \$439, and H. Briedbard Co., Inc., \$330, all of New York. The petitioners claim that the debtor concerned committed an act of bankruptcy on Jan. 2, 1931, in connection with an action in the Court of Common Pleas at St. Clairsville. William V. Bennett, of Barnesville, was named receiver in that action. The petitioners in the case in the Common Pleas Court were C. A. Urban and W. F. Shaffer.

Columbus—A dividend of 6 per cent. was paid recently in the case of the J. M. Giddings Co., women's wear. The claims of creditors amounted to about \$9,000, after J. M. Giddings, head of the company, had waived his claim of \$5,500 for back salary. About \$3,200 was realized from the sale of stock and together with collections on accounts receivable brought in about \$5,500. Trustee Joseph stated that the final report is being made up and that another dividend of probably 6 per cent. will be paid in February.

Akron—An involuntary petition in bankruptcy was filed yesterday in the U. S. District Court at Cleveland against Isadore Evans and Simon Talis, trading as Evans Talis Co., by Attorney Carson Howes, representing W. Bingham Co., \$981; Hardware & Supply Co., \$172; Cornblum Pants Mfg. Co., \$188.

Cleveland—Involuntary bankruptcy schedules list assets of \$5,350 and liabilities of \$31,733 in the case of Irwin A. Schartz, retail men's clothing, 6217 Broadway. There are sixty-two creditors.

Youngstown—Philip Spector, men's wear, filed a voluntary petition in bank-

ruptcy in the U. S. District Court at Cleveland, listing nominal assets of \$4,435 and liabilities of \$2,788.

Lancaster—W. E. Jose, 67, who operated a shoe store here for thirty years, died at his residence recently after a long illness. Funeral services were held at St. Mary's church. He leaves one daughter, a resident of Columbus.

Akron—Charles M. Hibbard, 74, retired jewelry and gift shop proprietor, died at his home here following a heart attack. He was born in Akron where his father was a dry goods merchant. Three nephews are the only survivors. Burial was made in Akron.

Newark—Walter M. Cooney, 72 formerly a dry goods merchant of this city, died recently in Lima where he had lived for thirty years and where he also engaged in the dry goods business. Death was due to pneumonia. He was a brother-in-law of John J. Carroll, of Newark, operating the John J. Carroll and Thomas Carroll in the dry goods concern here after it was purchased from the heirs of the late James Creagan. In 1900 John J. Carroll purchased the interests of his partners and Mr. Cooney retired. He is survived by his widow, three sons and a daughter.

Osborn—The Korman Bros., department store, has been closed upon an attachment in a suit brought by Ralph Denney, on a claim against the company, and all chattels were attached. Later, the two brothers, George and Tony, filed a petition in involuntary bankruptcy, with liabilities of \$7,390 and assets of \$3,436 scheduled.

Columbus—Joseph Feldman, operating under the name of the Self Serve Shoe Store, 977 Mount Vernon avenue, was petitioned into involuntary bankruptcy, in U. S. District Court here.

Columbus—The case of the American Retail Stores Co. finally landed in the U. S. District Court here on Jan. 10 when the petition of Attorneys Gibson & Ingalls in involuntary bankruptcy was heard by Judge Benson W. Hough and his former ruling to dismiss the petition was rescinded and the filing of the petition in bankruptcy was allowed.

Vale Hannah & Lay Mercantile Co.

Traverse City, Jan. 17—Traverse City's oldest existing corporation, the Hannah & Lay Mercantile Co., ceased to exist Jan. 14, when, at a meeting of its stockholders, it turned over all its assets to Hannah & Lay Co., a sister corporation, and the two were merged under the name of the latter.

The merger becomes officially effective as of Jan. 31, at which time the Hannah & Lay Mercantile Co. closes its books. Thereafter, all its affairs will be handled by Hannah & Lay Co.

Officers of Hannah & Lay Co. are: Otto Gressens, president; M. S. Sanders, vice-president and treasurer; Julius L. Beers, secretary. These three with E. Wilhelm and K. Matthews comprise the new board of directors.

Department managers of the old Hannah & Lay Mercantile Co. will remain the same in Hannah & Lay Co. Harvey Morrison will continue as manager of the coal and lumber division, and E. H. Campbell will continue as manager of the hardware division.

The old mill was one of the properties of Hannah & Lay company, while control in Park Place Hotel is held by this corporation. Aside from these holdings, nothing remained of

Hannah & Lay Co., prior to this merger, other than a large amount of real estate scattered about the city. Officials of both corporations felt there was no longer need for the existence of both and that affairs could be better and more efficiently and economically managed through the elimination of one corporation.

The Hannah & Lay Mercantile Co., soon to be nothing more than a memory, was the pioneer business enterprise of Traverse City. It was organized as a partnership in 1850, and was first incorporated March 29, 1883. It was re-incorporated Nov. 19, 1890, and again re-incorporated Nov. 17, 1920.

Its business operations have been many and diversified and its participation or influence is to be found in the pages of history in practically every step of progress and development this city has seen for the past eighty years.

The announcement of officials of the Hannah & Lay Co., involving dissolution of the mercantile company, should not be construed as meaning that the retail, wholesale and real estate activities of either of these parent organizations are to be abandoned.

A Good Provider.

Industry to-day occupies somewhat the same position as Eliza, belle of Birmingham's darktown, when she married. On her wedding day, Eliza received no gift from the bridegroom. But Mose, after the honeymoon, atoned for his negligence by bringing to his bride, not one present, but three. They included a wash tub, a wash board and a hand mirror. As Eliza regarded the strange medley of gifts, Mose said:

"Liz, you can have yo' choice of these presents. Yo' can take this tub and washbo'd an' go to wuk—or take the mirrah, an' sit down in the conah and watch you'self sta've!"

Seven New Readers of the Tradesman.

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

Allen B. Ayers, Holland.
H. Vander Warf, Holland.
McKinney & Seebeck, Bangor.
William R. Ward, Belding.
A. Richmond, Belding.
Paris Pharmacy, St. Johns.
A. B. Klise, East Grand Rapids.

The executive of the future will be rated by his ability to anticipate his problems rather than to meet them as they come.

Nuts—All walnut producing countries are firm, and apparently confident of a clean-up in advance of new crops. Manchuria is particularly strong, growers holding their stocks for higher prices, and shippers generally in an oversold condition, at least for January. French and Balkan varieties are still on an advancing trend. Primary filbert markets are strong. Expected easiness out of Turkey has not developed, and as unsold stocks are reported as down to low levels, shellers may clean out their reserves in the coming months on a rising market. Shelled almonds are unchanged, but firm at the present basis, and little fluctuation is seen as the season is drawing to a close. California almonds continue to move satisfactorily. Independents are getting out of the market gradually, and the exchange is coming into control of the situation, but no price advances are seen for the immediate future. California walnuts have

also moved well under the stimulus of low prices and the co-operation given by the association to distributors.

Rice—Buyers are coming to recognize that the firmer tone in the South is more than artificial bulling of the market and they are showing a little more readiness to take on stocks. Of course trading is restricted to a small lot scale, but the outlook for the future has shown some improvement. Reports from the South indicate continued firmness on the part of the growers and millers are obliged to meet the higher quotations to fill their orders.

Pickles—There is a rather routine enquiry for pickles, but the market has not yet snapped out of its lethargy. Buyers for the most part are interested in varieties which are particularly short this season, namely large genuine dills. Buying is on a small lot basis, but should improve owing to the cold weather.

Sauerkraut—Although sauerkraut has suffered somewhat from the influx of cheap Western cabbage, the market is in better condition. Demand is improving with the cold weather, and there is a good possibility of sauerkraut working its way back to normal trading conditions.

Holland—A merger of the Cordonic Manufacturing Corporation of this place with the Cavac Manufacturing Corporation of Ann Arbor and the Ellsworth Manufacturing Corporation of Chicago, has been announced, under the style of the Cardonic Manufacturing Co. Offices and equipment of the outside concerns will be removed to Holland. Radios will be manufactured and sold by the company.

Detroit—The Woodward Washing Machine Co., 5643 Grand River avenue, dealer in washing machines, vacuum cleaners and other household devices, has merged the business into a stock company under the same style with a capital stock of \$15,000, \$7,500 being subscribed and \$5,000 paid in.

Ypsilanti—The Manx Corporation, c/o Peninsular Paper Co., has been incorporated to deal in farm produce, tools and equipment with a capital stock of 1,000 shares at \$15 a share, \$14,765.22 being subscribed and paid in.

Lansing—The Christian Breisch Corporation, successor to Christian Breisch & Co., wholesale and retail dealer in fuel, grain, farm products, etc., has been incorporated with a capital stock of \$100,000, all subscribed and paid in.

Mt. Pleasant—Henry Breidenstein will open a modern grocery store and meat market in the Breidenstein block, Jan. 24. The grocery stock will be furnished by the Harnit & Hewitt Co., of Toledo, Ohio.

Detroit—Postercraft, Inc., 2679 East Grand boulevard, has been organized to do general manufacturing, etc., with a capital stock of \$25,000, of which \$12,000 has been subscribed and paid in cash.